



Young dancers triumph at competition

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Totowa's Penta brings home bronze

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Wayne TODAY

An independently edited member of North Jersey Newspapers

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

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Sunday, August 21, 1994



TODAY photo by Peter Kaleta
ANGRY WORDS — Resident Anton Oswald makes a point regarding free health benefits for Wayne Township Council members.

Power outage stalls controversy
Group seeks referendum on free council health benefits

BY ROB ERRERA
TODAY Staff Writer

WAYNE — Tensions were high Wednesday night. Voices had been raised and tempers flared. And just as the council was preparing to vote on a controversial ordinance concerning free insurance benefits, electrical power went out, plunging the council chambers into darkness.

"God has spoken," someone muttered nervously in the dark. "Newton Miller has cut the power lines," another joked. The power came back on in the council

chambers a few minutes later, but the meeting never resumed. A lack of functional recording equipment forced the council to postpone the agenda till next week. The conference meeting scheduled for Aug. 24 will be held Aug. 31 instead.

"I've never seen anything like this in all the years I've been here," said Township Clerk John O'Brien, who's spent the last 17 years in town hall. "I can't remember ever having to cancel a meeting."

Wednesday night's meeting was an important one for both the council and

the members of the Wayne Action Coalition, a grassroots organization looking to end the 35-year practice of free insurance benefits for councilmen, mayors, attorneys and judges.

WAC founder Harry Sylvester was planning to deliver a petition containing more than 4,300 signatures from residents who want to see the issue of insurance benefits appear as a referendum question on the November ballot. Sylvester did get to give a speech about the free benefits, but he had to wait until Thursday afternoon to drop the petition off in the clerk's office.

"You people were elected councilmen, not kings," Sylvester said. "You still don't get the message of the people."

Sylvester and the residents who signed the petition believe the public should have the right to decide on insurance benefits for elected officials and part-time employees. The council, by way of concession, was prepared to adopt an ordinance Wednesday that would allow councilman to keep the insurance coverage if they paid for it. But the power went out before a vote could be taken.

(Continued On Page 4)

Midwest sister township to visit

Municipalities will socialize

BY HARRY RAINBOW
TODAY Staff Writer

LITTLE FALLS — East meets West this week when the Little Falls Historical Township Society plays host to visitors from Little Falls, Minn.

"The plan for our sister cities to meet actually began with the folks from Little Falls, Minnesota, who were arranging to visit Little Falls, New York. When they learned there was a Little Falls, New Jersey, they asked if they could visit. So our president at the time, Mayra Lane, made the arrangements," said Effie Moore, a member of the historic society for more than five years.

The 36 Little Falls travellers and their four tour guides will arrive in Little Falls, N.J., on Aug. 24 after spending a few days in Little Falls, N.Y., located in up-state New York near Utica.

Once the visitors arrive in Little Falls, N.J., they will be treated to a tour of the township, highlighted by a trip to Beatties Dam, the waterfall that the township was named after.

The sightseeing tour will also contain a trip to the Dey Museum, Lambert Castle Museum, Garret Mountain and the Great Falls in Paterson.

(Continued On Page 4)

Move over Robin Hood



TODAY photo by Shawn Keegan
Lori Brain gives Laura Duncan a helping hand during an archery lesson, held recently at Camp RickaBear.

Master Plan input expected
Public can be heard at meeting

BY ROB ERRERA
TODAY Staff Writer

WAYNE — The public will get another chance to comment, criticize and make suggestions on the township's proposed Master Plan at tomorrow night's Planning Board meeting.

The Master Plan, which projects the township's growth and development over the next six years, has been reviewed by the Township Council and the Planning Board and went before a public hearing on July 11. Tomorrow night's meeting will be a continuation of the public hearing. Another public hearing may be scheduled for next month. The plan is expected to be adopted

this fall.

During a May 25 meeting, the council reviewed the plan with its authors, professional planners Harvey J. Moskewitz and Janice E. Talley. It calls for modifications to some of the township's roadways and phasing out residential properties along the Hamburg Turnpike.

The council was concerned with plans to "cut-through" residential streets in order to alleviate traffic congestion on main roadways. The council was against disrupting quiet neighborhood streets like Hunter, Farmingdale and Colonial roads in order to facilitate out-of-town commuter traffic which should

(Continued On Page 4)

First aid funds needed for squad

BY ROB ERRERA
TODAY Staff Writer

WAYNE — Township residents have been generous when the Wayne Memorial First Aid Squad has come knocking, but there's still a lot of money needed to complete the reconstruction of the Mountain View Headquarters.

The squad is planning to rebuild its headquarters on Taylor Drive, which was destroyed in a 1992 electrical fire. Construction began on the new facility in May, but a snag over flood protection

of the building is forcing a delay in the project — and a shortfall in the squad's budget, which must raise an additional \$100,000 before the project can be completed.

First Aid Commissioner Ruth Leine told the Township Council Wednesday night that \$19,000 of the \$100,000 has been raised so far.

"It's encouraging," Leine said. "But we still have a long way to go."

The Squad hopes to raise the additional funds by the end of

(Continued On Page 4)

Summer theater closes for season

BY ARNOLD FRIEDMAN
TODAY Correspondent

"The Goodbye Girl" was the goodbye performance at the SummerFun Theater last weekend in Montclair.

North Jersey theater-goers look forward to SummerFun Theater's annual six summer productions, not only because the Montclair location is easily accessible, but because the company has a special niche in regional theater presentations, according to Summerfun spokesman David C. Wyeth.

"The Goodbye Girl" is one of a growing number of plays, but the only musical, to have its professional premier in New Jer-

sey.

Wyeth said he likes to think Summerfun's 23-year reputation for producing good shows has something to do with its audience loyalty.

"We operate under an Equity Guest Artist Contract, which has a certain cachet," he said.

Actually, Summerfun has agreements with three performance unions that enable the company to use its members: Actor's Equity Association, Screen Actors Guild and the American Federation of Television and Radio Artists.

"We're a non profit organization with no local, state or federal funding at all," Wyeth said.

Dressing up their magic act

TODAY photo by Shawn Keegan
Heather O'Hara, Karen Cascone and Bridget Morstatt, all 4 years old, carefully decorate their magic bunny hats during a magic workshop held at the Senior House in Pompton Plains.



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Police Blotter



TODAY photo by Shawn Keegan
COOL WATERS — Members of the Pompton Lakes Fire Department pump water over the smoking engine of Henry Ribitzki's truck on Colfax Avenue in Pompton Lakes.

Where there's smoke, there's NO fire

POMPTON LAKES — Patrolman Jeff Sandors and the Pompton Lakes Fire Department responded to a call Wednesday that the engine of a truck belonging to the CLC Landscaping Company had caught fire.

Authorities said when they arrived at the scene, at 1:27 p.m. on Colfax Avenue, they found truck driver Henry Ribitzki of Ringwood and the smoking engine but no fire.

After inspecting the engine, Sandors reported that the belts in the engine were worn and smoldering.

Sandors also notified the Department of Environmental Protection and Energy that oil was leaking from the car, as is required by law.

The incident took place at the 400 block of Colfax Avenue.

Sexual assault is reported

POMPTON LAKES — On Aug. 17, a female resident of Pompton Lakes, whose name is being withheld, was sexually assaulted within the borough, according to police.

Detective Sgt. Steven Seifried and Investigator Robert McGrady arrested George O. Vanginneken, 51, of Pompton Lakes, for fondling the victim. Details of the attack and arrest are presently being withheld by police.

Vanginneken was charged with criminal sexual contact is presently being held in Passaic County Jail pending \$25,000 bail.

DWI charge is levied

WAYNE — On Sunday, Aug. 14, at 1:30 a.m., Patrolman Donald Davidson arrested Garry J. Cerino, 40, of Butler for DWI.

While on routine patrol on Hamburg Turnpike, the officer said he observed Cerino's vehicle cross the double yellow lines several times.

Upon stopping the vehicle, Davidson reported that he noticed a strong odor of alcoholic beverage on the driver's breath, causing a field sobriety test to be administered, which Cerino was allegedly unable to perform satisfactorily.

At this point Cerino was placed under arrest and transported to Wayne Police Headquarters where he was charged with refusal to take a breathalyzer test and DWI.

Davidson was assisted by Patrolman Al Strumolo.

Counselor applications for hotline are accepted

PEQUANNOCK — The CONTACT hotline, an international non-profit organization of certified telephone crisis counselors serving the North Jersey area, is now accepting applications for volunteer telephone counselors.

Volunteer counselors are people from all walks of life who share a commitment to help those who have nowhere else to turn.

Two training sessions are held each year, one in the fall and the other in the spring, at the Pequannock High School. Each session includes lectures by leading professionals on mental health issues, aging, mid-life crisis, sexuality, gay awareness, depression, substance abuse, suicide, marital problems, adolescence, family violence and more.

Training is scheduled over an eight-week period to make it as convenient as possible for everyone. After graduation the group asks that volunteers work the phones eight hours a month.

Fall training begins Saturday, Sept. 10. To receive an application and brochure call 831-6800 or write to CONTACT, Box 219, Pequannock N.J. 07440.

Transformer fire extinguished

POMPTON LAKES — On Aug. 17, at 11:19 a.m., Patrolman Jeff Sandors investigated a report of a smoking transformer box in the west municipal parking lot on Wanauque Avenue.

Upon arriving at the scene and finding the smoking transformer, Sandors called the fire

Transformer fire extinguished

department.

The fire department dispatched a truck to monitor the fire until Jersey Central arrived and repaired the transformer.

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Rescue squad to gain heart machine

Prudential will pay half the tab

BUTLER — The Tri-Boro First Aid Squad, based in Butler, is the first volunteer first aid squad in Morris County to be accepted into The Prudential Helping Hearts Program.

The program is a statewide matching grants initiative to help volunteer rescue squads purchase portable defibrillator units. The units are used by certified medical personnel to help revive cardiac arrest victims before being transported to hospitals, improving their chances of survival.

The Prudential will grant the Tri-Boro First Aid Squad and other volunteer rescue squads up to \$2,500 to cover half the cost of a defibrillation unit. The grant allows the Tri-Boro squad to acquire its first unit. The Prudential Helping Hearts Program will span three years and will grant more than \$240,000 in this first year.

"The grant from The Prudential to buy the defibrillator means so much to us," said Patricia Essing, president of the Tri-Boro First Aid Squad. "We felt that we really needed to have this equipment to serve our community. Also, having a defibrillator will allow us to deliver the same level of mutual aid as squads from neighboring communities that help us when we need them."

Each year, approximately 400,000 Americans fall victim to sudden cardiac failure, and most die before they reach a hospital.

In New Jersey, the survival rate among these patients is estimated at 4 percent. This low rate can be attributed, in part, to the lack of availability of portable defibrillator units among the state's volunteer rescue squads. The New Jersey Department of Health wants to increase the survival rate of cardiac arrest victims to 42 percent, a level achieved in Seattle, Washington.

"We've seen that a combination of quick response by first aid squads and defibrillation can help increase the survival rate of cardiac arrest victims," said Garnett Keith, vice chairman of The Prudential. "The Prudential is proud to help the Tri-Boro First Aid Squad and other volunteer rescue squads in New Jersey purchase these invaluable, life-saving machines."

"The Prudential Helping Hearts Program will certainly help many of our state's volunteer rescue squads acquire defibrillation units sooner than they might have anticipated," said Leonard Fishman, acting commissioner of health. "The more units we have in use, the greater the potential for saving lives."

Volunteer rescue squads can obtain more information on The Prudential Helping Hearts Program by calling 802-8281.

The Prudential, headquartered in Newark, donates millions of dollars and thousands of employee volunteer hours to support programs in urban and community development, business and civic affairs, the arts, education, health and human services.

In 1993, The Prudential Foundation awarded \$4.9 million to New Jersey based non-profit organizations for a variety of initiatives.

Just hanging around



TODAY photo by Shawn Keegan

Matthew Schwartz and his sister Madeline enjoy an afternoon of play on the monkey bars at Pacannack Lake Park, Wayne.

Oldie music planned for Sun Tan Lake

Brooklyn Bridge, Sha Na Na, Jay and the Americans to sing

RIVERDALE — Just when it appears summer may be over comes Sun Tan Jam 14, one of the hottest local happenings of the season.

Slated for Sun Tan Lake on Aug. 28, the concert will feature what may be the strongest rock 'n' roll lineup ever offered for a Sun Tan Jam.

The afternoon will begin with the Party Dolls, an all-girl singing trio which performs some of the best known hits of the late '50s and '60s. Following them will be a band fronted by a man that has been a legend since the original Woodstock concert, Bowzer of Sha-Na-Na, who will bring his hot band, Bowzer's Rock 'n' Roll Party.

Johnny Maestro and the Brooklyn Bridge will be next up in the strong lineup of golden rock sounds, performing their hits, "16 Candles," and "The Worst That Could Happen ..."

Capping off the strong lineup will be Jay and the Americans. Playing hits including "Cara Mia," "Come a Little Bit Closer"

and "Only in America" — their performance should be the perfect end to an exciting day.

Sun Tan Lake, just one mile north of the Route 23 exit from Interstate 287 in Riverdale, is a 15 minute drive from Parsippany.

Featuring a complete range of outdoor activities, the music isn't the only attraction on concert days at Sun Tan Lake.

Volleyball, swimming, water slides, handball and basketball are just some of the fun diversions. Sun Tan Lake also features a complete Family Fun Center and Game Room. So bring the kids because 12 and under are free.

Tickets are priced at a very reasonable \$23 per person, or if any are left, tickets will be \$25 at the door. Take advantage of the car pool special where tickets are \$20 each.

Ticket information for the show can be obtained by calling the Sun Tan Lake office at 838-6868 or any Ticket Master Outlet or Ticket Master Charge By Phone.

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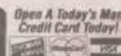
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Willowbrook fashion show to display the latest styles

WAYNE — Some things stay the same year in and year out, but fashion trends do not.

Marking 25 years in fashion retailing, Willowbrook Mall will present the Fall Fashion Spectacular on Aug. 25, 26 and 27.

Twenty-five is the operative number as Willowbrook has been providing its customers with seasonal fashions since 1969, the past 25 years. Twenty-five is also important as the first of the formal runway shows will take place on Thursday, Aug. 25 at 7 p.m. Additional shows will be presented on Friday and Saturday evenings, Aug. 26 and 27, also at 7 p.m. An afternoon show has also been scheduled for Saturday, Aug. 27 at 2 p.m. All shows are complimentary and located on the fashion stage in the Stern's Wing of the shopping center.

"Seasonal fashions constantly evolve and we strive to present the key fashion trends for the season during our fashion spectacles," said Gary Yanosick, Willowbrook group manager of sales and marketing.

Jeri Lugo, noted California fashion consultant, will seek to place this season's best looks before the customers at Willowbrook. She will work with industry experts, Willowbrook merchants, the customer service team, the visual merchandising staff and the marketing department.

Willowbrook's fashion spectacles have been created by Lugo, a nationally prominent fashion show coordinator and producer, for the past eight years. Lugo has worked with such well known designers as Norma Kamali, Bill Blass and Giorgio Armani. She combines the best of American and European fashion influences to design

the fall fashion statement exclusively for shoppers at Willowbrook Mall.

Meticulously selecting and coordinating the fashions for each season's spectacular may be the most time consuming portion of Lugo's tasks, but by no means is it the first or only task she faces during her East Coast sojourns to Willowbrook.

A frequent visitor to the American and European couture and ready-to-wear showings in New York, Lugo's most valuable service to Willowbrook is that of a translator. She works at a feverish pitch year-round to bring the world of high fashion a little closer to earth for Willowbrook shoppers.

"Willowbrook's overall fashion strategy is to be a constant source for fashion and lifestyle trend information for our customers," explains Yanosick.

Lugo researches the seasonality of merchandise and trend information to coordinate the appropriate fashions for the spectacles. Then they scan the merchandise throughout the center and the available merchandise in the key trends. This research will determine what will work in not only the fashion spectacular, but the center's visual displays as well.

Next, Lugo and Glenn Sokoli, Willowbrook group visual merchandising manager, selects, coordinates, accessorizes and fits more than 130 individual outfits for the 18 adult and 10 child models that will present the show. Each model will have a personal dresser behind the scenes to assure his or her ensemble is exactly coordinated.

Once the key trends have been fully represented in the selection

and coordinate of the show line-up, the training portion of Lugo's expertise goes into effect. The entire fashion show line-up, an overview of key trends and the seasonal accessories are shown and discussed with Willowbrook merchants and customer service representatives, known as Greeters, at a breakfast workshop prior to the first fashion show.

Here at the breakfast workshop/training, Lugo goes over each outfit that has been selected and how it supports a key fashion trend. This way, both merchants and Greeters can provide the best assistance to shoppers after each show.

Lugo also creates a fashion show brochure which lists the items featured in each scene or segment of the show and the store in which the merchandise is available for purchase. More than 5,000 fashion show brochures are distributed to the public during the three days of shows.

Throughout the week before the spectacles, the marketing and visual merchandising department's staff place large, vibrant purple stars in the window of each store offering fashion show merchandise. Along with the stars, copy reads, "Fashion Show Merchandise Sold Here" to aid shoppers in locating their favorite items from the fashion spectacular.

Finally, into the early morning hours of the Friday, Aug. 25, Lugo, mall staff, models, dressers, the lighting, sound and special effects crews all rehearse the show.

More than two weeks of work, often around the clock, goes into each fashion spectacular.



Dancers triumph

Totowa Dance Center students recently returned from national competition with highest awards for their talents. Senior, junior and petite company members of the dancers entered the nationals after qualifying at the preliminaries in March. The Petite Tap Group, performing "Great Balls of Fire," received the high score overall Junior Group Award, for all group entries ages 6-12. Their young soloist, Christina Nikithser, age 7, scored second out of 180 entries in the 6-12 year old category. All entries each returned home winners and some received special judges awards.



Pizza contest winners announced

WAYNE — The Wayne Day Committee has announced the winners of its Wayne Day Pizza Contest.

Twelve Wayne-based pizza restaurants competed in the very close contest in which only a few points separated the various restaurants.

The winners are as follows: Vinni's Pizzarama — winner of best pizza in Wayne; second place: Posa Posa Pizzeria Restaurant; winner of the best pizza

Many local eateries honored

saucе in Wayne: Augustino's Trattoria; winner of the largest and heaviest pizza in Wayne: Posa Posa; The size of Posa Posa's large pizza was more than 19 inches. The huge pizza weighed in at 3 pounds 14 ounces. Angelo's Pizzeria and Tony's Touch of Italy II were close behind weighting in at 3 pounds, 8 ounces, and 3 pounds 5 ounces respectively for their large cheese pizzas. The committee thanked all the

pizza restaurants for help in making Wayne Day a success.

The following pizza restaurants participated in judging: Augustino's, Leonardo's, Domino's, Posa Posa, Vinni's, Cappy's, Angelo's, Tony's, Bachagalops, Neil's, Preknack Pizza, V&J Pizza and Skater's World.

The committee is asking local residents to support all Wayne-based restaurants, which all received great reviews from the judges.

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Hablamos español.

Pompton luggage store expands to Wayne mall

Move seeks to compliment current facility

WAYNE— Pompton Luggage & Gifts leased 1,290 square feet this summer at Point View Shopping Center in Wayne to open its second location, announced Robert Wilson, partner of Wilson Associates. The company established its first store 50 years ago in Pompton Lakes.

The 7.4-acre neighborhood Point View Shopping Center is owned by Berdan Associates, a partnership between Wilson Associates of Carlstadt and Branca Associates of East Rutherford. Paul Martinelli of Eagle Rock Realty represented the owners, while Mary Palmisano of Coldwell Banker/Schlott served as broker for Pompton Luggage during negotiations.

In addition to luggage, Pompton Luggage & Gifts specializes in the retailing of attache cases, wallets, handbags and travel accessories. It also offers luggage and shoe repair services.

"This move represents an expansion for our business," noted Dawn Romano, manager of the new Point View location. "We were seeking a location to complement our existing store, and the shopping center is easily accessible to our customer base and has the benefits of an established retail neighborhood as well."

Point View is located on Berdan Avenue in the heart of Wayne's shopping district. The 78,095-square-foot complex is 97 percent leased to a mix of retail and service merchants. Other tenants include Kings Supermarket; Coldwell Banker/Schlott Realtors; Hudson City Savings Bank; Encore Books; Mailboxes, Etc.; Hit or Miss; Outback Steakhouse; Aquarium Techniques and Pet Supplies; Denny's Childrenswear; Posa Posa Pizzeria/Restaurant; Faces Plus; and The Happy Panda Chinese Restaurant.



Pompton Luggage & Gifts has leased 1,290 square feet at the Point View Shopping Center in Wayne, above, to open its second store facility.

Arts center to hold open house

DENVILLE— The Denville Dance Arts Center seeks to make dancing fun and easy, as well as educational, according to Nadine, Cara and Lynette Prester, the professional dance choreographers who run the center.

The Presters are certified by Dance Masters, Dance Educators of America and Professional Dance Teacher's Association to teach ballet, tap, jazz, lyrical and gymnastics to pre-school students through adults.

Specialized classes for boys and girls ages three through five are offered in physical fitness, tap and tumbling and pre-ballet. Jazz classes with that "MTV" look are popular choices for pre-teen and teen students. Adult tap classes are fun for those who always wanted to dance, and great exercise!

The Royal Academy of Dancing Syllabus and Examinations is an excellent program for ballet students.



The Denville Dance Arts Center will soon be offering two open houses for prospective dancers.

The public is invited to an open house 2 p.m. to 4 p.m., on Wednesday, Aug. 24, and 6 p.m. to 8 p.m., Wednesday, Sept. 7.

For information about fall classes or a brochure on request call the Denville Dance Arts Center at 627-1440.

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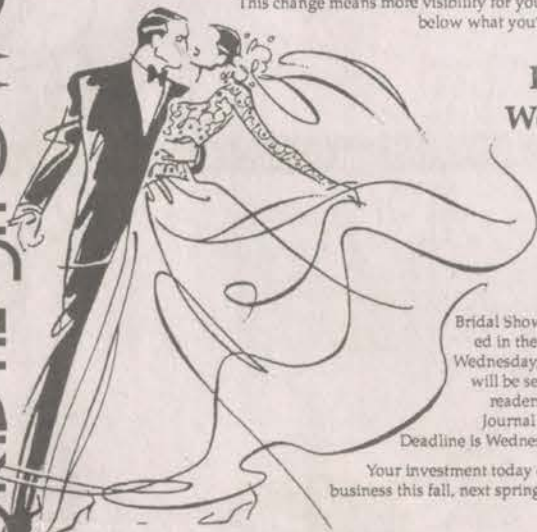
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County fundraiser is stroke of good fortune for hospital

WAYNE — The Fourth Annual Preakness Hospital Charity Golf Tournament proved to be another successful milestone in the short history of the event as more than \$12,000 was raised. The money will be dedicated to the construction of a new residents' gift center at the \$52-bed, county-operated, long term care facility in Wayne and Haledon.

Golf Committee Chairman Arthur Roselli praised the golfers who participated in the tournament, saying "we owe the success of this event to the generosity of our friends and acquaintances who have never failed us in our requests for funds to benefit the hospital. The proceeds from this tournament have made it possible for us to provide our residents with the extra amenities and equipment that improve the quality of life here at Preakness."

In previous years the proceeds from the tournament have gone to purchase a new eye examination lab and a resident security system.

Played at the Passaic County Golf Course in Wayne, the 1994 Preakness Tournament attracted



ABOVE PAR — Arthur Roselli (center) chairman of the Preakness Hospital Golf Tournament Committee presents a check for \$12,000 to Passaic County Freeholder Director John Morely (left) and Freeholder William Martini, chairman of the Health and Human Services Committee.

144 area golfers who donated \$100 to play in the tournament and attend a follow up dinner.

For the fourth consecutive year, no golfer was able to sink a hole in one to win a new car. As in past years, Ray Maroon, president of Saturn of 23 in Wayne, provided this year's car - a 1994 Saturn.

Roselli said each year the tour-

namment has grown more successful and he is looking forward to planning next year's event. "We have a very dedicated group of hospital employees and board members who have worked extremely hard to ensure that this tournament is a success. They deserve our thanks and I look forward to working with them next year."

Hours add up for honored workers and volunteers at Chilton Memorial

POMPTON PLAINS — Chilton Memorial Hospital recently honored seven Totowa and Little Falls residents at its 29th annual Employee Recognition Awards Dinner held at the Wayne Manor. A total of 170 Chilton Memorial employees marking milestones of five, 10, 15, 20, 25, 30 and 35 years of service to the hospital were recognized at the dinner.

Employees cited for five years of service were Patricia D'Aurizio and Charlene M. Segnell of Totowa and Francine Dominico and Susan Gerdes of Little Falls. Joan E. Strothers of Little Falls was honored for 10 years of service to Chilton Memorial.

Chilton Memorial is a 270-bed, acute-care, community hospital located in Pompton Plains.



HONORED VOLUNTEERS — Pictured at the annual buffet dinner and awards presentation honoring Chilton Memorial Hospital volunteers are, from left, 3,000-hour honoree Madeline Bergeron of Newfoundland and Dave Schoop of Wayne with the Board of Trustees Chairman the Hon. Gloria A. Carelli of Kinnelon.

Posture exams for Kinnelon public

Gary Yancius, D.C., recently performed postural evaluations for the residents of Kinnelon by request of the Kinnelon Board of Health. Dr. Yancius stressed the importance of good posture in order to maintain good health and general well-being. "Early detection of postural distortion is very

important, and spinal screenings such as these can very often discover a problem before it can develop", states Dr. Yancius.

Dr. Yancius, a graduate of New York Chiropractic College maintains a practice at 141 Mountain View Blvd. in Wayne, and performs this service and lectures to the public several times

a year without charge, to educate community groups on the role that chiropractic plays in today's health-care field. Postural evaluations will continue to be offered to the public, free of charge for the remainder of May and the month of June. Call 696-4868 for more information regarding this service.

DeStefano named adjunct

Marilyn DeStefano of Wayne, administrative director of the general surgery unit at Morristown Memorial Hospital in Morristown, has been named an adjunct professor of nursing at William Paterson College in

Wayne. The appointment was given in recognition of her cooperation and assistance as mentor and supervisor for WPC's students of nursing during their clinical experience at the hospital.

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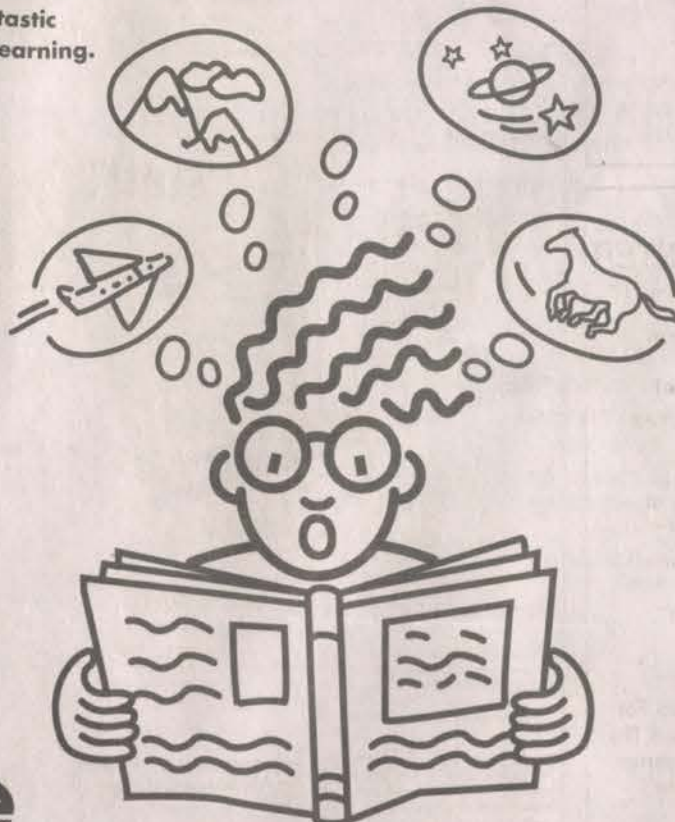
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Community Calendar

Municipal

Volleyball

Pequanock Township is currently running a co-ed volleyball program for high school students and adults every Thursday at Passaic Valley Park, from 6:30 to 8 p.m. Cost of the program is \$15. Register for the program at the Department of Parks and Recreation office at 530 Turnpike, Pompton Plains.

The Pequanock Fall Volleyball schedule will be as follows:
Men - Oct. 3 through Dec. 12, Mondays from 8:30 to 10:30 p.m., cost \$10.
Women - Oct. 4 through Dec. 6, Tuesdays from 8:30 to 10:30 p.m., cost \$10.
Coed - Oct. 6 through Dec. 22, Thursdays from 8:30 to 10:30 p.m., cost \$10.

The Pequanock Department of Parks and Recreation will sponsor a soccer program on Saturday mornings, Sept. 17 through Nov. 19. Registration for the program is being held now through July 29. For further information call 835-5700.

Soccer program

The Pequanock Department of Parks and Recreation will sponsor a soccer program on Saturday mornings, Sept. 17 through Nov. 19. Registration for the program is being held now through July 29. For further information call 835-5700.

Pequanock tennis

The Pequanock Department of Parks and Recreation will hold tennis lessons from Sept. 27 through Oct. 15. Classes will be held on Tuesdays from 3:30 to 4:30 p.m. for Kindergarten through second graders, 4:30 to 5:30 p.m. for third and fourth graders and 5:30 to 6:30 p.m. for fifth to eighth graders. Cost for the classes is \$20. Register at the Parks and Recreation office between Sept. 6-14.

Gymnastics

The Pequanock Department of Parks and Recreation will run a gymnastics program from Oct. 7 through Dec. 9. Classes will be held on Fridays from 6 to 9 p.m.

and Saturdays from 9 a.m. to noon. Cost of the program is \$20. Register at the Parks and Recreation office between Sept. 12-21.

Men's Basketball

The Pequanock Department of Parks and Recreation will sponsor men's basketball games from Oct. 5 to Dec. 22, at the Pequanock High School gym. Cost to join is \$20. Registration will be the night of the first game.

Flood information

The Main Branch of the Wayne Public Library has maps, manuals and insurance rate information about federal flood insurance in their reference department at 475 Valley Road, Wayne, or call the reference number 694-8813.

Amusement Park

Bloomington Recreation is offering Bloomington residents, discount tickets to Vernon Valley /Action Park, Dorney Park /Wildwater Kingdom, Great Adventure, Sesame Place, Hershey Park, Funtown Pier, Morey's Pier, Mariner's Landing and Raging Waters. For further information call the recreation department at 838-2893.

Public meetings

The Recreation Commission of Pompton Lakes will meet the third Tuesday of every month, (unless otherwise noted), at 8 p.m. in the municipal building, 23 Lenox Ave. The next meet will be Sept. 20.

The regular meeting of the Totowa Municipal Council will be held the second and fourth Tuesday of every month at 8 p.m. in the Council Chamber of the municipal building, Totowa Road at Churba Place. The next scheduled meeting will be Tuesday, Sept. 13.

The Pompton Lakes Planning Board will meet the third Tuesday of every month at 8 p.m. in

the municipal building, 25 Lenox Ave. The next scheduled meeting will be Tuesday, Sept. 20.

The next scheduled meeting of the Totowa Board of Health will be held Sept. 28, at 8 p.m. in the municipal building, 537 Totowa Road.

The next scheduled Regular Meeting of the Municipal Council of West Paterson will be held on Sept. 14, at 8 p.m. in the municipal building on McBride Avenue.

The next scheduled Conference Meeting of the West Paterson Municipal Council will be held on Sept. 7, at 8 p.m. in the municipal building on McBride Avenue.

The Borough of Butler will hold their next Council Workshop on Sept. 6. The next scheduled regular council meeting will be held on Sept. 13. Both meetings begin at 8 p.m. and are held in the municipal building.

Pequanock democrats

The Pequanock Township Democratic Organization will be reorganizing. For more information call 835-1529 after 5 p.m.

Seniors

Thursday dinners

The Passaic County Area Agency on Aging is serving dinner every Thursday, from 2 to 4 p.m. at the Wayne Civic Center on the Hamburg Turnpike. The cost is \$1.50 per person Call Georgine at 694-6910 for information and reservations.

Eye screening

The Totowa Health Department will sponsor free eye screening for seniors on Tuesday, Sept. 6, from 10 a.m. to 1 p.m. at the Totowa Community Center. For

additional information call 956-9378.

Senior trips

The West Paterson Seniors are sponsoring the following trips:
Pier 6600 Hotel in Wildwood on Sept. 12 - 16. Extensive itinerary. Cost of the trip is \$275, with a \$50 deposit due now.

Christmas Shows at Sight and Sound and Longwood Gardens. Members and non-members welcome. Call Irene at 256-2285 for additional information.

Wildwood Crest

Holy Spirit and Fellowship Seniors are going on a trip to Wildwood Crest, from Sept. 26 to Sept. 30. The cost of the trip is \$230 and includes, transportation, all meals, entertainment and days trips to Atlantic City and Cape May. For additional information call Terry 839-2138 after 7 p.m.

Alzheimer's support

Chilton Memorial Hospital holds a support meeting for caregivers of Alzheimer's disease patients. The group meets on the second Tuesday of each month from 1 to 2:30 p.m. Admission is free and open to the public. For more information call 831-5167 or 831-5175.

AARP

The reorganization meeting for Oakland Area AARP will be held on Aug. 17, at 10 a.m. in St. Brendan's Parish Hall in Clifton. The first regular meeting will be held on Sept. 12, at 10 a.m. in St. Brendan's Parish Hall in Clifton. The following trips have been announced: Sept. 8 - Atlantic City trip to the Taj Mahl Sept. 18 and 19 - Trip to Rhode Island and Connecticut

Medicare counseling

Wayne General Hospital is offering Medicare counseling to area residents 65 years and older. Trained CHIME (Counseling on Health Insurance for Medicare Enrollees) will meet with seniors by appointment. Seniors or their caretakers may schedule appointments for this free counseling service on Mondays after 6 p.m., and Wednesdays from 3 to 7 p.m. by calling the Wayne General Hospital Department of Geriatric Services at 956-3345.

Seniors wanted

The North Jersey Developmental Center is looking for Foster Grandparents for its developmentally disabled residents. Participating seniors will receive a stipend, travel expenses, medical help, and free lunch. For more information call 256-1700 ext. 3003.

Caregivers support

Caregivers for the Elderly Support Group meets every first Thursday of the month at the Wayne General Hospital at 7:30 p.m. For more information call Diane Marinaro at 956-3345.

Dial-A-Ride

Transportation needed? Call Dial-A-Ride at 835-8885 from 9 a.m. to noon for an appointment. The program is open only to the non-driving residents of Butler, Kinnelon, Lincoln Park, Pequanock, and Riverdale who are 55 years or older.

Project L.N.C.

The Preakness Branch Library can help find information on community agencies and groups for seniors and caregivers. For

more information call 696-1026.

Medicare help

Wayne General Hospital offers a free Medicare assistance program to all residents, aged 55 and older. Individuals who need help applying for Medicare or supplemental insurance should make an appointment by calling 956-3345.

The Retired Senior Volunteer Program of Morris County offers free Medicare counseling. The program is conducted by certified volunteers from the N.J. Division on Aging and the N.J. Department of Insurance. For more information contact Kay Anderson at 538-7947.

Travel

Wayne trips

The Wayne Department of Parks and Recreation will offer the following trips during the summer. For additional information call the Department at 694-1800, ext. 3258, 3259 or 3260.

Thursday, Aug. 25 - Madison Square Garden, World Wrestling Federation. \$25 per person.

Sunday, Aug. 28 - Kickoff Classic, Giants Stadium, West Virginia Versus Nebraska. \$36 per person.

Tuesday, Aug. 30 - Bronx Zoo, \$17 per person.

Sept. 8-11 - Mt. Snow Resort. \$345 per person double occupancy.

Tuesday, Sept. 13 - Sulgers-Glen Falls House Family Resort. \$36 per person.

Saturday, Sept. 17 - Bucks County Playhouse, New Hope and Peddlers Village. \$42 fee includes luncheon and performance of "Mame."

(Continued On Page 10)

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The North Jersey Flag Football Association seeks teams for its Annual Labor Day Tournament held September 3, 4, and 5. For more information call (201) 628-9223.

PETER CENTINEO
TODAY Sports Editor

Sports

4-on-4 volleyball

WAYNE — The YM-YWHA of North Jersey announces a new and exciting event to close out summer activities. It's the first-ever 4-on-4 Co-Ed Beach Volleyball Classic.

This event will be held at Tom's Lake in Wayne Sunday, Sept. 25 and will be open to everyone age 16 and over. The first round begins at 9 a.m. and the games will continue Round Robin style with the finals scheduled for approximately 3 p.m.

The event will include cash prizes and trophies for winning teams, and free t-shirts for the first 15 teams to register. The cost per team is \$64 if received by Friday, Sept. 16.

For all those interested in obtaining more details, please call the Y at (201) 595-0100.

Outing for Lane

POMPTON LAKES — The Pompton Lakes Rotary - Bobby Lane Scholarship Fund Golf Outing will be held on Wednesday, Sept. 28 at the Farmstead Country Club in Lafayette, N.J.

Golf tickets, priced at \$85 each, includes breakfast, the 18-hole tournament, greens fees and cart, golf gratuities, a buffet luncheon, prizes and awards.

Since there is a lot of interest in this outing, it is suggested that anyone interested register early. Checks must accompany reservations by Aug. 28. Payment should be made out to: Pompton Lakes Rotary Club, and sent to Ken Snell, 26 James Terrace, Pompton Lakes, N.J., 07442.

The Pompton Lakes Rotary is also now accepting ads and boosters for the Golf Outing Ad Journal. All sponsors and participating golfers names will be listed in the ad journal.

Proceeds from this event will benefit the Pompton Lakes Rotary and the Bobby Lane Scholarship Fund. For further information, contact Chairman Ken Snell at 839-4713.

Valley physicals

WAYNE — Wayne Valley High School has scheduled its fall sports physicals on the following days:

Tuesday, Aug. 23 — 8 a.m. - Football; 9:30 a.m. - Field hockey.

Wednesday, Aug. 23 — 8 a.m. - Girls soccer; 9 a.m. - Girls volleyball; 9:30 a.m. - Girls tennis.

Officials needed

WAYNE — Wayne Valley High School needs field hockey officials for Sept. 20, Oct. 6, Oct. 25, Oct. 31 and Nov. 2, with all games beginning at 4 p.m. If interested, call Athletic Director Bill Tierney at 633-3060.

Grid championships

During the upcoming Thanksgiving weekend Nov. 24-26, the 22nd annual National Youth Football Championships will be held in Daytona Beach, Florida.

The NYFC features age/weight divisions ranging from 7-15. Over 70 teams are expected from throughout North America to compete in this prestigious, two-game international youth football and cheerleading competition.

Interested teams should call Justin Gates with Sports Network International at 800-327-9311.

B&G Club Babes win Rec title

Team hit well, but defense led squad to championship

WAYNE — The Wayne Boys and Girls Club Babes won the Wayne Women's Recreational softball tournament championship this past Monday. The Babes had already won the league championship by defeating Patti Jan's.

The tournament is set up as an event round robin with all eight of the teams participating. The Babes defeated Union Camp in a single elimination game, then swept Chore Chasers in the best two-out-of-three series. In the championship series the Babes were set to meet their arch rival Patti Jan's in the best two-out-of-three series.

The Babes won the first game easily, 9-2, with home runs by Allison Dann (.558), who led the team with 16 home runs during the season, and Karen Sneden (.571) who belted an impressive eight home runs during the season.

Game two was a different story. Despite excellent de-

fensive plays by Sue Gutowski (.429) in first base, the Babes fell short, 9-7. Game three would take a total team effort to win.

Things were started in game three by Annabelle O'Brien (.375) who was in a severe slump during most of the tournament but finally woke up in game two. Jackie Romaine (.378) was able to adjust to playing second base for the first time all year and hit the ball effectively during the final series.

Even though the Babes were hitting the ball effectively, the game was won with their great defense. Kris Augustine (.582) was the cornerstone of the Babes defense, as she had fifteen assists and six put outs with no errors in the series.

Rookie Lauren Vanderen (.403) who looked a little shaky at third base, made an outstanding play throwing a runner out while backing up first base from right field.



WAYNE CHAMPS — The Babes took the Wayne Rec Championship this summer with outstanding play and a "never say die" attitude. Pictured above at the top are team members Tina "The Weez" Zammit, Chrissy DePasquale, and Annabelle O'Brien. In the middle row are coach Bill Gutkowski, Stephanie Messing, Gail "The Flounder" Pardon, Jackie Romaine, Lauren Vanderen, coach Apran Sikder and Maggie Lemming. In the bottom row are Susan Gutkowski, Karen Sneden, Allison Dann, Kris Augustine, Joanne Custer and team mascot, Murphy.

Outfielder Chrissy DePasquale (.471) returned from a vacation in Italy by hitting .600 in the tournament. Rookie catcher Gail "The Flounder" Pardon (.366) knocked in the game winning run that put the Babes in the championship series.

Solid pitching by Stephanie Messing (.354) assured the Babes

a 9-3 victory over Patti Jan's. Joanne Custer (.404), the Babes regular second baseman, was unable to be at the third game but her play in the first game assured the Babes a victory in game 1. Also, Tina "The Weez" Zammit's (.291) fill in roll all year long helped the Babes march to a championship a breeze.

Register now for Aug. 27 triathlon

PEQUANNOCK — The Pequannock Department of Parks and Recreation is making plans for its annual Triathlon set for Aug. 27.

The race consists of a 1/4-mile swim in PV Park, 22-mile bike race through Pompton Plains, Pequannock, Lincoln Park, Montville and Towaco, and a 6.2-mile run through Pompton Plains and Pequannock.

The cost to enter is \$50 per person. Teams may also enter with three participants - one for each event. The cost for a team is \$100. Registration is currently taking place and will end Aug. 12.

Applications may be obtained by calling the parks and recreation department at 835-5700, or by sending a stamped, self addressed envelope to 530 Turnpike, Pompton Plains, 07444.

Jr. Olympics winner



Anthony Penta of Totowa travelled to Florida recently to take part in the Junior Olympics. He came away with two bronze medals, one in Kobudo (weapons) and one in Kumite (sparring).

Maintenance and practice are key to successful hunting season

BY OLIVER SHAPIRO

Barbecue aromas and beach party sounds still fill the air, but summer will soon be on the wane.

The arrival of the special Canada goose season is only a few weeks away, followed by the other large and small-game hunting seasons. To be prepared, it's best to start getting equipment and shooting skills ready while there is yet time before the season begins.

First and foremost, attend to your shotgun. If you never get around to cleaning it since last season, now is an excellent time to do so. Cleaning keeps the firearm's performance at its maximum, and prolongs its useful life.

Be absolutely positive that it's unloaded before you begin, and that the safety is on. Make sure that the barrel (or barrels) are wiped clean of all powder and residue. Check the action and other moving parts for cleanliness and smooth operation. Soft, lint-free rags, patch cloths, and cotton tipped applicators can all be useful for these efforts.

If you check the shell loading and ejecting mechanisms, use snap caps. These dummy shells are very handy to have for this, as well as for dry firing and demonstrating gun operation. And they add an additional layer of safety to complement the other precautions measured.

When you're satisfied with the overall cleanliness and operation

of the firearm, lightly coat all moving parts with oil. This keeps them lubricated, and provides an extra measure of protection against rust and corrosion.

Now that your gun is in good working order, take some time to get your shooting form back into shape. Most people do this by shooting some rounds of trap or skeet at local gun clubs, such as the North Jersey Gun Club in Fairfield, or Ringwood's Thunder Mountain Center. For many people, the competitive aspect of these activities adds spice to the getting ready process.

Personally, I prefer to shoot clay pigeons more informally in a do-it-yourself type atmosphere. My location of choice is the shotgun training area at Black River Wildlife Management Area (WMA), in Chester.

Although there are no facilities there beyond a huge field and parking lot, neither is there the competitive and sometimes tense atmosphere of trap and skeet ranges.

To use this facility is actually quite easy. You already have your own shotgun and shells. All you need to invest in is a trap-throwing device and some cases of targets. Launchers can be as simple as a hand-held throwing arm for under \$10, or as complicated as a \$300 deluxe target thrower.

I've had excellent results using a Hoppes-Stat-Put Target Thrower, available for around \$45 either from mail-order houses or

from sporting goods stores. Cases of 135 targets are available for less than \$10 per case.

In addition to ear and eye protection, the only other item you need to bring here is your hunting license (which you needed to purchase anyway). In fact, of all the times I've been at New Jersey's waters or in its fields, the only time I've ever been approached by a conservation officer was at this shotgun training area, to check for my valid license (Yes, I had it with me).

The advantage to this approach is that you can concentrate on your form, try different shots, work on doubles or whatever you want, and not be trying to get a perfect 25 of 25.

The black river WMA can be reached by taking Route 10 West into Morris County. Go south at Route 513 and look for a stone gateway on the right, close to mile-marker 33. Proceed through the gateway, follow the dirt road to the parking area, and the shotgun training area is directly in front of you.

How about patterning? Unless you're quite confident that you are familiar with your intended loads performance in your gun, it's well worth your while to check it out. Although you can purchase

See Hunting, page 12

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Winners of Hoop-It-Up announced

NORTH JERSEY — Thirty seven consecutive shots made from the free throw line earned Hank O'Connor a 13-inch Sony color television set as the winner of the North Jersey Newspapers Company Foul Shooting Contest on Sunday, Aug. 7.

The Ridgewood resident was one of several hundred competitors to participate in the contest which was staged as part of the Northern New Jersey Hoop-It-Up 3-on-3 Basketball Tournament.

Finishing second in NJNC's Foul Shooting Contest was Craig Moody, also a resident of Ridgewood. Moody's accuracy from the free throw line earned him a portable CD player. Finishing third through fifth, respectively, were Jayson Santiago, of Clarkstown, Steven Nadel, of Oradell, and Mike Daugenti, of Linden. Each was awarded a "Boom Box" radio for their efforts.

As part of its participation in the Hoop-It-Up tournament as a local sponsor, North Jersey Newspapers Co. also held a drawing for a free vacation for two in Lake Placid, N.Y., Virginia Beach, Va., Hilton Head, S.C., or the Bahamas.

The vacation winners were announced as G. Farrell, of Fair Lawn, Helen Hodges, of Westwood, J.A. Williams, of Teaneck, and Anthony Dunell, of Irvington.

Rockin and Rollin



Photo by Tony Vassallo

In a Roller Hockey International game, the New Jersey Rockin Rollers hosted the Saint Louis Vipers in a game played at the Meadowlands Arena. Above, Saint Louis Vipers defender Andrew Finlay, left, and New Jersey Rockin Roller forward Bob Cowan battle for the puck during the Rockin Rollers playoff clinching victory.

Imperials hold soccer tryouts for local talent

The Imperials will be holding three open tryouts for their professional soccer team, which is a member of the 72-team United States Interregional Soccer League.

The USISL is the largest professional soccer league in the country, and is sanctioned by the USSF as a professional league. The Imperials compete as a

member of the Northeast Division of the USISL which contains nine teams from Delaware to Cape Cod.

The team concluded the 1994 season, which was their first, with a 16-8 overall record which placed them second in the division. Furthermore, the Imperials advanced to the Northeast Division Playoff finals.

The Imperials are looking for professional caliber players only and suggest that anyone planning to tryout be in proper condition and be serious about playing at the professional level.

In addition, anyone with collegiate eligibility remaining is asked not to attend because the team does not want to jeopardize a players collegiate eligibility.

Special tryouts for college seniors will be held in late November. The first tryouts will be at the Oakland Recreation Fields in Oakland, N.J. Aug. 28 at 7 p.m. The second tryout will be at the Middletown Recreation Fields in Middletown, N.J. Sept. 10 at 7 p.m. The third tryout will be held in mid to late September in Morris County. The exact date, time and location have yet been finalized.

Overseeing the tryouts will be Mark Shearer, the head coach of the Imperials, and other members of the Imperials coaching

staff. Tryouts will consist of scrimmage games, and all those attending should be in proper physical condition and have proper shoes and equipment.

In addition, the Imperials coaching staff and players will be conducting a free youth soccer skills demonstration open to the public beginning at 6 p.m. on each of the dates mentioned. Partici-

pants in the skills demonstrations are invited to stay afterwards to watch the tryouts and get autographs from the Imperials players.

If you have any questions about the Imperials, the tryouts, or the free youth soccer skills demonstrations, or would like directions to any of these locations, please call the Imperials at (201) 217-4309.

Roller hockey has received considerable public attention as a sport: RHIs first champions, the Anaheim Bullfrogs, drew crowds in excess of 8,000 fans per game last season, and stories about RHI have been featured in such publications as Sports Illustrated, the New York Times and the Washington Post.

With six dealerships in Morris and Essex Counties, Warnock Automotive Group offers a combined product line of Lexus, GMC truck, Chrysler Plymouth, Dodge, Jeep Eagle, Ford, Nissan, Chevrolet, GEO, Cadillac, Oldsmobile, Pontiac and Buick vehicles.

Sports mgmt. course available at Bloomfield

Men and women interested in finding out what really goes on behind the sports scene can now do so at Bloomfield College, with the school's new course, "Introduction to Sports Management" (Business 175).

The college-credit bearing course is taught by Jerry Daily, vice-president for community development with the New Jersey Devils and former vice-president of sales with the New Jersey Nets.

Steve Rosner, a sports agent who represents, among others, the football Giants great Lawrence Taylor; Chris Moore, play-by-play announcer for the Devils; and Mitch Kaufman, a sports video producer and principal of the award-winning Hoop One Videos, are among the notables from the sports world who are scheduled as guest lecturers.

The course, open to both matriculated and non-matriculated students, will cover all facets of a typical sports franchise front office, including: ticket sales, player management, corporate sponsorships, sports promotions, community/group sales, sports agents, sports finance and accounting, and anti-drug and anti-alcohol programs.

"Sports are a tremendous growth industry, but too often the public's knowledge of the industry is limited to on-field action and media reporting," Dailey said. "This course will provide an up-close and in-depth look at the complexities of a front office and off-the-field activities."

"The sports management course is offered in our business division where we have attained

a reputation for the outstanding quality of our programs and graduates," said Dr. Maureen Grant, the college's vice-president for academic affairs. "Because it is open to both matriculated and non-matriculated students and is college-credit bearing, the course is also the ideal vehicle for those people who have not decided whether college is right for them. It provides them with the opportunity to experience the campus environment and receive college credit without committing to full-time enrollment."

Space in the course is limited and regular Bloomfield College fees apply. For more information, call the Admissions Office at 748-9000, ext. 230.

Hunting

(Continued From Page 11) large pieces of paper designed specifically for this purpose, you can also use newspaper, or even newspaper sheets in a pinch.

If you plan on trying a different ammunition manufacturer or load than usual, the re-patterning will be time well spent.

A final word about cleaning. Most accomplished shotgunners clean their guns after each day of use. If you can't muster enough time or discipline for that, be sure to at least give it another cleaning after all these preparations, and before you go out in the field.

Soccer

WAYNE — Children born between 8/1/80 and 7/31/87 can tryout for competitive Sunday Traveling teams Div. III through Div. VI with the Wayne Soccer Club. Call 633-SOCCER.

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<p>Help Wanted</p> <p>SECRETARY/WORD PROCESSOR</p> <p>Immediate temp and temp to perm openings in HR Dept. Knowledge of Microsoft Word & Excel for Windows. Call for details. (201) 633-0330</p> <p>MANPOWER</p> <p>Temporary Services 1044 Route 23 Wayne, NJ 07470</p>	<p>Help Wanted</p> <p>TEACHERS ASST PT</p> <p>Classroom experience preferred for day care/assistant school. In-plant. 746-5455</p> <p>TECH & TRADE-Off</p> <p>Burner service tech. FT. Full benefits. Call 997-4774 for an interview. Ask for Service Dept. Fredricks Fuel & Heating Svc, Oak Ridge, NJ</p>	<p>Help Wanted</p> <p>TEACHER Aide needed for infant care. Experience preferred. Call 990-9661</p> <p>UPHOLSTERER FT. Expert. Necessary. Must speak English. 278-9422</p> <p>US Postal & Government</p> <p>Job \$23 per hr + benefits. Now hiring. 1-800-224-0659.</p>	<p>Help Wanted</p> <p>Medical Employment 250</p> <p>NURSES AIDE</p> <p>For 7-3pm & 3-11 pm shifts, on weekends for long term home care in West Milford. Nursing Service Assoc. 201-383-0754</p>	<p>Help Wanted</p> <p>Medical Receptionist</p> <p>Experienced, for busy doctors office in Wayne. Call 839-5070</p> <p>NURSE PIT</p> <p>Family practice seeks person to work 2 days/week. Must be flexible. Please call 839-8667</p>	<p>Help Wanted</p> <p>Part Time 255</p> <p>Address Envelopes PIT at home Make \$200 a day. Free Info. Enclose self-addressed envelope to Dept 3 P.O. Box 7183 Richmond, Va 23221</p> <p>AUTO MECHANICS</p> <p>PT Sundays 10-4pm. Experience. Go pay + incentives 896-4007</p>	<p>Help Wanted</p> <p>Looking for enthusiastic, motivated people. Free training. Discovery Toys. 628-8151</p> <p>PART TIME - carriers needed to deliver newspapers on Wednesdays & Saturdays. No collection! Routes available in Pompton Lakes, Haskell, Bloomingdale, Butler, & Kinnelon. Call 450-0046</p>	<p>Help Wanted</p> <p>PART TIME CARRIER needed for Wednesday only in Pinebrook. No collection call 492-0046.</p> <p>P/T ADMINISTRATIVE ASST.</p> <p>Searching for detail oriented self-starter to assist in all phases of office support. Send Resume, WCC, 1187 Mc Bride Ave, West Paterson, NJ 07642</p>	<p>Help Wanted</p> <p>SECRETARY P/T</p> <p>Must have complete computer and bookkeeping experience. Call 842-2559</p> <p>SEW HANDCRAFTED</p> <p>Products from home. Call 777-9231 bet 12 & 6 P.M.</p>	<p>Help Wanted</p> <p>CHILD CARE - Loving Mom</p> <p>will care for your child in my Totowa home. FT/PT. Ref's avail. Call 904-1291</p> <p>CHILD CARE - Menus, exper.</p> <p>mom will care for your infant newborn FT in my West Paterson home Mon-Fri. 1-812-7049</p>
<p>Security Officers</p> <p>UP TO \$8 FT/PT</p> <p>USA Security Services, Inc. has immediate openings available in the Wayne area. Excellent opportunity for responsible individuals with prior security experience and valid NJ Driver's License.</p> <p>For LOCAL interview Call 201-343-4777</p> <p>John America's Security Team</p>	<p>TELEMARKETING Flexible Hours!</p> <p>National Direct Marketing Company has Morning, Afternoon and Evening Hours Available. Join our Exciting Sales Team and Earn over \$7.00 an hour working on established customer accounts. If you have an outgoing personality and are looking for an opportunity to work in a Great Office Environment. Call for an immediate interview. 835-7950</p>	<p>TRANSMISSION REBUILDERS & INSTALLERS</p> <p>Very busy shop requires top exp. rebuilders & installers. Your ability and production will dictate pay. Call John at 1-800-773-7710</p> <p>WAITERS/WAITRESSES</p> <p>Elegant banquet facility seeking exp'd waiters & waitresses. Please call 201-256-2700</p>	<p>Home Health CARE Begins AT HOME.</p> <p>Parent Care Inc., one of NJ's largest providers of home health services, is currently interviewing for our August Home Health Aide course.</p> <p>AIDES & HOME HEALTH AIDES</p> <p>INTERVIEWING:</p> <p>Tues. August 23 9AM-12PM 370 Broadway, PATERSON JOB SERVICE</p>	<p>Nursing Position Available</p> <p>North Jersey Dermatology Center is seeking an RN LPN for FT/PT position. Salary and benefits to compensate for excellent work environment. Please call 201-208-8110</p> <p>RECEPTIONIST for medical office. Busy front desk. Afternoons 2-6:30. Call 835-6556</p>	<p>OFFICE HELP/RECEPTIONIST for busy receptionist. 40 hrs. per week. \$6.98 per hour. Call 760-3181</p> <p>SECURITY OFFICERS</p> <p>Part time positions available in Elmwood Park, NJ. Good starting pay and full benefits. Call Tues/Wed 11-2pm 212-344-2888</p>	<p>Perfect P/T Hours All Shifts Attention: Money Motivated Individuals!</p> <p>Contact our established customers from our Direct Marketing Company located in Riverdale. We seek outgoing individuals with an enthusiastic personality. If you are seeking an Unbeatable Working Environment and want to Earn over \$7.00 An Hour call for an immediate interview. 835-8112</p>	<p>SALES</p> <p>High traffic Ford Dealer will train 3 motivated self starters. Salary as high as \$250/week plus commissions. Earning potential 50K+ the first year. Apply in person for interview.</p> <p>WAYNE FORD</p> <p>444 Rt 46, WAYNE, NJ</p>	<p>CHILD CARE - State certified</p> <p>will provide FT/PT or before & after school care in my Wayne home 835-7858</p> <p>EXPTD CHILD CARE - Will care for your child in my Butler home. Ref's avail. 838-1415</p>	<p>EXPERIENCED mother</p> <p>to care for your child in my Clifton home. Good refs. 340-1808</p> <p>EXPERT HOUSECLEANING</p> <p>Flat Rate. 5th job in price TB Sheet. 4-838-4136</p>
<p>Sewing Machine Mech</p> <p>FT/T. Teaneck area. Call 201-599-2800, Ms. Hiram</p> <p>SEW MACH OPERS-Exp</p> <p>now & 2nd needed. Apply 255 W Broadway, Paterson, 2nd fl</p>	<p>TEMPS!!! We Need You!</p> <p>REGISTER TODAY AND YOU COULD BE WORKING TOMORROW</p> <p>Work 100 Hours to qualify for \$50 BONUS</p> <p>We have job opportunities for:</p> <p>Secretaries Word Processors Receptionists Typists Data Entry Lite Industrial</p>	<p>WAREHOUSE</p> <p>Females/Males, Morris & Essex Counties. Several positions available for individuals with pick-pack or stock background. Busy fast paced environment. Must have own transportation. Call (201) 227-9333 Century Personnel 710 Rt. 46E, Fairfield, NJ</p> <p>WAREHOUSE Help</p> <p>needed in Superior Distributors at 4 Millard Ave., Elmwood Park, NJ</p>	<p>patent care inc.</p> <p>38 Park Place Englewood, NJ 07631</p> <p>Equal Opportunity Employer</p> <p>INSURANCE BILLER & Doctor's Assistant. Exp'd pref'd. Call Mohamed 345-8487</p>	<p>LPN</p> <p>FT/PT needed for doctors office. Exp necessary. Contact Jackie 201-777-7879</p> <p>MEDICAL TRANSCRIPTIONIST - Physician's office</p> <p>FT. Call 831-1318</p>	<p>OFFICE HELP/RECEPTIONIST for busy receptionist. 40 hrs. per week. \$6.98 per hour. Call 760-3181</p> <p>SECURITY OFFICERS</p> <p>Part time positions available in Elmwood Park, NJ. Good starting pay and full benefits. Call Tues/Wed 11-2pm 212-344-2888</p>	<p>Perfect P/T Hours All Shifts Attention: Money Motivated Individuals!</p> <p>Contact our established customers from our Direct Marketing Company located in Riverdale. We seek outgoing individuals with an enthusiastic personality. If you are seeking an Unbeatable Working Environment and want to Earn over \$7.00 An Hour call for an immediate interview. 835-8112</p>	<p>SALES</p> <p>High traffic Ford Dealer will train 3 motivated self starters. Salary as high as \$250/week plus commissions. Earning potential 50K+ the first year. Apply in person for interview.</p> <p>WAYNE FORD</p> <p>444 Rt 46, WAYNE, NJ</p>	<p>CHILD CARE - State certified</p> <p>will provide FT/PT or before & after school care in my Wayne home 835-7858</p> <p>EXPTD CHILD CARE - Will care for your child in my Butler home. Ref's avail. 838-1415</p>	<p>EXPERIENCED mother</p> <p>to care for your child in my Clifton home. Good refs. 340-1808</p> <p>EXPERT HOUSECLEANING</p> <p>Flat Rate. 5th job in price TB Sheet. 4-838-4136</p>
<p>SHEET METAL</p> <p>Transitioning to Parsippany ORNDORFF/DEBURER-Day Shift. Great weeks and debut small enclosures as well as surface sanding and tumbling. Exp. helpful.</p> <p>PUNCH PRESS SUPV.</p> <p>Hydraulic and mechanical presses, stampings and secondary punching operations. Exp. req.</p>	<p>WAREHOUSE ORDER PICKER</p> <p>Full Time, \$6.25/hr. Active all day lifting. Ctd discount & benefits. Exp & refs required. Wayne/Totowa area. Call 201-696-6200</p> <p>BERKSHIRE HOSIERY</p> <p>WAREHOUSE-PT. positions available. Pick/Pack/Stock operations. 68/hr. Call 460-1200, ask for Steve.</p>	<p>WAREHOUSE-PT. positions</p> <p>available. Pick/Pack/Stock operations. 68/hr. Call 460-1200, ask for Steve.</p> <p>WELDER-Day Shifts.</p> <p>HelixArc aluminum, steel, stainless. Small to moderate size. Flat Metal. 4 Haul Rd. Wayne, NJ 07470. (201) 629-1400. EOE</p>	<p>INSURANCE BILLER & Doctor's Assistant. Exp'd pref'd. Call Mohamed 345-8487</p> <p>LPN</p> <p>FT/PT needed for doctors office. Exp necessary. Contact Jackie 201-777-7879</p>	<p>OFFICE HELP/RECEPTIONIST for busy receptionist. 40 hrs. per week. \$6.98 per hour. Call 760-3181</p> <p>SECURITY OFFICERS</p> <p>Part time positions available in Elmwood Park, NJ. Good starting pay and full benefits. Call Tues/Wed 11-2pm 212-344-2888</p>	<p>OFFICE HELP/RECEPTIONIST for busy receptionist. 40 hrs. per week. \$6.98 per hour. Call 760-3181</p> <p>SECURITY OFFICERS</p> <p>Part time positions available in Elmwood Park, NJ. Good starting pay and full benefits. Call Tues/Wed 11-2pm 212-344-2888</p>	<p>Perfect P/T Hours All Shifts Attention: Money Motivated Individuals!</p> <p>Contact our established customers from our Direct Marketing Company located in Riverdale. We seek outgoing individuals with an enthusiastic personality. If you are seeking an Unbeatable Working Environment and want to Earn over \$7.00 An Hour call for an immediate interview. 835-8112</p>	<p>SALES</p> <p>High traffic Ford Dealer will train 3 motivated self starters. Salary as high as \$250/week plus commissions. Earning potential 50K+ the first year. Apply in person for interview.</p> <p>WAYNE FORD</p> <p>444 Rt 46, WAYNE, NJ</p>	<p>CHILD CARE - State certified</p> <p>will provide FT/PT or before & after school care in my Wayne home 835-7858</p> <p>EXPTD CHILD CARE - Will care for your child in my Butler home. Ref's avail. 838-1415</p>	<p>EXPERIENCED mother</p> <p>to care for your child in my Clifton home. Good refs. 340-1808</p> <p>EXPERT HOUSECLEANING</p> <p>Flat Rate. 5th job in price TB Sheet. 4-838-4136</p>
<p>SPORTS NUTRITION</p> <p>Cooking/Trainers. Outstanding 2nd income opportunity. 794-1032</p> <p>STANLEY HOME PRODUCTS</p> <p>Buy or sell at a discount 684-1920 or 907-742-8262</p>	<p>TOOL MAKER</p> <p>Exp'd w/ precision tooling & fixtures. 30 borer w/p. 4. Clean a/c shop. Contact George at 1pm at Totowa Production Tooling 256-2283</p> <p>Travel Counselor</p> <p>AAA North Jersey, Wayne office, has an entry level, full time position available in Wayne. Must be knowledgeable in geography & math & work some Saturdays. 956-2249, leave message</p>	<p>WAREHOUSE-PT. positions</p> <p>available. Pick/Pack/Stock operations. 68/hr. Call 460-1200, ask for Steve.</p> <p>WELDER-Day Shifts.</p> <p>HelixArc aluminum, steel, stainless. Small to moderate size. Flat Metal. 4 Haul Rd. Wayne, NJ 07470. (201) 629-1400. EOE</p>	<p>INSURANCE BILLER & Doctor's Assistant. Exp'd pref'd. Call Mohamed 345-8487</p> <p>LPN</p> <p>FT/PT needed for doctors office. Exp necessary. Contact Jackie 201-777-7879</p>	<p>OFFICE HELP/RECEPTIONIST for busy receptionist. 40 hrs. per week. \$6.98 per hour. Call 760-3181</p> <p>SECURITY OFFICERS</p> <p>Part time positions available in Elmwood Park, NJ. Good starting pay and full benefits. Call Tues/Wed 11-2pm 212-344-2888</p>	<p>OFFICE HELP/RECEPTIONIST for busy receptionist. 40 hrs. per week. \$6.98 per hour. Call 760-3181</p> <p>SECURITY OFFICERS</p> <p>Part time positions available in Elmwood Park, NJ. Good starting pay and full benefits. Call Tues/Wed 11-2pm 212-344-2888</p>	<p>Perfect P/T Hours All Shifts Attention: Money Motivated Individuals!</p> <p>Contact our established customers from our Direct Marketing Company located in Riverdale. We seek outgoing individuals with an enthusiastic personality. If you are seeking an Unbeatable Working Environment and want to Earn over \$7.00 An Hour call for an immediate interview. 835-8112</p>	<p>SALES</p> <p>High traffic Ford Dealer will train 3 motivated self starters. Salary as high as \$250/week plus commissions. Earning potential 50K+ the first year. Apply in person for interview.</p> <p>WAYNE FORD</p> <p>444 Rt 46, WAYNE, NJ</p>	<p>CHILD CARE - State certified</p> <p>will provide FT/PT or before & after school care in my Wayne home 835-7858</p> <p>EXPTD CHILD CARE - Will care for your child in my Butler home. Ref's avail. 838-1415</p>	<p>EXPERIENCED mother</p> <p>to care for your child in my Clifton home. Good refs. 340-1808</p> <p>EXPERT HOUSECLEANING</p> <p>Flat Rate. 5th job in price TB Sheet. 4-838-4136</p>
<p>SHOPRITE OF OAKLAND</p> <p>Has immediate openings from 4pm-10pm for Cashiers. Call 1 Produce Dept. Exp. helpful. Vac. Holiday, & Sick Day EOE</p> <p>Apply in person ONLY to Drew at 14 Post Rd Oakland NJ</p>	<p>Transformer Winder</p> <p>Transformer manufacturer seeks experienced winder. Please call for interview. 942-2222, ask for Frank.</p>	<p>WAREHOUSE-PT. positions</p> <p>available. Pick/Pack/Stock operations. 68/hr. Call 460-1200, ask for Steve.</p> <p>WELDER-Day Shifts.</p> <p>HelixArc aluminum, steel, stainless. Small to moderate size. Flat Metal. 4 Haul Rd. Wayne, NJ 07470. (201) 629-1400. EOE</p>	<p>INSURANCE BILLER & Doctor's Assistant. Exp'd pref'd. Call Mohamed 345-8487</p> <p>LPN</p> <p>FT/PT needed for doctors office. Exp necessary. Contact Jackie 201-777-7879</p>	<p>OFFICE HELP/RECEPTIONIST for busy receptionist. 40 hrs. per week. \$6.98 per hour. Call 760-3181</p> <p>SECURITY OFFICERS</p> <p>Part time positions available in Elmwood Park, NJ. Good starting pay and full benefits. Call Tues/Wed 11-2pm 212-344-2888</p>	<p>OFFICE HELP/RECEPTIONIST for busy receptionist. 40 hrs. per week. \$6.98 per hour. Call 760-3181</p> <p>SECURITY OFFICERS</p> <p>Part time positions available in Elmwood Park, NJ. Good starting pay and full benefits. Call Tues/Wed 11-2pm 212-344-2888</p>	<p>Perfect P/T Hours All Shifts Attention: Money Motivated Individuals!</p> <p>Contact our established customers from our Direct Marketing Company located in Riverdale. We seek outgoing individuals with an enthusiastic personality. If you are seeking an Unbeatable Working Environment and want to Earn over \$7.00 An Hour call for an immediate interview. 835-8112</p>	<p>SALES</p> <p>High traffic Ford Dealer will train 3 motivated self starters. Salary as high as \$250/week plus commissions. Earning potential 50K+ the first year. Apply in person for interview.</p> <p>WAYNE FORD</p> <p>444 Rt 46, WAYNE, NJ</p>	<p>CHILD CARE - State certified</p> <p>will provide FT/PT or before & after school care in my Wayne home 835-7858</p> <p>EXPTD CHILD CARE - Will care for your child in my Butler home. Ref's avail. 838-1415</p>	<p>EXPERIENCED mother</p> <p>to care for your child in my Clifton home. Good refs. 340-1808</p> <p>EXPERT HOUSECLEANING</p> <p>Flat Rate. 5th job in price TB Sheet. 4-838-4136</p>

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If you are aggressive, and tenacious with the talent and drive to open doors and close sales, we invite you to join our top-producing sales team. You must be articulate and gracious with excellent interpersonal skills and a highly professional manner. Prior office automation sales experience would be an asset.

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- *Real Growth Opportunities

For more information about our openings in the NORTHERN NEW JERSEY area, please fax/send your resume to:

Att: Bob Scully at:
Fax: 201-262-3649
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838-9300 839-8900

WAYNE **WEST MILFORD**
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694-8000 REALTORS 728-3600

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WAYNE **WEST MILFORD**
Joe Boreale Sue Duffy
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Weichert Realtors

REGIONAL CAREER NIGHT

"A DAY IN THE LIFE OF A REAL ESTATE AGENT"

WED. AUGUST 24 - 7:30

What's a real estate career really like? Here's your chance to get an inside look.

FREE Real Estate School Sign-Up

Qualified applicants may sign up for **FREE** tuition at any Weichert Real Estate School pre-licensing classes.

Call to reserve your seat at any of these Weichert offices. Walk-ins also welcome.

CLIFTON **KINNELON** **POMPTON PLAINS**
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201-779-1960 201-838-6200 201-839-4646

W. MILFORD
1433 Union Valley Rd.
201-228-7775

Telemarketing

TCI of Northern New Jersey cordially invites you to on-site interviews at its

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We have immediate part time openings mornings, afternoons, evenings and Saturdays to fit your individual requirements. Ideal for homemakers, students, retirees. No hard sell.

If you like people and communicating by phone in a pleasant manner this position is ideal for you. come join us. You will be glad you did.

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...for your future if you are interested in a career in advertising sales. North Jersey Newspapers Company, a division of MediaNews Group (one of America's fastest growing communication chains), has a host of challenging positions available. We will make the down payment by putting you through a dynamic training program and paying while you learn.

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Send your resume to:

Tony Roselli
Director of Training
Box 13
North Jersey Newspapers Company
50 Eisenhower Drive
Paramus, New Jersey 07652

North Jersey Newspapers Company

The Newspaper Network

Weichert Realtors

REGIONAL CAREER NIGHT

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201-779-1960 201-838-6200 201-839-4646

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Thurs. 5 pm for Sun.
Mon. 5 pm for Wed.

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Information
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Billing Inquiries
(201) 843-6433

A-499 LEGAL NOTICE
SHERIFF'S SALE
SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
PASSAIC COUNTY
Sheriff's Number(s): A-499 F940048
Docket Number(s): F 750-93
Wherein THE PRUDENTIAL HOME MORTGAGE COMPANY, INC. IS PLAINTIFF AND NABIL WAZIRAS, ET AL. ARE DEFENDANTS.
Execution for Sale of Mortgaged Premises.
WEBER, MUTH & WEBER 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, 8-23-94, 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: #14 Odium Road.
Tax Lot: #16 in Block: #160
Dimensions: Approximately 100.00 feet wide x 240.00 feet deep.
Nearest cross street: Situated on the westerly side of Odium Road, 160.00 feet more or less from the northerly side of Freshman 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: (\$188,000.)
ONE HUNDRED EIGHTY EIGHT THOUSAND DOLLARS.
Liens 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 Engelhardt
SHERIFF
Wayne Today 47 July 31, Aug. 7, 14, 21, 1994 Fee: \$182.40

A-4107 LEGAL NOTICE
SHERIFF'S SALE
SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
PASSAIC COUNTY
Sheriff's Number(s): A-4107 F940048
Docket Number(s): F 719-93
Wherein CITICORP MORTGAGE, INC. IS PLAINTIFF AND ANDREW R. LIOU, ET AL. ARE DEFENDANTS.
Execution for Sale of Mortgaged Premises.
WALLACE & KENNA 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, 8-23-94, 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: 481 Pinecrest Terrace.
Tax Lot: #2 in Block: #320
Dimensions: Approximately 30.00 feet x 100.00 feet x 30.00 feet x 100.00 feet
Nearest cross street: Approximately nearest cross street is Boywood Terrace
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: (\$146,000.)
One hundred forty six thousand dollars.
Liens 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 Engelhardt
SHERIFF
Wayne Today 47 July 31, Aug. 7, 14, 21, 1994 Fee: \$179.36

A-4115 LEGAL NOTICE
SHERIFF'S SALE
SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
PASSAIC COUNTY
Sheriff's Number(s): A-4115 F940048
Docket Number(s): F 1189-93
Wherein BARCLAYS AMERICAN MORTGAGE CORP. IS PLAINTIFF AND KERRY J. MC GORTY IS DEFENDANT.
Execution for Sale of Mortgaged Premises.
SHAPIRO & KREISMAN 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, 8-30-94, 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: #225 12th Avenue
Tax Lot: #1 in Block: #5490
Dimensions: Approximately 100.00 feet wide by 100.00 feet long.
Nearest cross street: Situated on the NORTHWESTERLY side of 12TH AVENUE, 70.00 feet from the SOUTHWESTERLY side of EAST 24TH 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: (\$116,000.)
ONE HUNDRED SIXTEEN THOUSAND DOLLARS.
Liens 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 Engelhardt
SHERIFF
Wayne Today 47 Aug. 7, 14, 21, 28, 1994 Fee: \$179.36

A-4122 LEGAL NOTICE
SHERIFF'S SALE
SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
PASSAIC COUNTY
Sheriff's Number(s): A-4122 F940043
Docket Number(s): F 1500-93
Wherein FORD CONSUMER FINANCE COMPANY, INC. IS PLAINTIFF AND WILSON AGUIRERA, ET AL. ARE DEFENDANTS.
Execution for Sale of Mortgaged Premises.
FEIN, SUICH, KAHN & SHEPARD 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, 8-30-94, 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: #11 Rosalier Avenue
Tax Lot: #23 in Block: #223
Dimensions: Approximately 37.50 feet wide by 100 feet long
Nearest cross street: Situated at a point on the southeasterly side of Rosalier Avenue distance approximately 124.88 feet northwesterly from its intersection with the northwesterly side of Towawa 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: (\$137,000.)
One hundred thirty seven thousand dollars.
Liens 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 Engelhardt
SHERIFF
Wayne Today 47 Aug. 7, 14, 21, 28, 1994 Fee: \$182.40

A-4121 LEGAL NOTICE
SHERIFF'S SALE
SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION
PASSAIC COUNTY
Sheriff's Number(s): A-4121 F940042
Docket Number(s): F 1359-93
Wherein FIRST NH MORTGAGE CORP. IS PLAINTIFF AND FRANKLYN PACHAY, ET AL. ARE DEFENDANTS.
Execution for Sale of Mortgaged Premises.
SHAPIRO AND KREISMAN 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, 8-30-94, 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: #8 48 North 8th Street
Tax Lot: #4 in Block: #40002
Dimensions: Approximately 100.00 feet wide by 100.00 feet deep.
Nearest cross street: Situated on the SOUTHERLY side of NORTH EIGHTH STREET, 125.00 feet from the WESTERLY side of TEMPLE 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: (\$122,700.)
ONE HUNDRED TWENTY EIGHT THOUSAND SEVEN HUNDRED DOLLARS.
Liens 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 Engelhardt
SHERIFF
Wayne Today 47 Aug. 7, 14, 21, 28, 1994 Fee: \$185.44

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Real Estate

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Kuehner named top producer

WEST MILFORD—Gerry Kuehner, a sales associate with Weichert Realtors West Milford office, has earned the office's top producer award for the greatest number of listings during the first six months of 1994.

Kuehner has been listing and selling real estate for more than two years. He is a member of the Passaic and Orange County Boards of Realtors. His sales achievements qualified him for Weichert's 1993 Million Dollar Sales Club and the New Jersey State Million Dollar Club.

A resident of Warwick, N.J., Kuehner is married and has two children. He is a member of the Warwick Evangelical Free Church. Prior to entering real estate, he owned Lexington Camera Stores Inc. in New York City.

Kuehner may be reached for real estate transactions at Weichert's West Milford Office at 728-7775. The office is located at 1433 Union Valley Road.

According to a national report, Weichert Realtors is the largest independent real estate company in the country, with 7,500 sales associates in 215



GERRY KUEHNER

offices from Connecticut through Virginia.

Weichert's services include residential and commercial real estate, mortgages, insurance, rentals, relocation, new homes and land, estate marketing, property management, and moving services.

Dual policies offer protection

Right insurance gives double coverage

When buying or refinancing a home, some people are surprised to learn that two title policies are necessary to ensure their investment is fully protected — one policy for the mortgage lender and a second for the homeowner.

Financially speaking, each party has an interest in the property and a right to protect this investment.

The standard title policy with which most people are familiar is the one required by the mortgage lender. It covers the lender for the amount of the loan owed on the mortgage. However, the second policy, or owner's insurance, is equally important. This policy protects the owner for the amount of the down payment and anticipated appreciation value plus the owner's obligation to repay the mortgage.

"Because the two parties have different interests in the property, you need to have two distinct title policies," said Michael A. Lewis, Northeastern Division manager for the Chicago Title and Trust Family of Title Insurers. "If the homebuyer understands the difference and the need for two policies, he or she can avoid confusion at the closing and expensive problems later."

Problems may surface for a variety of reasons. Typically, a title search conducts a thorough examination of public records to ascertain the condition of the ownership and that all interests and liens are shown. It confirms that all taxes and special assessments, judgments, tax liens, mechanic's liens and similar claims have been paid. The title search would identify any lingering claims still in effect from past ownership.

However, title insurance also protects against hidden risks that aren't obvious

during the title search, risks that can surface unexpectedly. Hidden problems may involve:

- Improper or incomplete reporting of the marital status of a former owner;
- Undisclosed heirs;
- Transfer of the property at one time to a minor or a person judged to be mentally incompetent;
- Formerly undetected fraud or forgery regarding deeds, mortgages or other documents;
- Defective deeds;
- Confusion due to similar or identical owner names; or even
- Errors in previously unexamined records or clerical work.

For example, on a \$100,000 house, there may be a \$90,000 mortgage. As the loan secured by the mortgage is reduced by installment payments, the amount of the lender's investment and coverage decreases. When the mortgage is completely paid up, the lender's need for title insurance has decreased to zero.

The owner, on the other hand, owns a large bundle of rights known as the fee simple title. These rights are far more extensive and permanent than the rights of the mortgage lender. The total value of the property ownership rights normally increases over the years. In addition, as the owner pays off the mortgage, his or her equity in the property increases.

"Bottom-line, the owner needs title insurance to protect his or her substantial investment, which generally is more valuable than the original investment made by the mortgage lender," said Lewis.

What happens if the lender has title in-

surance and the owner doesn't, and something comes up to threaten the title?

In such a case, the mortgage lender's title insurance policy will protect the lender against any loss, including the cost of providing any necessary legal defense. But the owner would be unprotected. In addition, the owner still could be left owing an unpaid balance on the mortgage lien and would have to bear any cost of defending his or her title against the claim.

"On the other hand, if the owner has title insurance, the title company would pay all of the costs of defending the owner against the claimant," explained Lewis.

"If a total title failure should occur and be established in court, the title insurance company would assume responsibility for the insured owner's legal costs plus the value of the property up to the face amount of the policy. Thus, the owner would be fully protected."

Finally, an owner might be faced with claims that would affect the use or value of the property without affecting the lender's interest.

For example, there might be a recorded right-of-way or easement across part of the land, or recorded building or use restrictions that would affect the value of the property and institute a claim against the owner's interest while in no way impairing the mortgage lender's investment. Owner's title insurance informs the owner of these claims as well.

"For all of these reasons, two title policies are needed," Lewis said. "But it need not be

a burden. When the lender's title policy and homeowner's title policy are issued at the same time, which is normally the case, the cost of the second policy is minimal."

Avalone leads county-wide

POMPTON PLAINS—Joe Avalone, a sales associate with Coldwell Banker Schlott Realtor's Pompton Plains office, has been named the top sales associate in Morris County.

Avalone produced a greater sales and listings volume during July than any Coldwell Banker Schlott sales associate in Morris County.

A six-year real estate professional, Avalone is an active member of the Passaic and Morris Board of Realtors. He also has a Brokers License.

"Joe Avalone is a true professional," said manager Bob Kievit. "He is a dedicated family man who carries over this personal commitment to ultimate service for buyer and seller alike."

Originally from New York, Avalone has resided in Pompton Lakes for 15 years and has previously resided in West Milford and Bloomingdale.

Before entering the real estate field, he was employed in



JOE AVALONE

Hotel and restaurant management. Avalone and his wife have two children.

For information regarding homebuying and selling services in the area, contact Avalone at Coldwell Banker Schlott Realtors, Pompton Plains, 580 Route 23 North. The phone number is 839-8900.

Auctions growing in popularity

Old idea has become new marketing tool

The use of auctions as a marketing tool in the real estate industry is growing, dissolving the perception this selling technique is limited to distressed properties. In many cases, properties auctioned are neither distressed buildings nor unwanted oddballs.

Very often, successful auctions involve properties located in economically distressed areas, or in areas too many or too few buyers, rather than physically distressed properties.

If you are in a situation where you will need to sell your home quickly, but have had few results through traditional marketing methods, the New Jersey Association of Realtors suggests considering sale by auction as an alternative method.

According to a survey conducted in June 1992 by the National Association of Realtors of 131 U.S. auction firms, the number of real estate auctions held nationwide in 1991 was 4,400. The survey also found the number of bidders participating in real estate auctions increase by 27.6 percent in 1991, to more than 625,000 compared to the previous year. In addition, the

number of registered bidders per real estate auction climbed 26.5 percent to 134 in 1991, from a year earlier.

"Auctions are a relatively new approach to selling real estate here in this country. This survey clearly shows the method is catching on in our market, attracting more and more companies and drawing more quality properties," said Gene Azzalina, NJAR president.

Before actually putting property on the auction block, however, one should take the time to learn more about how the process works, including the bidding and may fees or commissions paid to an auction company or real estate broker who provides a buyer. "Keep in mind there are several keys to a successful auction. They are well-informed buyers, strong publicity, an adequate viewing period and a full explanation of the sale terms," said Azzalina, broker/owner of Century 21 Centennial in Elmwood Park.

The most popular type of auction is a public one where

properties are generally sold in "as-is" condition. Essentially, a public auction is a negotiated sale with a time deadline. Every step taken in a private, negotiated sale should be taken in an auction. The auction fee charged to a seller varies widely depending on the type and amount of the property sold, but, typically, fees range from 4 to 10 percent of the selling price plus marketing costs. Brokers and sales associates who bring potential buyers to a real estate auction can also earn commissions in the event of a sale. Because sale terms are set prior to the auction, all buyers bid on the same contract; there are no counter-offer hassles.

Real estate brokers and sales agents are using auctions more frequently to sell properties, especially if those properties need to be sold quickly and are located in a sluggish market. Developers are also increasingly using auctions to sell yet-to-be-built projects. The difficulty builders are having in obtaining financing for planned projects is causing them to auction from the blueprints to prove to the lender the units they intend to build have buyers.

If auctioned correctly, almost any property from a single-family home to an entire condominium building can be successfully sold. For many first-time home buyers, auctions can provide a way to purchase a more affordable starter home than if they employed the traditional home buying process.

"Auctions can and do provide fast turnover, save holding costs on the property, and in many cases, result in the best net profit for the seller. The auction technique also offers a method to sell properties immediately that otherwise would not be sold for a long period of time," Azzalina said. "As we know, buyers like a quick sale process, as well as the notion that they, not the sellers, are setting the property price."

The New Jersey Association of Realtors is a non-profit organization serving the professional needs of over 38,000 real estate agents in the state. NJAR and its 32 member boards of realtors are part of the National Association of Realtors, the largest trade association in the United States with more than 750,000 members.

Cardinali joins Century 21

RIVERDALE—Century 21 Gold Key Realty is has announced that Donna Cardinali recently joined the firm as a full-time real estate consultant.

Before entering into real estate, Cardinali had been serving people in both the restaurant and travel agency businesses. Cardinali recently moved back to her hometown of Pequannock with her husband, Steven, and their two children. They had previously lived in West Milford for six years. In her spare time, Cardinali says

she enjoys golf and skiing. Century 21 Gold Key Realty is located at 72 Hamburg Turnpike in Riverdale, with immediate access to Routes 287 and 23. Active in Passaic, Morris and Northwest Bergen counties, the partners said they are thrilled to have Cardinali on their team.

Anyone who has any real estate needs and would like to receive Cardinali's service may call her at Century 21 Gold Key Realty. The phone number is 835-5000.

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TWO FAMILY
Zoned Business, has 3 carsport, Offstreet Park, 2BRs, 1Bath per unit, 10941 for Invest. or Live in Business. Rent Value-\$16,200



POMPTON LAKES \$129,250
BETTER THAN A CONDO!
Spacious newly renovated 1/2 Duplex. Special Financing to Qual. Buyers. Wanaque-Cannonball-Dupont-Howard.



WAYNE \$244,700
OPEN HOUSE SUN 12 - 4
51 EASEDALE ROAD
Ridge Rise Model End Unit! Lg EIK w/Sidrs to Deck, 1st flr mstr BR w/vaulting Tub, LR w/vault, call. & FPL, 2nd Flr Loft, Hamburg-Easedale.



LITTLE FALLS \$169,900
47 DEWEY AVENUE
Recently painted Two Family in stable neighborhood 100x100 lot w/2 Car Garage. 1st Kit Upgraded!



WAYNE \$279,900
VALLEY SECTION
Fabulous Huge Split, Parklike Property, 5BRM, 2.5BTH, C/A, 3-level Deck, Jacuzzi X-Tra Lg EIK, FR+Office.



WAYNE \$272,000
117 OLD HOMESTEAD RD.
Mother/Daughter, 11 Rm, Contemp, 4BR, Main House+1BR Apt for separate Family needs! Jackson-Warner-Old Homestead Road.



WEST MILFORD \$117,000
LOG STARTER AT LAKE
2BR Log-Pine Cliff Lake, Ref. DW, W/D, FPL, Skylight, Fan in Liv. Rm, Newer Gas Furnace.



POMPTON LAKES \$549,000
38 GLEN COURT
Spectacular "Gold Coast" Ranch approx. 8,000Sq Ft. on 140 Ft. water front! Amenities Galore!



WAYNE \$279,900
OPEN HOUSE SUN 12 - 4
24 LYLE AVENUE
Priced to sell! Just Reduced!! Make offer on this home w/Valley Loc., 4BR, 2.5BA, C/A, Huge MEIK, Newer Roof & 2 Car Gar. Lsaure-Village-Lyle.



WAYNE \$575,000
OPEN HOUSE SUN 12 - 4
3 VIZCAYA COURT
New 5BR, 3.5BTH Colonial in Vizcaya Estates, 2-story foyer, Great Rm w/vault, Brick Front, MEIK, Spectacular View, Golfcar-Chopin-Vizcaya.



POMPTON PLAINS \$229,900
COUNTRY COLONIAL
4BRMs, 2.5BTHs in North End of town, Newer Carpeting, Updated Kitchen, Large Rooms, Parklike Property!



WAYNE \$139,900
1 COURTER AVENUE
LQ Farm Home w/inny recent improv, wiring, plumbing, etc. Exc. Loc. Lg 2 Car Gar, Close to Bus & Schools. Plenty of parking. Make offers!



WAYNE \$525,000
1045 PINES LAKE DR. W
LQ Farm Home w/inny recent improv, wiring, plumbing, etc. Exc. Loc. Lg 2 Car Gar, Close to Bus & Schools. Plenty of parking. Make offers!



WEST ORANGE \$219,900
LOCATION! LOCATION!
Prestigious W/Essex Highlands-offering 2BR, 2.5BA C/Tile, E/Foyer-HWd Floors, Accent lighting & Amenities Galore!



WAYNE \$339,900
JUST REDUCED!!
Fabulous 4BRM, 2.5BTH, Ch. Col w/Huge Playrm/Great Rm, I/G Pool, Magnificent MEIK & More! This is your Dream Home. Call for Appt.



POMPTON PLAINS \$159,900
OPEN HOUSE SUN 12 - 4
147 BOULEVARD
Perfect Location Ranch home w/beautiful property, Hardwood Floors w/Garage, Estate Sale. Priced to sell. 3BRMs, 1.5Bath, Rt. 23-Boulevard.



PEQUANNOCK \$194,900
OPEN HOUSE SUN 12 - 4
34 MANDEVILLE AVE
Be the 1st to see this lovely 3BRM colonial w/2Car Garage, 75x150 lot. Bring your checkbook, 1st Time Offered! Rt. 23-Bird-Mandeville.



POMPTON PLAINS \$192,000
CAREFREE LIVING
A rare find in the prestigious "Glens" immaculate 2BR, 2.5BA Townhome w/Euro Kit, Marble FPL, Cash Cell., C/A, Upgrades & Amen. Galore!



WAYNE \$374,900
11 CHOPIN DRIVE
Custom Contemporary, California Ranch -over 1AC, Prop. w/unlimited amount of privacy, 7rms, Granite Fam. Rm, Dual Brick FPL, 2Car Gar, I/G Pool.



WAYNE \$410,000
HOUSE/FARM/85' GAR.
3.15 Acres Prime Property with lots of opportunity for owner/user or developer!



POMPTON LAKES \$209,000
IMMACULATE COL/CAPE
20X11 LR w/FPL, Fox. DR, Updated Kit, Newer Fam. Rm, 3BR, Fin. LL, I.G. Pool & Much more! Call Today to see this wonderful Home!



NORTH HALEDON \$184,900
PRIDE OF OWNERSHIP
Ranch w/2BRs, DR, Opens to Kit, Newly constructed Family Rm, Open Floor Plan, Country Decor, Access to this Home. HW Flrs.

WAYNE-2078 773-4141

WAYNE-2215 628-0223

WAYNE-2100 628-0223

WAYNE-1738 628-0223

WAYNE-2124 492-0500

WAYNE-2021 628-0223

WAYNE-2184 492-0500

WAYNE-2113 773-4141

WAYNE-1808 492-0500

WAYNE-2216 492-0500

WAYNE-2206 492-0500

WAYNE-2134 628-0223

WAYNE-2050 628-0223

WAYNE-2077 628-0223

WAYNE-2201 628-0223

WAYNE-2002 628-0223

WAYNE-2199 628-0223

WAYNE-1906 628-0223

WAYNE-2053 628-0223

WAYNE-1552 628-0223

WAYNE-1355 PIN #245201 628-0223

WAYNE-2222 628-0223

WAYNE-1830 492-0500

WAYNE-1962 628-0223

WAYNE-2133 628-0223

WAYNE-2090 492-0500

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WAYNE-1000 628-0223

WAYNE-2042 628-0223

WAYNE-2083 628-0223

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ADVERTISING SECTION

Weichert

Buy For \$861 Mo.*



BLOOMINGTONDALE - Lovely 4Br cape Full finished basement. Private backyard with newer deck & above ground pool. 019-7049-1139,900.

Kinnelon Office 838-6200

Buy For \$1,107 Mo.*



OPEN HOUSE 1-5 PM

BLOOMINGTONDALE - Easy living in this large Bi-Level 4BR, 2 car garage, 2 decorator baths, large lot in quiet neighborhood. 051-3524-1779,900. DIR: Hamburg Tpk. to Star Lake Rd. #104.

Wayne Office 696-6660

Buy For \$984 Mo.*



OPEN HOUSE 1-5 PM

CLIFTON - Move in condition, modern EIK, Liv. Rm, Din Rm, BR, Master Br with dressing area, full bath, detached garage. Two zone heat. 172-3183-1159,900. DIR: Valley Rd. to Callway Rd. #1199.

Clifton Office 779-1900

Buy For \$978 Mo.*



AFFORDABLE LAKEFRONT

GREENWOOD LAKE, NY - 3 Bdrm ranch, 1 1/2 flr, super view of mountains & lake. Boat dock included, 5 min. to ski or NYC bus. \$159,000 115-3280.

West Milford Office 728-7775

Buy For \$1,033 Mo.*



NEW CONSTRUCTION

GREENWOOD LAKE, NY - Three Bdrm, 2 Bath lakeview contemporary to be built on one acre lot, 1 hour to NYC. \$168,000 115-3024.

West Milford Office 728-7775

Buy For \$891 Mo.*



JEFFERSON - 3 Bdrm, 2BA's, lake access-wraparound deck. Lovely Kt, DR, nursery, Fpl in LR. 019-7053-1144,900.

Kinnelon Office 838-6200

Buy For \$1,433 Mo.*



JEFFERSON - Bright and airy 2Br, 2.5BA, 2 car garage townhouse. Full basement, screened in porch/deck. Country club living, great views. 019-6761-2232,900.

Kinnelon Office 838-6200

Buy For \$707 Mo.*



GREAT LAKEFRONT HOME

JEFFERSON - Beautiful condition, 2-3 Bdrm, 2 vitary contemporary. Gorgeous views, totally updated. Large EIK, private yard. \$114,900. 115-2903.

West Milford Office 728-7775

Buy For \$2,076 Mo.*



INLAWS OR HOME/OFFICE

LITTLE FALLS - Impeccable ranch perfect layout for plans to have separate living quarters or a professional/consultant home-office. Expansive apt. in lower level w/ep. entrance. Two full size kitchens. Call today for a tour. 051-9527-329,900.

Wayne Office 696-6660

Buy For \$984 Mo.*



LOVELY 2 BR TOWNHOME

LINCOLN PARK - Prime loc overlooks serene pond. Walking distance to golf, pool & tennis. Enclosed patio gives open airy feel. 085-3011-1159,900.

Pompton Plains Office 839-4646

Buy For \$1,762 Mo.*



OPEN HOUSE 1-5 PM

LINCOLN PARK - Fabulous young contemporary on prime cul-de-sac, 4 BR, 3 BA w/ep-plas, CT, decorator amenities, Alarm sprinklers, 2 car gar. 085-2944-2279,900. DIR: Comly Rd. to Tulane Pl #41.

Pompton Plains Office 839-4646

Buy For \$780 Mo.*



AFFORDABLE LUXURY

LINCOLN PARK - Wonderful Penthouse, 2 BR, 2 full BA, pool, tennis, close to NY bus & train. Cathedral ceilings, C/A. This is a Great Buy. 085-3009-1156,850.

Pompton Plains Office 839-4646

Buy For \$2,171 Mo.*



OAK RIDGE - A summer day w/your own lakefront and heated in-ground pool. Stunning brick front colonial. Great Rm, Den, Fpl. 019-6887-3346,000.

Kinnelon Office 883-6200

Buy For \$1,107 Mo.*



OPEN HOUSE 1-5 PM

POMPTON LAKES - Don't just drive by this well kept home. You must see it inside & out. If you need a 4 BR, this could be it. 085-2927-1179,900. DIR: Black Oak Ridge Rd. to Hamburg Tpk. #442.

Pompton Plains Office 839-4646

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Buy For \$1,168 Mo.*



STAY COOL!

POMPTON LAKES - Updated with oak eat in kitchen w/pantry, new windows, flooring & C/A, sep office entry - 4 BR, screened porch. 085-3017-1169,900.

Pompton Plains Office 839-4646

Buy For \$1,390 Mo.*



POMPTON LAKES - Center Hill Colonial. Custom built prime location for large family. 8 rooms, 4 Big Bdr's, convert large basement to professional office. 019-6645-8265,900.

Kinnelon Office 838-6200

Buy For \$830 Mo.*



POMPTON LAKES - Well maintained move-in condition. 3 Br, 1.5BA ranch. Great starter home. Newer baths, carpet, 2 sheds, fenced in yard. 019-7006-1314,900. DIR: Hamburg Tpk. to Davese to Madison to Haroldson, Pl. #18.

Kinnelon Office 838-6200

Buy For \$2,832 Mo.*



MAKE LUXURY A HABIT

POMPTON PLAINS - Over half acre of land on this beautiful Colonial only 6 yr. old everything you ever wanted in this home plus location and curb appeal and move in condition. 085-2955-1450,000.

Pompton Plains Office 839-4646

Buy For \$1,168 Mo.*



JUST LISTED

RINGWOOD - Light, bright & airy. Very open floor plan with a beautiful view of Cuzziak Lake. Very large country kitchen, spacious living room & bedroom with sliders to a deck w/lakeview. 051-3760-1189,900. DIR: Sayreville Rd. to Cuzziak Drive #103.

Wayne Office 696-6660

Buy For \$646 Mo.*



INEXPENSIVE DOLLHOUSE

WAYNE - Lovely 2 BR waterfront home features 2 fireplaces, lovely property, spacious deck & new kitchen cabinets. Don't miss this one! 051-3687-1105,000.

Wayne Office 696-6660

Buy For \$1,794 Mo.*



OPEN HOUSE 1-5 PM

WAYNE - Great priced Vaulted ceilings, Oak floors, skylites, 2 decks, 2 story sun-room, in-ground pool, quiet street. 051-3562-1268,000. DIR: Colfax, Twp., Lincoln, Ridge, Greenwood Ave. #149.

Wayne Office 696-6660

Buy For \$1,825 Mo.*



OPEN HOUSE 1-5 PM

WAYNE - Ideal professional home/office. This 10 room home is waiting for you. Hurry don't delay!! 051-3630-1289,900. DIR: Valley Rd. #506.

Wayne Office 696-6660

Buy For \$2,265 Mo.*



OPEN HOUSE 1-5 PM

WAYNE - This 4BR/2 1/2 bath center hall colonial is private yet accessible location waits your inspection now. Other amenities are 15 pool, C/A, patio, fireplace & more. Call for your private showing now! 051-3447-1330,900. DIR: Valley, Pleasant, Colonial, Palmers Rd. #26.

Wayne Office 696-6660

Buy For \$1,793 Mo.*



PRIVATE PINES LAKE COMMUNITY

WAYNE - Builders home show price of ownership! 4 BR, 2 1/2 Ba, 2 story contemporary with lake view. Walk to school & beach. LR w/ep, DR, FR w/ep, oak skylite & french doors to screened deck. Beautiful MBR suite w/sliding room. Many extras. Must see! 051-3727-1284,900.

Wayne Office 696-6660

Buy For \$1,756 Mo.*



OPEN HOUSE 1-5 PM

WAYNE - Owner wants offers on this lovely 4 BR, 2 1/2 Ba, w/family room, tp, C/A and deck. Some ext. work. Bring your wallet. 051-3483-1279,000. DIR: Terhune of Hamburg Tpk., Colfax, Chopin Dr. #24.

Wayne Office 696-6660

Buy For \$2,483 Mo.*



GOOD NIGHT JOHN BOY

WAYNE - 6 yr. old luxury farmhouse w/ 3 BR's, 4 full Bath, 3 car gar. Front porch, perfect for entertaining. Lux master suite w/walk-in closet, FR w/ep, on-in-law suite or grade level. Two decks w/mt. views, 17 acre level prop. Good ext. view. Walk to NY bus. 051-3756-1334,500.

Wayne Office 696-6660

Buy For \$2,202 Mo.*



CENTER HALL COLONIAL

WAYNE - Move right in to this well kept home featuring newer kitchen, FR w/French doors leading to deck & private back yard. Won't last! 051-3750-1349,900.

Wayne Office 696-6660

Buy For \$1,825 Mo.*



NEW LISTING

WAYNE - This 3 BR, 2 bath home has 2 fireplaces, new windows, C/A, burglar alarm, FR, plus more! This won't last! 051-3749-1289,900. DIR: Black Oak, Furnham, or Ralzer to Webster Dr. #69.

Wayne Office 696-6660

Buy For \$443 Mo.*



UNIQUELY AFFORDABLE

WAYNE - Nicely kept home, easy access to NYC. Rt. 80, 46' Lg. rooms, 2 decks, fenced back yard. 085-3015-172,900.

Pompton Plains Office 839-4646

Buy For \$768 Mo.*



GREAT LOCATION

WEST MILFORD - A One Home! Walk right in. Oversize garage, maintenance free exterior, full unfinished basement, new septic! \$124,900. 115-2995.

West Milford Office 728-7775

Buy For \$1,334 Mo.*



TWO FOR ONE PRICE!!

WEST MILFORD - Center of town!! Live in one, rent the other! Both homes in excellent condition. Large rooms, vinyl sided. \$216,900. 115-2910.

West Milford Office 728-7775

Buy For \$1,415 Mo.*



X-TRA LARGE LAKEFRONT!

WEST MILFORD - Big family? No problem! 4 Bdrms, 2 1/2 Baths, 2 family rooms, tp, c/a, all on gorgeous Kitchell lake! \$230,000 115-3077.

West Milford Office 728-7775

As a convenience to the buyer, monthly payments are included in our ads.
 For purchase prices up to \$253,937, monthly mortgage payments (principal + interest) quoted in our ads are to qualified buyers, based upon a 20% down payment and a conventional 30-year fixed rate loan at a 12.5% with 3 points, A.P.R. of 4.99%. As an example, a \$100,000 loan would mean 360 monthly payments of \$743.00. For purchase prices from \$253,938 to \$425,000, the monthly payments are to qualified buyers based upon a 20% down payment and calculated at a 2.50% with 3 points on a "2/28" 30-year fixed rate mortgage with an A.P.R. of 6.616%. An example of a \$200,000 loan would mean 360 monthly payments of \$5,756.00. Figures herein are approximate and do not include property taxes, hazard insurance, or homeowners association dues for a condominium purchase. Interest rates quoted are as of May 18, 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.

0694/0318

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PATERSON, 3 BR apt. 2 bdr. front & back entrance. 742-5451 bet. 10-2pm

PATERSON-42-50 Auburn St. 3 1/2 bdr. \$400 incl. heat, 4 rms \$460, vouchers OK. See Hable Espanol. Apply to 339 Broadway, bmt apt. bet. 8-5

PATERSON-4 1/2 rms, heat incl'd \$625/mo. + 1 mo sec. Avail 9/1. Call 881-8512.

PATERSON-Bmt studio, priv house. Ht incl'd. Ideal for 1. \$415+ sec. 790-6790

PATERSON-Studio apts. include elec. Safe, secure building. Apply to 339 Broadway Rentals Office

WAYNE: 3rms, 2nd fl. Pvt ent. 81 Mountainview Blvd, priv; avail sept 1. 694-5023

W PATERSON: 2br apt. 6900 mo. h/w. 1st fl. Bus couple of single prof. pref'd. 742-9568

W. PATERSON 5rms 2br mod. kids ok. must see \$800. Open House Rty Inc Bkr 916-0755

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TOTOWA-bright airy 1 BR apt. avail. immed. \$600/mo. (950) 750-3000 (Ext. 291)

VERONA-3BR apt. LR, DR, kb. 2nd fl. of 2 family. \$925/mo. utls. avail Sept 1st. n/v. trap. No pets. Call 253-1010

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 security. Call 872-1169

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 gar, CA, m/v/dishgts apt
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 Super house share w/many
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PEQUANNOCK \$168,900
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 On large level lot in convenient location, features LR,
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COUNTRYWIDE MORTGAGE CORP 908-789-9455 Ann Cooper	CON	30	8.625	2.75	8.379	
	ARM	15	7.625	2.375	8.149	
	ARM	1/30	5.5	1	8.342	
DREYFUS SECURITY SAVINGS BK 201-587-1500 Don Koby	CON	30	8.875	0	8.875	
	ARM	15	8.25	0	8.25	
DYRANIC FINANCIAL CONSULTANT 201-595-7800	CON	30	8.125	3	8.450	
	ARM	5/1/30	7.875	3	8.160	
EASTERN MORTGAGE SERVICES 201-808-5800	CON	30	7.875	2.75	8.230	
	ARM	1/30	3.99	3	4.310	
	ARM	JUMS/1/30	6.625	2.75	4.790	
FIRST DE WITT S&L 201-575-5800 Tony Campanella	CON	30	8.25	3	8.581	
	ARM	15	7.75	3	8.166	
	ARM	JUM	1/30	5.25	2	8.017
FLEET MORTGAGE CORP 908-636-9757 Tony DeMarco	SPC	30	8.875	3	7.952	
	CON	20	7.5	0	8.348	
	CON	15	7.6	0	8.348	
GENTRY MORTGAGE, INC 201-843-5005 J. Florio	CON	30	8.25	2.25	8.490	
	ARM	1M/20	3.5	1.5	6.640	
STERLING NATIONAL MTG CORP 800-LOANSALE	CON	30	7.875	3.75	8.170	
	CON	30	8.5	0	8.500	
	CON	15	7.375	3.75	7.830	
UNITED JERSEY BANK/MTG DIV 800-932-0811 Peter Liaguno	CON	30	8.25	3	8.579	
	ARM	10/30	7.625	3	8.214	
VALLEY NATIONAL BANK 800-225-5859	CON	20	8.875	0	8.912	
	ARM	1/30	5.5	0	7.635	
WAYNE SAVINGS BANK, S/LA 201-305-5500 David VerHage	CON	15	7.75	0	7.750	
	ARM	JUM 10/30	7.75	0	7.784	
	ARM	JUMS/1/30	7	0	7.458	

CON=Fixed Rate ARM=Adj. Rate JUM=Jumbo APR=Annual Percentage Rate
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80%


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BOB WAGNER (201) 492-3594

Free Markets 555	Merchandise	Merchandise	Merchandise	Merchandise	Merchandise	Merchandise	Merchandise	Wanted To Buy 625	Pets 640	Business Opportunities 650
MEMBERS NEEDED Craft flea market, Sat. 9:24-9:50pm. St. Johns Lutheran Church, Clifton 471-7357 or 473-6260	BDRM SUITE 3pc, med oak WALL UNIT/BROCKCASE \$950. Call (201) 546-1167	BEDRM Set White Very good cond 2 twin canopy beds, dresser, 1 end tbl desk/hutch/ chair new! \$350. 278-7143	BEDROOMS - 50% off retail, bed room sets 5 colors \$699 Warehouse 340-8479	LR SET 8 piece, whole bed w/vel unit 8 mos old \$1700. Kaly vacuum 8 mos old pd \$1300 ask \$600 831-8879	DETACHABLE Track Hoe Loader, J.D. 350, Runs & works good. \$9000 427-1447	WASHER (Whirlpool) Large capacity, Expd. heavy duty. 5 yrs old. \$175. 595-5961	AUTOGRAPHS Bought & Sold. All kinds. Civil War & Presidential our specialty. Will buy 1 pc or collect. 444-9553	ORIENTAL Rugs, Sterling, Paintings, Humpals, Antiques, James Proctor. (201) 278-0280. (908) 358-7847.	KITTENS/CATS ADOPTION Extravaganza 22-Donation Req'd. 955-0453 eyes or 797-8861 anytime.	Great Opportunity New tanning salon, must see. Large client, must see. \$20,000/BO. 614-1308
Dealers wanted for 9/18 Antiques & New Car 1995. Flea Market 2nd. Food, refreshments & entertainment for all. West Patterson-Rifle Camp Park. For info call 797-4878 278-0151/842-2874.	BEDDING - 3 day sale, Cash & Carry. Floor samples, bankrupt mds must sell. Twin sets \$69, full/queen \$99 340-8479	BEDROOM - black loggier & gold dresser w/mirror, armchairs & night tbl, twin set. Ask \$550. \$80. 473-7257	BEDROOM SET 5 pc, darkwood, \$300. Must Sell 305-1942	MOVING SALE Living room, Early American, \$200. Lincoln Park, call 696-2446	GREAT DEALS ON CARPET CALL 800-890-6064	WHIRLPOOL Washer/Dryer, convertible compact set. 1 yr old \$300/each. 305-1942	OLDER Furniture & oak, walnut, mahog. DR & BR sets, antiques, china, rug, lamp, etc. For cash 1-800-789-0202.	YORKIE Pups, AKC 3m. Parents on premise. Health cert \$500. Call 473-0425	PATERSON Sandyline Sect. AUCTION HOUSE 5000 st. track building, turn & electrical appt have been sold at this establishment. Good business opp. Owner anxious to sell. ask \$179,900 for info call. Ortiz Real Estate 881-8080	PAY PHONE ROUTE 50 Prime Estab. Locations Earn \$1500 Weekly 1-800-230-8555, 7 days
Furniture 560	BEDDING - 3 day sale, Cash & Carry. Floor samples, bankrupt mds must sell. Twin sets \$69, full/queen \$99 340-8479	BEDROOM FURNITURE Beautiful! Bleached oak armchairs, 9 drawer dresser, 3 drawer night tbl. Perfect cond. Must sell \$500.00. 694-5799	BRASS Bed, QUEEN Complete w/Ottoman Mattress Set. Unseen in Box. Call \$1000. Sell \$325. 201-670-8130	MOVING SALE Living room, Early American, \$200. Lincoln Park, call 696-2446	WHIRLPOOL Washer/Dryer, convertible compact set. 1 yr old \$300/each. 305-1942	OLDER Furniture & oak, walnut, mahog. DR & BR sets, antiques, china, rug, lamp, etc. For cash 1-800-789-0202.	YORKIE Pups, AKC 3m. Parents on premise. Health cert \$500. Call 473-0425	PATERSON Sandyline Sect. AUCTION HOUSE 5000 st. track building, turn & electrical appt have been sold at this establishment. Good business opp. Owner anxious to sell. ask \$179,900 for info call. Ortiz Real Estate 881-8080	PAY PHONE ROUTE 50 Prime Estab. Locations Earn \$1500 Weekly 1-800-230-8555, 7 days	\$\$\$PAYPHONES\$\$\$ \$1000 Wk Potential. Indoor/Outdoor Models! 1-800-560-6767
ALFANO BROS. FURNITURE 50% off on Premium Posture Seating 790-4652	BEDRM Set - Queen Headboard, 2 dressers, 2 night tbls Good cond. \$250. 830-0019.	BEDROOM - White Very good cond 2 twin canopy beds, dresser, 1 end tbl desk/hutch/ chair new! \$350. 278-7143	CRIB bed with 5 drawers, also dresser/armoire changing table comb. white w/pink trim. \$375. 492-5571	MOVING SALE Living room, Early American, \$200. Lincoln Park, call 696-2446	WHIRLPOOL Washer/Dryer, convertible compact set. 1 yr old \$300/each. 305-1942	OLDER Furniture & oak, walnut, mahog. DR & BR sets, antiques, china, rug, lamp, etc. For cash 1-800-789-0202.	YORKIE Pups, AKC 3m. Parents on premise. Health cert \$500. Call 473-0425	PATERSON Sandyline Sect. AUCTION HOUSE 5000 st. track building, turn & electrical appt have been sold at this establishment. Good business opp. Owner anxious to sell. ask \$179,900 for info call. Ortiz Real Estate 881-8080	PAY PHONE ROUTE 50 Prime Estab. Locations Earn \$1500 Weekly 1-800-230-8555, 7 days	\$\$\$PAYPHONES\$\$\$ \$1000 Wk Potential. Indoor/Outdoor Models! 1-800-560-6767
BEDROOM SET contemporary 1pc mattress, top quality, 1 1/2 yrs old. \$2,200. 492-3806	BEDRM Set - White Very good cond 2 twin canopy beds, dresser, 1 end tbl desk/hutch/ chair new! \$350. 278-7143	BEDROOM - black loggier & gold dresser w/mirror, armchairs & night tbl, twin set. Ask \$550. \$80. 473-7257	CRIB bed with 5 drawers, also dresser/armoire changing table comb. white w/pink trim. \$375. 492-5571	MOVING SALE Living room, Early American, \$200. Lincoln Park, call 696-2446	WHIRLPOOL Washer/Dryer, convertible compact set. 1 yr old \$300/each. 305-1942	OLDER Furniture & oak, walnut, mahog. DR & BR sets, antiques, china, rug, lamp, etc. For cash 1-800-789-0202.	YORKIE Pups, AKC 3m. Parents on premise. Health cert \$500. Call 473-0425	PATERSON Sandyline Sect. AUCTION HOUSE 5000 st. track building, turn & electrical appt have been sold at this establishment. Good business opp. Owner anxious to sell. ask \$179,900 for info call. Ortiz Real Estate 881-8080	PAY PHONE ROUTE 50 Prime Estab. Locations Earn \$1500 Weekly 1-800-230-8555, 7 days	\$\$\$PAYPHONES\$\$\$ \$1000 Wk Potential. Indoor/Outdoor Models! 1-800-560-6767

GARAGE SALES

* BLOOMINGDALE * 80 Hamburg Tpke. Sun 8/21, 9-3pm. Baby/Children items & clothes. Everything must go! MOVING SALE - Collection of 39 yrs. 17 Tice St (off Union) Sat 8/27, 10-5. No early birds	* CLIFTON * 3 Families. Glassware, collectibles, toys, clothing, books, parking, items & much more. 132 Crisfield Ave (off Passaic Ave) Sat & Sun 8/27 & 28, 9-5. 55 W. 1st St. Sat & Sun, Aug 20-21, 10-5pm. Something for everyone! Lots of clothing! 75 E. 3rd St Sat 8/20, 10-4pm. 8/21-8/22, 10-4pm. Baby toys & items, mint cond.	* FAIR LAWN * MOVING. Everything Must Go. Washdry, refrig, fur coat & Much More Sat/Sun 8/20-8/21, 9-5pm. 8-53 CEDAR ST	* FRANKLIN LAKES * Pittsford/Winds Church 730 Fairbush Lane Rd. GIANT CASH SALE. Mon-Sat, 10-4. Tues 9:30-7:30. Now through Aug 31. ITEMS ARRIVING DAILY	* HAWTHORNE * 35-36 Pasadena Pl. 8/27, 8-3pm. HH items, toys, games, great bargains. NO early callers!	* LINCOLN PARK * MULTI-FAMILY 3 OAK ST. Sat Aug 20th & Sun Aug 21st. 10am-5pm. Baby items, clothes, toys & lin items	* LITTLE FALLS * 459 WILMORE RD. Off Main St. 8/20 & 21, 8am-4pm. Furniture, clothing, toys, HH, etc. GREAT NOTCH. 25 Notch Park Rd (off Ridge Rd) Sat. 8/27, 8/28, 9-4. Don't miss this one! Variety of quality items. incl. furn. MOVING	* RIVERDALE * 8 DeDrow Rd off Meadow Ave. Sat Aug 20, 9-4. R/D Sun. HH items, knick-knacks, etc.	* RUTHERFORD * 107 Cameron Ave. Sat. 8/27, 9-3. Videos, books, HH, bikes, collectibles. 8/28-29, 10-4. Must see!	* WALLINGTON * 11 ARMOR AVE. 8/27-28, 9-5. Something for Everyone!	* WAYNE * 16 Andover Dr. Aug 27-28, 10-5pm. 2 Family. Everything must go! Fish tanks, HH items	* WASHINGTON * 22 Ashwood Lane, 8/20 & 21, 9-5. Kids clothes, toys & household items	* WAYNE * 2 VETERI PL. Aug 27 & 28, 9-4pm. Multi-family. Furn, clothes, toys & clothing	* W. PATERSON * ESTATE SALE Rt 46 to Browertown Rd. 25 Cedarhurst Ave off Mt Pleasant Ave. cont. to sale 8/27 9-4 & 8/28 12-4. Many DR. w/whitebd. antq. walnut cabinet, old chests & tbls, solid maple dinette, oak chn4. couch, love-seat, jetted-bd, citronioral speakers, rug, lamp, refrig, new a/c 23,000. btd. dishwasher, port. books, records, clothes, plants, etc.	
* NO. HALEND * 25 Grant Dr (Squawbrook Rd. near Wyckoff border) Fri & Sat Aug. 26-27, 9-5pm. Rain or Shine! Household collectibles, turn typewriters, pot, some antiques, lawn tools & more!	* POMPTON LAKES * 51 Glen Ct. Sat. Sun 8/20-21 9-4. Furn, new mach, books, cd's, games, collectibles.	* RIVER EDGE * 734 Center Ave (Rte 4 Kinderkamack Rd. N. right River Edge Rd. right Central) Love old things? This is the sale for you! Furn. redolcs, clothes, books, toys, etc. Also lamps, art work (Spruce Newman's w/c), old tools, rugs, china, bric-a-brac, glassware, books & magazines, curiosities & SURPRISES. Costume jewelry, fig's, washers & more. Fri/Sat 8/26,27 9a-5p. 262-0029	* RINGWOOD * RINGWOOD Moving. Sat. 8/20 to Sun. 8/28, 25 yrs accumulation. 9-4 daily. 201 Cupasaw Dr., Ringwood.	* RIVER EDGE * 734 Center Ave (Rte 4 Kinderkamack Rd. N. right River Edge Rd. right Central) Love old things? This is the sale for you! Furn. redolcs, clothes, books, toys, etc. Also lamps, art work (Spruce Newman's w/c), old tools, rugs, china, bric-a-brac, glassware, books & magazines, curiosities & SURPRISES. Costume jewelry, fig's, washers & more. Fri/Sat 8/26,27 9a-5p. 262-0029	* RIVER EDGE * 734 Center Ave (Rte 4 Kinderkamack Rd. N. right River Edge Rd. right Central) Love old things? This is the sale for you! Furn. redolcs, clothes, books, toys, etc. Also lamps, art work (Spruce Newman's w/c), old tools, rugs, china, bric-a-brac, glassware, books & magazines, curiosities & SURPRISES. Costume jewelry, fig's, washers & more. Fri/Sat 8/26,27 9a-5p. 262-0029	* RIVER EDGE * 734 Center Ave (Rte 4 Kinderkamack Rd. N. right River Edge Rd. right Central) Love old things? This is the sale for you! Furn. redolcs, clothes, books, toys, etc. Also lamps, art work (Spruce Newman's w/c), old tools, rugs, china, bric-a-brac, glassware, books & magazines, curiosities & SURPRISES. Costume jewelry, fig's, washers & more. 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ADVERTISMENT



Home Mortgage Rates

LENDER Phone	30yr Fixed Rate-Pls/APR	15yr Fixed Rate-Pls/APR	Variations
Apple National Mortgage Inc. 800-MY-APPLE	8.75+0-6.75	8.25+0-8.25	*195 application fee. Refund at closing. Lowest fees, Best Jumbo rates. 24hr commitment. Super ARMs.
Arbor National Mortgage	8.5+0-8.3	7.75+0-8.2	*\$M 1yr. 4.99+3, APR 8.0, 5.99+0, APR 7.88.
201-575-3400	8.95+0-8.99	8.625+0-8.625	
Chatter Federal Savings Bank	8.75+2-7.5-6.8	7.875-2.75-8.33	*\$300 application fee. 10yr ARM 7.75+0, APR 7.87; 7yr 7.375+0, APR 7.72.
201-366-3300	9.125+0-9.125	8+0-8	
Diversified Mortgage Services	8.5+0-8.71	8+0-8.0	*1yr ARM 4.25+3, APR 7.8, 2.25 to 2.5% margin, to \$600K. 7.5% payment adjustment annually. Application fee \$350.
908-708-1300	8.125+0-8.45	7.825+0-8.19	
Dreyfus Security Savings Bank	8.875+0-8.706	8.25+0-8.25	*Application fee of \$350. Inquire about our low 1, 3 & 5yr ARM rates.
201-587-1500	8.99+0-8.99	7.5+0-8	
Dynamic Financial	8.875+0-8.875	8.5+0-8.25	*30yr Jumbo 8.375+3; 15yr 8.125+3. No income or Asset Check & Point Quotes avail. Over 30 programs avail to suit your needs. 1yr ARM 4.875+3. Bi-weekly 15yr 7.75+3; 30yr 8.25+3. 5yr ARM 6.875+3. Credit problems welcome. Bad Credit-Special Programs, poor credit loans avail.
800-643-3962	8.25+0-8.58	7.75+0-8.25	*No income verif avail. Rate re-lock if rates drop. Rates are for new applicants only.
Empire Financial Corp	7.875+0-8.20	7.5+0-7.94	
201-831-7600			
800-734-4289			
First Savings Bank of Little Falls	9+0-9	8.375+0-8.375	*1yr ARM 6.375+0, APR 7.183.
201-785-8300	8.5+0-8.721	7.875+0-8.21	
First Security Mortgage Assoc.	8.75+0-8.76	8.375+0-8.43	*No income check avail, credit problems avail. Jumbo 30yr 9+0, 15yr 8.5+0. Commitment within 15-business days. No attorney review fee. No lock-in fee. Call us 1st for bad credit. New 5yr ARM 6.75%.
201-935-1107			
First West Mortgage Co.	8.875+0	8.375+0	*Float down rate options avail. No app fee. No income check avail for self-employed & salaried employees. Rate locks to 180 days. 15, 20, & 30yr fixed, 1 & 3yr ARMs, Jumbo loans, FHA approved, 100% refi. Open 7 days a week. Rates are for new applicants only. Call today for free pre-qual.
201-307-6300			
Fleet Mortgage	8.25+1.75-8.46	7.875+1-8.07	*No application fee. 1yr ARM 5.125+1, APR 7.889, 3, 5, 7, & 10yr ARM programs available.
800-962-5556			
Gentry Mortgage Inc.	8.875+0	8.5+0	*30yr FRM Jumbo 8.5+2.25, APR 8.75; 15yr 8+2.5, APR 8.42. Clients with credit delinquencies including late pays, judgments through foreclosure are welcome with no consultation fee. All calls confidential 201-843-5005.
201-843-5005	9.25+0-7.5-6.55	7.75+0-7.75-7.92	
Hudson City Savings Bank	NO	8.125+0-8.144	*1yr ARM 4+3, 5.5+0 5yr ARM 7.125+0, 10yr ARM 8.875+0. Many other ARM and rate options avail including Jumbos.
201-967-1900		7.375+3-7.893	
Independence Bank of New Jersey	9+0-9.00	8.625+0-8.625	*30yr Jumbo 9.25+0, APR 9.25, 3yr ARM 6.5+0, APR 8.17, 1yr 5.125+0, APR 7.582. Rates may be locked in between 2pm & 5pm (Mon-Fri) for a 1 point fee. Rates subject to change at any time.
201-825-1000			
Manor Mortgage Corp	8.75+0-8.75	8.25+0-8.25	*New Client Protection Program Lock-Re-Lock Option. Free 60 day locks. Jumbo 30yr 8.125+0, 15yr 8.625+0. Call us 1st for Credit Problems. 1st time Homebuyers Program 3% down. Up to 50/50 ratios. No income 20% down. New programs 8yr ARM Conforming & Jumbo 7.375+0. Ask for John after 5:30 weekdays & weekends call 861-8224.
201-884-0040	8.125+0-8.46	7.5+3-8	*Call for more information on other programs.
Milantic Bank	9+0-9.056	8.625+0-8.684	
201-225-2424	8.25+0-8.828	7.875+0-8.442	
Netrowan Bank of Roseland	8.75+0-8.75	8.5+0-8.5	*No income, 20% down or No Asset verification. Enhanced Program for self employed & salaried employees. No Lock Fee up to 90-days. Refundable application fee. 1st Time Home Buyer Program, 3/28 down. No Min Loan Amount. Max to \$1,000,000. Equal Housing Lender, Member FDIC. Call Lisa or Marina for FREE PREQUALIFICATION. Rates subject to change with out prior notice.
201-228-5800	8.25+0-8.47	7.5+0-8.00	
RLR Mortgage Company	9+0-9.00	8.75+0-8.75	*30yr Jumbo 9.125+0, 8.375+3+1yr ARM Jumbo 4.125+3, 6.25+0, True NWA. No income, No assets. No questions. If you are having difficulty getting a loan, call us. We can help you. Commercial & construction loans available.
201-794-6733	8.375+0-8.705	7.875+0-8.73	
Sterling Nat'l Mortgage Company	7.75+3	7.375-2.75	*30yr Conforming 8.5+0, 15yr 8.125+0, Jumbo 30yr 8.75+0, 15yr 6.375+0.
1-800-LOAN-SALE	8+1.75	7.5+1.75	
United Jersey Savings Bank	9+0-9	8.625+0-8.625	*Call for details on other programs.
201-294-3851			
201-296-3656	8.375+0-8.706	7.75+3-8.254	
Urban National Bank	9+0-9.00	8.5+0-8.5	*7/30 Balloon to \$250,000 8+1, APR 8.19. No escrow. Construction loans available. Jumbo 15 & 30yr loans. Call Tom ext 243.
201-801-7700	8.5+0-8.72	7.875+0-8.83	
Valley National Bank	Call	8.125+0-8.17	*Call Residential Mortgage Dept. for any inquires 800-CALL VLY.
201-305-8800			
West Essex Savings Bank	8.375+0-8.61	7.75+0-8.08	*30yr mortgage-1st Time Home Buyers Only. Owner occupied primary residence located within the bank's primary lending areas. Max loan amount \$203,150.
201-575-7080			

For information on specific mortgage programs call the lender. To participate in this column, call (201) 793-6663. Information is current as of August 15. Rates, points and programs cannot be guaranteed. POINTS ARE TOTAL. POINTS AND INCLUDE BOTH ORIGINATOR AND DISCOUNT FEES. Rates quoted are for loans \$65,000 and up, 60-day lock. Maximum loan amount for a conforming loan is \$203,150. Jumbo is a loan amount in excess of \$203,150. Programs are for owner-occupied, unless specified. This is not an advertisement for credit as defined by paragraph 228.24 of regulation Z.

ARM - Adjustable Rate Mortgage BA - Not Available GPW - Guaranteed Payment Mortgage NO - No points by publication GEM - Guaranteed Equity Mortgage Copyright 1994, N.J.M.A.

ATTENTION: REALTORS

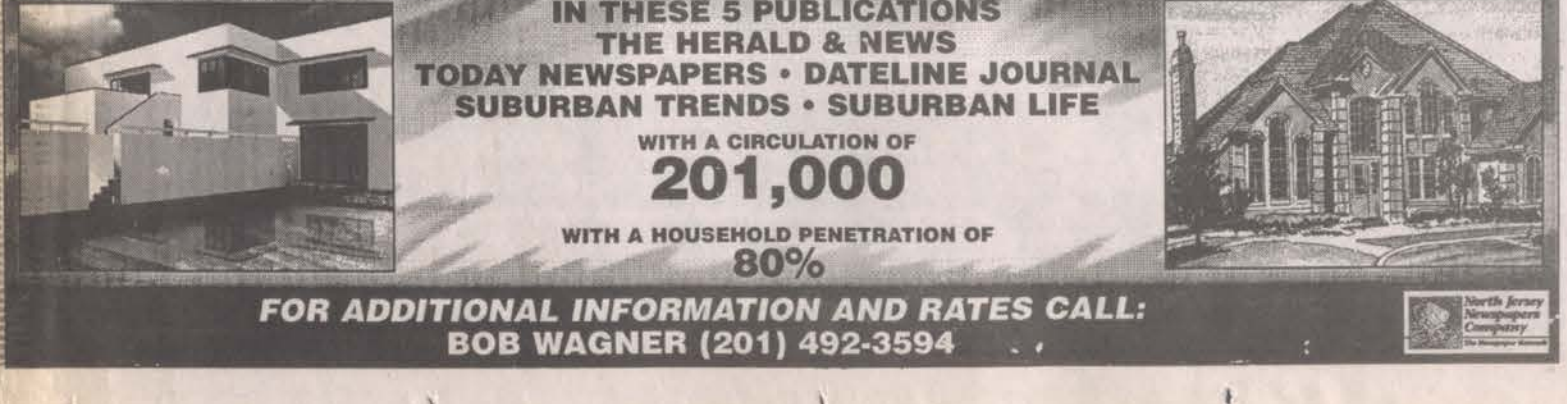
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WITH A CIRCULATION OF
201,000

WITH A HOUSEHOLD PENETRATION OF
80%

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BOB WAGNER (201) 492-3594



WHEEL DEAL \$2995 GUARANTEE

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TOYOTA Celica GTS 1987
Black, 5 spd, all per, per sunrt.
AC, New tires, 60K, Excel
cond. \$4,900, 587-0510.

TOYOTA COROLLA 90
4 DR AUTO AIR TILT
AM/FM cass, P/S, P/B
PWR LOCKS, ALARM
\$3K. 87,500, 835-4284

VOLKSWAGEN 80 Diesel, 4
dr, 118K, Good cond. A/C,
am/fm. \$1000/BO. 656-9695

VOLVO 1225 1965 Runs good
Body in good cond. Good tire
\$3500 or B.O. 742-4691

Volvo 1978 264GL, excel con,
great trans, pw win/mir, ect.,
sacrifice \$950, 492-0942

VW GOLF GTI, 87, 16v, 69K,
red, 1 owner, new tires/tire
/set, \$4000 OBO 531-7845

VW Beetle 1974, good con-
dition, top of engine rebuilt,
professionally serviced and
well cared for, must see to ap-
preciate. \$2300 neg. Call
201-659-3817.

VW JETTA 1991, GL, 4 dr, 5
speed, P/S, P/B, A/C sun roof,
rear spoiler, AM/FM stereo
cass. 4 new radials, exc cond.
70K, ask \$6495, 694-6881

WE FINANCE Good/Bad
No Credit Cars & Custom, Inc.
370 Macopin Rd, West Milford,
1-800-836-5220.

Antique & Classic Autos 1994
1911 Superior Truck, \$8000
Collectors Item, Crank Start,
Call 478-2058

BUICK Riviera 1983, 20 Armv,
1st year 500 made, 1ltr/6cyl
seats, walnut veneer int, wire
wheels, 14,800 mi, gar kept,
\$16,800, 697-7767.

BUICK 1967 Vista Cruiser
Wyn-soft classic. Many new
parts, A/C. \$2450/BO.
228-5859

CADY 1969 DeVille Recent
licensed appraisal of \$3900
asking \$3000/BO. 615-0093

CADILLAC Coupe DeVille
1964, 84K mi, \$5500 Call
694-9078 LV message

CHEVY Suburban '86, 4x4 Si-
verado, w/locking pkg. 112K,
\$6900, 836-5487 bet 7-10pm

DODGE Colt, 1966, Vista 4 wh
dr, 5 sp, am/fm, well maint. H,
\$2400, 833-3218

FORD 90 Bronco - Eddie
Bower. Loaded 5.8 v8 eng, low
book, 5 yr wrnty chrome whit,
45K mi, \$14,900, 962-7576

FORD BRONCO 11 1984
auto, A/C, exc 2nd car. \$2200,
208-9103

GMC T. Yard Dump 1984: 5
spd, 2 spd rear, 50K mi, \$9500,
697-7767.

GMC '93 Sierra, 1500, Choo
Choo pkg, low miles, \$18,700.
Must see! Body on the way.
Call Bob at 6pm 835-0148

GMC Suburban 1987-350 gas,
118K, Sierra Thompson loaded,
reduced to \$5900, 239-8200

HOT DOG TRUCK: New
steam table, grill, double
burner, soda cooler, sink,
generator, \$2500
Call 340-5341

TILT TRAILER-10 ton, home
made. \$800. Call 427-1447
Leave message.

TOYOTA P/U 89-auto, 4cyl,
2nd, a/c, 114K, long bed/liner
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TOYOTA 4-Runner SR5 1988
V8, 118K, in accident, eng ok,
asking \$3000, Call 812-4545

TOYOTA 4-Runner 1994: fully
loaded, 13K mi, front/rear
brush guards, trailer hitch &
ball mount, alarm w/keyless
entry & remote start, custom
rim w/Mickey Thompson tires.
\$26,000 to 904-5004

TRAILER-10 ft, good cond.,
\$800/BO, Call Jay 478-8798
after 6pm

WHITE 1971 Flatbed, new ball
key, new exhaust/starter, runs
well. \$2400, Call 835-3192.

FORD Ranger XLT'92 V6 AC
Both Side Sides Push top Tire
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FORD TRUCK: F350 Pickbody
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FRICTIONLINE COVERER:
85, 350 Cummins, low mi, exc
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GMC 1979 Astro w/sleeper,
6v92, 13 spd, work avail to qual
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GMC T. Yard Dump 1984: 5
spd, 2 spd rear, 50K mi, \$9500,
697-7767.

GMC '93 Sierra, 1500, Choo
Choo pkg, low miles, \$18,700.
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GMC Suburban 1987-350 gas,
118K, Sierra Thompson loaded,
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TOYOTA 4-Runner SR5 1988
V8, 118K, in accident, eng ok,
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entry & remote start, custom
rim w/Mickey Thompson tires.
\$26,000 to 904-5004

TRAILER-10 ft, good cond.,
\$800/BO, Call Jay 478-8798
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well. \$2400, Call 835-3192.

FORD 1986 E350, Cargo Van
fully loaded inside, ladder
racks, exc cond \$5500,
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JEEP 78 CJ7 RBLT 6256 auto
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JEEP 1986 Cherokee, white, 4
dr, 68K, auto, air, exc cond.
Must see. \$4500, 656-5870

JEEP 87 Cherokee Ltd w/air
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65K mi, \$9000/BO. 346-3006

JEEP Cherokee 1984 V-6,
auto, 44, P/S, P/B, P/L, P/W,
A/C, am/fm \$2000, 887-7247

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16 hp - canvas top 6-cyl 5spd
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Jeep Wrangler '91 Sahara,
3.9k, auto, AAA cond, phone,
all toys, \$11,500, 670-6077.

PLYMOUTH Grand Voyager
LE 1989 Loaded, 118K int., 42K
mi, \$10,800, Call 794-6293

PLYMOUTH 1988 Voyager
minivan auto, ac, 75K, whr, dr,
7 pass \$6450, 340-9201

PLY VOYAGER SE '91, 7pass,
6cyl, 60, 6cyl, ps, 75000,
towtr, 72K, 99,400/206-0227

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CHEV 1978 1ton Pickup 4x4 P (A) Plow \$2800/BO. 800 days 696-4066, evs 283-0759

CHEV PICK UP 1984 Silverado, exc cond. Must see. \$4,900, 206-0203.

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FORD 1984 Cabover Tandem wheelbase, 400 Cal engine, 10 spd, body & mech exc, \$12,000 firm. 201-279-8273

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NEW '94 PICKUP 4X2

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\$7,999



NEW 1994 COROLLA

Toyota, 4 DR., 4 cyl., 5 spd. man. trans., pwr. strng./brks., AIR, AM/FM cass., r/def., U/gls., gauges, deluxe whls., covers, cloth in., Ssk #9714, VIN#RCD49071, MSRP: \$14,118.

\$11,999



NEW '94 PICKUP 4X4

Toyota, 4 cyl., 4WD, 5 spd. man. trans., pwr. strng./brks., no air, AM radio, tilt, U/gls., gauges, rem. mirrors, accent stripes, int. wprs., bedliner, Ssk #9905, VIN#R7067956, MSRP: \$16,190.

\$13,178



NEW '94 CAMRY COUPE

Toyota, 2 dr., 4 cyl., 5 spd. man. trans., pwr. strng./brks., AIR, pwr. trunk rel., AM/FM cass., r/def., tilt, gauges, rem. mirrors, dual mirrors, airbag, int. wprs., console, deluxe whls., cloth int., buckets, red seat, Ssk #9599, VIN#RU405879, MSRP: \$18,090.

\$14,999



NEW '94 CAMRY DX

Toyota, 4 dr., FWD, 4 cyl., auto trans., pwr. strng./brks., AIR, AM radio, r/def, Ssk #9572, VIN#R0231938, MSRP: \$18,952.

\$15,999



NEW '94 CAMRY LE

Toyota, 4 dr., FWD, 4 cyl., auto trans., pwr. strng./brks., AIR, pwr. windlocks/mirrors, AM/FM cass., w/lock, tilt, cruise, r/def., U/gls., Ssk #9654, VIN#R0220291, MSRP: \$20,025.

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NEW '93 FOX

VW, FWD, 2 dr., 4 cyl., 5 spd. man. trans., man. strng., pwr. brks., no air, AM/FM cass., r/def., U/gls., tach., gauges, rem. mirrors, deluxe whl covers, Ssk #3609, VIN#P013908, MSRP: \$9,640.

\$7,999



NEW '93 GOLF GL

VW, FWD, 4 dr., 4 cyl., auto trans., pwr. strng./brks., AIR, pwr. locks, AM/FM cass., r/def., tilt, int. wprs., t/wpr/wash, console, deluxe whl covers, sunroof, cloth int., Ssk #3546, VIN#PM046357, MSRP: \$14,790.

\$12,990



NEW '94 JETTA GL

VW, FWD, 4 dr., 4 cyl., auto trans., pwr. strng./brks., no air, pwr. locks, AM/FM cass., r/def., U/gls., gauges, rem. mirrors, int. wprs., deluxe whl covers, sunroof, cloth int., Ssk #3588, VIN#RMD08200, MSRP: \$15,315.

\$13,477



NEW '94 PASSAT GLX

VW, FWD, 4 dr., 6 cyl., 5 spd. man. trans., pwr. strng./brks., AIR, pwr. windlocks/mirrors, AM/FM cass., w/lock, tilt, cruise, r/def., tilt, tact., gauges, int. wprs., console, alum. whls., sunroof, Ssk #3644, VIN#RE008775, MSRP: \$23,640.

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'85 RABBIT Volkswagen, 2 dr., 4 cyl. eng., 5 spd. man. trans., pwr. strng./brks., AIR, AM/FM cass., r/def., U/gls., gauges, dual mirr., int. wprs., console, 51,510 mi. Ssk #9640, VIN#P0510278.	'86 BRONCO Ford, 2 dr., 6 cyl., auto. trans., pwr. strng./brks., AIR, pwr. windlocks/hallgrps, tilt, cruise, U/gls., r/def., gauges, dual mirr., 2 tone paint, vlor mirr., int. wprs., console, 122,775 mi. Ssk #A912, VIN#8A8034.
'84 CONVERTIBLE Volkswagen, 2 dr., 4 cyl. eng., 5 spd. man. trans., manual strng./brks., AIR, pwr. AM/FM cass., int. gauges, dual mirr., vlor mirr., int. wprs., console, 54,219 mi. Ssk #P235, VIN#F0507513.	'91 TERCEL Toyota, 2 dr., 4 cyl. 5 spd. man. trans., manual strng./brks., no air, AM/FM cass., r/def., U/gls., gauges, dual mirr., vlor mirr., int. wprs., 53,865 mi. Ssk #P230, VIN#R008461.
'89 SENTRA XE Nissan, 4 dr., 4 cyl. eng., 5 spd. man. trans., pwr. strng./brks., AIR, AM/FM cass., tilt, r/def., int. gauges, dual mirr., vlor mirr., int. wprs., console, 77,938 mi. Ssk #F198, VIN#R0022001.	'89 T-BIRD Ford, 2 dr., 5 cyl. eng., auto trans., volor pwr. strng./brks., AIR, AM/FM cass., r/def., U/gls., tilt, gauges, dual mirr., vlor mirr., int. wprs., console, 49,560 mi. Ssk #A847, VIN#F012581.
'88 F 150 XL Ford, Pickup 4x4 6 cyl. eng., auto trans., 4 whl. dr. pwr. strng./brks., AIR, AM/FM cass., bedliner, running boards, tilt, gauges, dual mirr., int. wprs., 123,900 mi. Ssk #A, VIN#F087022.	'91 ESCORT LX Ford, 4 dr., 4 cyl. eng., auto trans., pwr. strng./brks., AIR, AM/FM cass., tilt, r/def., U/gls., gauges, dual mirr., vlor mirr., int. wprs., console, 55,881 mi. Ssk #A902, VIN#R002703.
'90 SENTRA XE Nissan, 2 dr., 4 cyl. eng., 5 spd. man. trans., pwr. strng./brks., AIR, AM/FM cass., r/def., tilt, gauges, dual mirr., vlor mirr., int. wprs., console, 60,562 mi. Ssk #A367, VIN#R1001371.	'88 CELICA GT Toyota, 2 dr., 4 WD, 4 cyl. eng., 5 spd. man. trans., pwr. strng./brks., AIR, AM/FM cass., r/def., U/gls., gauges, rem. mirr., vlor mirr., int. wprs., console, 54,008 mi. Ssk #A811, VIN#J0004357.
'92 SENTRA SA Nissan, 2dr., 4 cyl. eng., 5 spd. man. trans., pwr. strng./brks., AIR, r/def., tilt, dual mirr., vlor mirr., int. wprs., console, 26,614 mi. Ssk #A015, VIN#R046014.	'93 TERCEL Toyota, 2 dr., 4 cyl. eng., 5 spd. man. trans., manual strng./brks., no air, AM/FM cass., r/def., U/gls., gauges, dual mirr., vlor mirr., int. wprs., console, 73,891 mi. Ssk #P232, VIN#R001036.
'89 CAMRY LE Toyota, 4 dr., 6 cyl. eng., auto trans., pwr. strng./brks., AIR, pwr. windlocks/hallgrps, AM/FM cass., tilt, cruise, U/gls., r/def., gauges, rem. mirrors, vlor mirr., int. wprs., console, deluxe whl covers, 51,515 miles, Ssk #P234, VIN#R0070100.	'89 WRANGLER SOFT TOP Jed, 6 cyl., 5 spd. man. trans., pwr. strng./brks., no air, AM/FM cass., r/def., U/gls., gauges, dual mirr., vlor mirr., int. wprs., console, 54,834 mi. Ssk #A801, VIN#P141337.
'92 COROLLA Toyota, 4 dr., 4 cyl., 5 spd. man. trans., W/O/D, pwr. strng./brks., AIR, AM/FM cass., r/def., U/gls., tach., gauges, dual mirr., vlor mirr., int. wprs., console, Ssk #P228, VIN#R013862, 35,231 miles.	'91 PICK UP 4X4 Isuzu, 6 cyl., 5 spd. man. trans., pwr. strng./brks., AIR, AM/FM cass., U/gls., gauges, dual mirr., int. wprs., 56,563 mi. Ssk #A362, VIN#M001422.
'88 BRONCO II XLT Ford, 2 dr., 6 cyl., auto trans., pwr. strng./brks., AIR, AM/FM cass., pwr. wind, tilt, cruise, r/def., U/gls., gauges, dual mirr., vlor mirr., int. wprs., console, deluxe whl covers, 93,588 mi. Ssk #P204, VIN#J0A12176.	'90 MIATA CONVERTIBLE Mazda, 4 cyl., 5 spd. man. trans., manual strng./brks., AIR, AM/FM cass., U/gls., gauges, dual mirr., vlor mirr., int. wprs., console, deluxe whl covers, Ssk #P230, VIN#J012433, 78,331 miles.
'91 CIVIC EX Honda, 4 dr., 4 cyl., auto trans., pwr. strng./brks., AIR, pwr. windlocks/hallgrps, AM/FM cass., tilt, U/gls., cruise, r/def., gauges, dual mirr., vlor mirr., int. wprs., console, Ssk #P239, VIN#R003771, 60,307 miles.	'91 CAMRY DX Toyota, 4 dr., 4 cyl., auto trans., W/O/D, pwr. strng./brks., AIR, pwr. windlocks/hallgrps, AM/FM cass., tilt, cruise, r/def., U/gls., gauges, rem. mirrors, vlor mirr., int. wprs., console, Ssk #A903, VIN#R0106027, 56,823 miles.
'90 BRONCO II XLT 4X4 Ford, 2 dr., 6 cyl., auto trans., W/O/D, pwr. strng./brks., AIR, pwr. windlocks/hallgrps, AM/FM cass., tilt, U/gls., cruise, r/def., gauges, dual mirr., 2 tone paint, vlor mirr., int. wprs., console, 78,650 mi. Ssk #P234, VIN#J0A13145.	'90 PICK UP 4X4 Toyota, 4 cyl., 5 spd. man. trans., pwr. strng./brks., no air, AM/FM cass., U/gls., gauges, dual mirr., int. wprs., 46,362 mi. Ssk #P236, VIN #J025483.
'91 CELICA ST. HATCHBACK Toyota, 4 cyl., auto trans., pwr. strng./brks., AIR, AM/FM cass., r/def., U/gls., gauges, dual mirr., vlor mirr., int. wprs., console, Ssk #A369, VIN#R000242, 15,241 miles.	'91 CAMRY LE Toyota, 4 dr., 6 cyl., auto trans., W/O/D, pwr. strng./brks., AIR, pwr. windlocks/hallgrps, AM/FM cass., tilt, cruise, r/def., U/gls., gauges, rem. mirrors, vlor mirr., int. wprs., console, sunroof, Ssk #A905, VIN#R0010321, 46,298 miles.
'87 MERCEDES 190E 4 dr., 6 cyl., auto trans., pwr. strng./brks., AIR, pwr. windlocks, AM/FM cass., cruise, r/def., tilt, gauges, remote mirrors, vlor mirr., int. wprs., console, 91,722 miles, Ssk #A907, VIN#R001032.	'88 FORERUNNER SR-5 Toyota, FWD, 2 dr., 6 cyl., 5 spd. man. trans., pwr. strng./brks., AIR, AM/FM cass., pwr. windlocks/hallgrps, tilt, U/gls., r/def., cruise, r/def., U/gls., gauges, rem. mirrors, vlor mirr., int. wprs., console, sunroof, Ssk #A905, VIN#R0010321, 46,298 miles.
'91 CELICA GTS Toyota, 4 cyl., auto trans., W/O/D, pwr. strng./brks., AIR, pwr. windlocks/hallgrps, AM/FM cass., tilt, cruise, r/def., U/gls., gauges, rem. mirrors, vlor mirr., int. wprs., console, alloy whls., int. wprs., console, sunroof, leather bucket seats, 28,968 mi. Ssk #A908, VIN#R0010321, 22,364 miles.	'93 PICK UP 4X2 Nissan, ext-cab, 4 cyl., auto trans., pwr. strng./brks., AIR, AM/FM cass., U/gls., gauges, dual mirr., vlor mirr., int. wprs., console, bedliner, bucket seats, Ssk #P237, VIN#P017952, 22,364 miles.
'92 CAMRY LE Toyota, 4 dr., 4 cyl., auto trans., W/O/D, pwr. strng./brks., AIR, pwr. windlocks/hallgrps, AM/FM cass., W/O, tilt, cruise, r/def., U/gls., gauges, rem. mirrors, vlor mirr., int. wprs., console, alloy whls., int. wprs., console, 46,362 mi. Ssk #A905, VIN#R0010321, 24,580 miles.	'92 CAMRY LE Chevrolet, 4 cyl., 4 spd. man. trans., W/O/D, pwr. strng./brks., AIR, pwr. windlocks/hallgrps, AM/FM cass., tilt, cruise, r/def., U/gls., gauges, dual mirr., vlor mirr., int. wprs., console, leather int. alloy whls., tilt, wprs., Ssk #P238, VIN#R0010321, 51,238 miles.
'91 EXPLORER Ford, Eddie Bauer Pg. 4 dr., 4 cyl., W/O, auto trans., AM/FM cass., tilt, cruise, r/def., U/gls., gauges, dual mirr., vlor mirr., int. wprs., console, 81,700 mi. Ssk #A907, VIN#R0010321, 80,588 miles.	'89 CORVETTE CONVERTIBLE Chevrolet, 2 dr., 6 cyl., auto trans., W/O/D, pwr. strng./brks., AIR, pwr. windlocks/hallgrps, AM/FM cass., tilt, cruise, r/def., U/gls., gauges, dual mirr., vlor mirr., int. wprs., console, leather int. alloy whls., tilt, wprs., Ssk #P238, VIN#R0010321, 51,238 miles.

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- CUSTOM CHROME WHEEL-OPENING MLDGS



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ONLY AT WAYNE
LINCOLN-MERCURY**

**200 TO CHOOSE FROM - JUST PICK YOUR COLOR
JUST LOOK AT WHAT YOU GET FOR THIS PRICE**

- AUTO TRANSMISSION
- 3.8L EFI 6 CYL ENG
- AIR CONDITIONING
- TINTED GLASS
- TILT WHEEL
- SPEED CONTROL
- ALUMINUM WHEELS
- REAR DEFROSTER
- LIGHT GROUP
- DUAL AIR BAGS
- PWR. STEERING
- PWR. DISC BRAKES
- PWR. LOCK GROUP
- PWR. WINDOWS
- PWR. 6-WAY DRIVER'S SEAT
- PWR. TRUNK RELEASE
- PWR. DUAL OUTSIDE MIRRORS
- PWR. LUMBAR SEAT
- ELEC. AM/FM STEREO CASSETTE
- LUXURY CLOTH/LEATHER TRIM
- WRAP-AROUND INTERIOR
- DUAL ILLUM VISSOR MIRRORS
- DUAL SEAT RECLINERS
- BODYSIDE MOLDINGS
- BCKT SEATS W/CONSOLE
- CAST ALUM. WHEELS
- VIN #RH652989
- MSRP: \$21,789

**CUSTOM
INTERIOR
ACCENT
EMBROIDERY**



LINCOLN LUXURY LEASING CENTER

**NO
ACQUISITION FEE
DISPOSITION FEE
BANK FEE**

**4-YEAR
50,000 MILE FACTORY
BUMPER TO BUMPER
WARRANTY**

**INCLUDES
GAP INSURANCE
30,000 MILES
ROADSIDE ASSISTANCE
PURCHASE OPTION**

OUR PRICES ARE THE BEST YOU'LL EVER FIND!

\$0 MONEY DOWN \$9,999 24-MONTH 1 PAYMENT LEASE

NEW 1994 TOWN CAR WITH OPTIONAL LEATHER INTERIOR



8 IN STOCK MSRP \$35,930

JUST LOOK AT WHAT YOU GET FOR THAT PRICE

- 4.6L V8 Engine
- Auto Transmission
- Power Steering
- Power ABS Brakes
- Power Windows
- Power Lock Group
- Power Dual 6 Way Leather Seats
- Power Antenna
- CFC Free Air auto Cond.
- Rear Defrost
- AM/FM Stereo
- Hi-Level Cass.
- Cruise Control
- Dual Air Bags
- 15" All Season SBR W/W Tires
- Leather Interior
- Remote Fuel Dr
- Deck Lid Rel
- Dual Exhaust
- Auto Level Cont
- Geo Spoke Alum Wheels
- Digital Instrument
- Leather Wrap Wheel
- Dual Illum Vanities
- Leather Seating
- VIN #RY634333

24 month closed-end lease. 15,000 miles per yr (total 30,000 miles) pre pay over miles at \$6 per mile or after term 11¢ per mile. 1 payment and \$450 refund sec dep required at lease inception. Purchase option at lease end = \$20,288 (Town Car); \$23,514 (Mark VIII) Total cost = \$9999. No Down Payment. \$2000 factory rebate (Town Car), \$1500 factory rebate Mark VIII. Lessee responsible for excess wear and tear. Qualified buyers 2 weeks only.

NEW 1994 MARK VIII WITH OPTIONAL ELECTRONIC TRACTION ASSIST



19 IN STOCK MSRP \$38,890

JUST LOOK AT WHAT YOU GET FOR THAT PRICE

- 4.6L 280 HP 4-cam V8 Engine
- 4 Spd Elect Auto Trans w/O
- Electronic Traction Assist
- Power Steering
- Power ABS Brakes
- Power Windows
- Power Dual 6-way Seats
- Power Lock Group
- Power Auto Glide Seats
- Power Auto Antenna
- CFC Free Climate Control
- Air Cond
- Rear Defog
- Prem Hi-Lev AM/FM Stereo Cass
- Individual Leather Seats
- Remote Keyless Entry
- Anti-Theft Alarm System
- Illum Entry System
- Driver & Pass Air Bags
- 16" Aluminum Wheels
- Air Spring Suspension
- Solar Tinted Glass
- Tilt Wheel
- Cruise Control
- Dual Elec Recliners
- Leather Wrap Wheel
- Dual Illum Vanity Mirrors
- VIN #RY748065

24 month closed-end lease. 15,000 miles per yr (total 30,000 miles) pre pay over miles at \$6 per mile or after term 11¢ per mile. 1 payment and \$450 refund sec dep required at lease inception. Purchase option at lease end = \$20,288 (Town Car); \$23,514 (Mark VIII) Total cost = \$9999. No Down Payment. \$2000 factory rebate (Town Car), \$1500 factory rebate Mark VIII. Lessee responsible for excess wear and tear. Qualified buyers 2 weeks only.

MERCURY SAVINGS CENTER

**ONLY \$999
CASH OR TRADE
DOWN PAYMENT**

**\$219 PER MONTH
FOR ONLY 24 MONTHS**

ALSO INCLUDES
•GAP INSURANCE
•30,000 MILES
•PURCHASE OPTION
•24 HR ROADSIDE ASSIST

BRAND NEW 1994 MERCURY TRACER TRIO SEDAN OR TRACER WAGON



35 IN STOCK



42 IN STOCK

SPECIAL 6 SPOKE ALUMINUM WHEELS • ILLUMINATED SPOILER • LEATHER WRAP STEERING WHEEL (SEDAN ONLY)

- 3.8L 4 Cyl Engine
- Power Windows
- Power Door Locks
- Power Dual Side Mirrors
- Auto Trans w/O
- CFC Free Air Conditioning
- Tinted Glass
- Rear Defroster
- Power Side Window
- Power Fuel Door
- Power Deck Lid Release
- Cruise Control
- Power Lock Group
- Dual AM/FM Stereo Cass
- Tilt Wheel
- Cruise Control
- SSA Package
- Cassidy Convenience Group
- 16" Package
- Rear Defroster
- Rear Center Armrest
- Light Group

24 month closed-end lease. 15,000 miles per yr (total 30,000 miles) pre pay over miles at \$6 per mile or after term 11¢ per mile. 1 payment and \$450 refund sec dep required at lease inception. Purchase option at lease end = \$20,288 (Town Car); \$23,514 (Mark VIII) Total cost = \$9999. No Down Payment. \$2000 factory rebate (Town Car), \$1500 factory rebate Mark VIII. Lessee responsible for excess wear and tear. Qualified buyers 2 weeks only.

BRAND NEW 1994 MERCURY TOPAZ GS SAVE: \$2726



9 IN STOCK

\$11,999

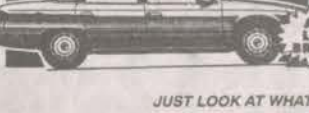
PRICE INCLUDES \$750 FACTORY REBATE

JUST LOOK AT WHAT YOU GET FOR THIS PRICE:

- 3.8L 4 Cyl Engine
- Auto Transmission
- Power Steering
- Power Brakes
- Power Lock Group
- Power Side Windows
- Power Fuel Door
- Power Deck Lid Release
- Cruise Control
- Power Lock Group
- Dual AM/FM Stereo Cass
- Tilt Wheel
- Cruise Control
- SSA Package
- Cassidy Convenience Group
- 16" Package
- Rear Defroster
- Rear Center Armrest
- Light Group

24 month closed-end lease. 15,000 miles per yr (total 30,000 miles) pre pay over miles at \$6 per mile or after term 11¢ per mile. 1 payment and \$450 refund sec dep required at lease inception. Purchase option at lease end = \$20,288 (Town Car); \$23,514 (Mark VIII) Total cost = \$9999. No Down Payment. \$2000 factory rebate (Town Car), \$1500 factory rebate Mark VIII. Lessee responsible for excess wear and tear. Qualified buyers 2 weeks only.

BRAND NEW 1994 MERCURY SABLE GS SAVE: \$3706



5 IN STOCK

\$16,999

PRICE INCLUDES \$600 FACTORY REBATE

JUST LOOK AT WHAT YOU GET FOR THIS PRICE:

- 3.8L V8 Engine
- Auto Transmission
- Power Steering
- Power ABS Lock Brakes
- Power Windows
- Power Locks
- Power 6 Way Driver's Seat
- CFC Free Air Conditioning
- Cruise Control
- Tilt Wheel
- Dual Air Bags
- Cast Aluminum Wheels
- 16" Package
- Front & Rear Floor Mats
- Dual Van Mirrors
- Bodyside Accent Stripe
- Light Group
- Cruise Control
- Remote in Dash Radio Control

24 month closed-end lease. 15,000 miles per yr (total 30,000 miles) pre pay over miles at \$6 per mile or after term 11¢ per mile. 1 payment and \$450 refund sec dep required at lease inception. Purchase option at lease end = \$20,288 (Town Car); \$23,514 (Mark VIII) Total cost = \$9999. No Down Payment. \$2000 factory rebate (Town Car), \$1500 factory rebate Mark VIII. Lessee responsible for excess wear and tear. Qualified buyers 2 weeks only.

BRAND NEW 1994 LINCOLN CONTINENTAL SEDAN



- 3.8L V6 Engine
- Elect Auto Trans w/O
- Power Dual Leather Seats
- Power Steering
- Power ABS Brakes
- Power Windows
- Power Lock Group
- Power Antenna
- CFC Free auto Air Cond.
- Rear Defroster
- AM/FM Hi Lev Stereo Cassette
- Tinted Glass
- Tilt Wheel
- Cruise Control
- Interior Wipers
- Dual Air Bags
- Front Wheel Drive
- Remote Keyless Illum Entry
- P215/70R15 15" BSW Rad. Tires
- Geo Spoke Alum Wheels
- Dual Illum Van Mirrors
- Digital Instrument
- Leather Wrap Wheel
- Auto Level Control
- MSRP: \$35,375
- VIN #RY752637
- MSRP: \$37,780
- VIN #RY749438

**FREE MAINTENANCE
3 YEARS 30,000 MILE
EXTENDED BY FORD
MOTOR CO.**

**24-MONTH
1 PAYMENT LEASE
\$0 MONEY DOWN!**

**NEW OFFER
WITH FACTORY MOON ROOF, INDIVIDUAL SEATS
AND PROGRAMABLE MEMORY SEATS**

\$9,999 35 IN STOCK

PRICE INCLUDES \$3000 FACTORY REBATE

1 payment 24 month closed-end lease. 15,000 miles per year. (total 30,000 miles) pre pay over miles at \$6 per mile or after term 11¢ per mile. 1 payment and \$450 refund sec dep required at lease inception. Purchase option at lease end = \$19,845. Total cost = \$9999. Lessee responsible for excess wear & tear. Qualified buyers 2 weeks only.

BRAND NEW 1994 GRAND MARQUIS GS OUR BEST OFFER THIS YEAR



47 IN STOCK

**ONLY \$2499 PER MONTH
CASH OR TRADE
DOWN PAYMENT**

\$299 FOR ONLY 24 MONTHS

ALSO INCLUDES
•GAP INSURANCE
•30,000 MILES
•PURCHASE OPTION
•24 HR ROADSIDE ASSIST

24 month closed-end lease. 15,000 miles per yr (total 30,000 miles) pre pay over miles at \$6 per mile or after term 11¢ per mile. 1 payment and \$450 refund sec dep required at lease inception. Purchase option at lease end = \$20,288 (Town Car); \$23,514 (Mark VIII) Total cost = \$9999. No Down Payment. \$2000 factory rebate (Town Car), \$1500 factory rebate Mark VIII. Lessee responsible for excess wear and tear. Qualified buyers 2 weeks only.

**WAYNE
LINCOLN MERCURY**

ROUTES 202 & 23, WAYNE

NEW CAR SALES 696-9700 USED CAR SALES 305-9600

SERVICE 696-9710 BODY SHOP 696-9777 PARTS STORE 696-9188

SATURDAY 9-5 P.M. - 3 P.M.

**TAKE AN ADDITIONAL
\$400 OFF
ON ANY BUY OR LEASE ADVERTISED
MERCURY PRICE FOR QUALIFIED
YOUNG BUYERS OR RECENT
COLLEGE GRADS!**

**EASY TO REACH
EASIER TO DEAL WITH
ONLY 3 MILES FROM
ROUTE 287
ONLY 4 MILES FROM
ROUTE 80**



Prices include(s) all costs to be paid by a consumer, except for licensing, registration and taxes.