

COUNTY NEWS

Expo covers all bases

Chase Bank and Good Neighbor Home Realtors are sponsoring what is being billed as Union County's largest spring home exposition Saturday from 10 a.m. to 5 p.m. at the Union Masonic Lodge on Morris Avenue.

According to Chet Smith, Good Neighbor executive vice president, the North Jersey Home Expo will boast the largest number of exhibitors yet, representing all facets of the home buying experience. Realtors, home inspectors, banking representatives, movers, contractors and others will be on hand to answer home buyers' questions.

There will be a number of seminars throughout the day on topics that range from new tax laws for sellers to first-time home-buyers' strategies.

Church sponsors market

The Presbyterian Women of Connecticut Farms Church, 888 Stuyvesant Ave., Union, will sponsor a Flea Market on Saturday, March 21 from 9 a.m. to 3 p.m. Household goods, handcrafted products, and more. Refreshments and lunch will be available.

Transfer made easier

To assist students with a smooth credit transfer upon graduation, Union County College has signed an agreement with the College of Insurance in New York City. The agreement enables business students at the community college to transfer directly into a comparable program at the four-year college without risk of credit loss. The agreement is one of more than 80 in which UCC has become a partner in recent years to facilitate the transfer process for students.

The College of Insurance is a four-year institution of higher education that prepares its students for careers in insurance, risk management, financial services, and actuarial science, while also providing a thorough liberal arts education.

UCC students enrolling in a College of Insurance's bachelor's degree program will be accepted as juniors. They must complete degree requirements within four semesters at a regular course load. UCC students will be accepted for admission to the College of Insurance provided they have maintained a minimum 2.30 grade-point average and a grade of "C" or better at the community college.

Those interested in further information should call Linda Jeter, UCC's transfer counselor, at (908) 709-7188.

County reimbursed

Union County Clerk Joanne Rajoppi has received an \$11,000 check from the State Law Enforcement Commission. The check represents the state's mandate to reimburse the County Clerk for the printing and mailing of the 500-word gubernatorial statements which appeared on the 1997 sample ballot. It is the first time in 13 years, or three gubernatorial cycles, that Union County has been reimbursed by the state.

"We are very pleased," Rajoppi said, "that the concerted efforts and lobbying by the 21 county clerks in the state finally resulted in the state keeping their legislative mandate to reimburse us for this portion of the sample ballot costs." Rajoppi is the Section Chief of the State's 21 county clerks and is their representative to the County Officers Association of New Jersey.

Rajoppi explained that the state election law was amended in 1980 to provide that county clerks shall be reimbursed for costs arising from the printing and mailing of gubernatorial ballot statements. The New Jersey Legislature permitted gubernatorial candidates to prepare statements on their candidacy on or attached to each sample ballot in 1980. Each gubernatorial cycle, Rajoppi said, county clerks filed forms with the state for reimbursement of the incremental costs directly related to the printing of the candidates' statements. With the exception of the first gubernatorial election cycle completed in 1985, no monies were reimbursed to the clerks. In subsequent years, the state said they had not appropriated any monies to reimburse County Clerks, she added.

Electronics pick-up set

The Union County Utilities Authority will sponsor two Spring 1998 Electronics Collection Days, one in Roselle Park, a second in Westfield.

UCUA Chairman James Kennedy announced that the first event will be held Saturday from 8 a.m. to 2 p.m. at the Department of Public Works Yard, 180 West Webster Ave., in Roselle Park.

The second event, which will also include the collection of latex paint, will be held in Westfield at the municipal swimming pool parking lot on Scotch Plains Avenue on May 16 from 8 a.m. to 2 p.m.

There is no cost to participate; however, pre-registration with the UCUA is mandatory. Proof of residence is required.

For more information or to register, residents can call the UCUA at (732) 352-9400 Monday, Wednesday or Friday between 1 and 4:30 p.m.

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Union County Utilities Authority

1998
HOUSEHOLD SPECIAL WASTE DISPOSAL DAYS
Spring Events

Granford Saturday, April 16, 1998 8:00 a.m. to 2:00 p.m. Municipal Swimming Pool Centennial Avenue	Springfield Saturday, May 2, 1998 8:00 a.m. to 2:00 p.m. Municipal Swimming Pool Morrison Road	Union Saturday, June 18, 1998 8:00 a.m. to 2:00 p.m. Public Works Yard Swanstrom Place
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MATERIALS ACCEPTED FOR SAFE AND PROPER DISPOSAL

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- THERMOSTATS
- MERCURY SWITCHES
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- OIL BASED PAINTS & VARNISHES
- PESTICIDES & HERBICIDES
- POOL CHEMICALS
- PROPANE TANKS
- SOLVENTS & THINNERS
- GASOLINE

* ALSO ACCEPTED ARE SMALL ELECTRIC APPLIANCES WITH NON-REMOVABLE RECHARGEABLE BATTERIES, (CORDLESS TOOLS, FLASHLIGHTS, ETC.)

* UNKNOWN OR UNIDENTIFIED MATERIALS, EXPLOSIVES, RADIOACTIVE MATERIALS, GAS CYLINDERS AND MATERIALS CONTAINING PCBs WILL NOT BE ACCEPTED.

* LATEX PAINT OR EMPTY PAINT CANS WILL NOT BE ACCEPTED AT HOUSEHOLD SPECIAL WASTE DAYS.

* ONLY MATERIALS IN ORIGINAL OR LABELED CONTAINERS WILL BE ACCEPTED.

* NO CONTAINERS LARGER THAN FIVE GALLONS.

LATEX PAINT RECYCLING DAY

Municipal Swimming Pool

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- PAINTING CONTRACTORS WILL NOT BE PERMITTED.
- OIL BASED PAINT AND OTHER HOUSEHOLD SPECIAL WASTE WILL NOT BE ACCEPTED AT THIS EVENT.

ELECTRONIC RECYCLING DAYS

Municipal Swimming Pool

ITEMS ACCEPTED INCLUDE THE FOLLOWING:

- TVs, VCRs, MICROWAVE OVENS, MONITORS, PRINTERS, FAX MACHINES, COMPUTERS, CELLULAR TELEPHONES, TELECOMMUNICATION EQUIPMENT, AUDIO EQUIPMENT AND STEREO EQUIPMENT.
- WHITE GOODS WILL NOT BE ACCEPTED.

PRE-REGISTRATION IS REQUIRED FOR ALL EVENTS

- FOR MORE INFORMATION, TO PRE-REGISTER OR FOR NEWS CONCERNING CANCELLATION OF AN EVENT DUE TO SEVERE INCLEMENT WEATHER.

CALL THE UNION COUNTY UTILITIES AUTHORITY AT (732) 382-9400

- PRE-REGISTRATION ACCEPTED ON MONDAY, WEDNESDAY OR FRIDAY BETWEEN 1:00 P.M. AND 4:00 P.M.
- INFORMATION REGARDING CANCELLATION OF AN EVENT DUE TO SEVERE INCLEMENT WEATHER WILL BE AVAILABLE ON THE FRIDAY BEFORE AN EVENT AFTER 2:00 P.M.

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ARTS & ENTERTAINMENT

Students learn more than just dramatics in 'School House Rock'

By Bea Smith Staff Writer The reason Sam and Candy Caponegro, co-directors of "School House Rock," chose this particular vehicle for the spring production for Burnet Middle School Drama Club is because it is "both educational and entertaining."

are 85 kids in the play on stage, and 35 kids working back stage. Burkhardt, who also is 14 years old, plays "many different characters. My main songs," he said, "are 'Tax Man,' which explains taxes to kids and 'Conjunction Junction.' Saunders, 12, said he sings "the verb song called 'Verb: That's What's Happening' and 'A Victim of Gravity.'"

She said proudly, "We have such a professional group. Steel is ready for Broadway. He is just amazing. He has stage presence and an unbelievable voice. And Kris is also dynamic. He is ready for the stage, too, although the stage runs second place to baseball. And wait until you see Shan.



Photo By Jacquie McCarthy Three principal players of 'School House Rock,' the spring production for Burnet Middle School Drama Club, Union, fool around in rehearsal. They are, from left, Kris Cotter, Shaun Saunders and Steel Burkhardt. The educational musical comedy will play tomorrow at 7:30 p.m. and Saturday at 1:30 and 7:30 p.m.

"It really was popular back in the 1970s. Now, they brought it back so that children in the 1990s can enjoy it. The show entertains and teaches at the same time."

"Working on it was tough," added Kotter. "We rehearsed two numbers a day, and we had to sit home and rehearse. Mostly, we had to go over the stuff ourselves."

"We have a growing organization of parents and students who help build the sets, paint the props, make costumes and sell tickets. There has been such a demand for tickets that we've added a matinee so more grammar school students can experience theater. You know," she said, "We have a lot of audience participation within the play."

The assistant stage managers include Tim Allen, Allison Ernst, Bernadette Savarese, Jenny Schwarzberg, Kelly Sheridan, John Dennis, Sharon Pozzo, Michael Kuziolo, Jorge Martins, Larry Carpio, Ashley Van De Mark and Katherine Ferese.

Members of the chorus include Amanda Everest, Allison Baldwin, Kelly Martini, Jenna Sierlakis, Pamela Roslonok, Lauren Wojcik, Kelly Gallagher, Alexa Flores, Daniel Piccolo, Jonell Mumford, Guesano Bracciale, Laura DePaola, Emmanuel

hard, Shaun Saunders, Brian Monaghan, Vinnie Lollier, Antonio Fusco, Kris Cotter, Naikia Jones, Christina Kamaratos, Lisa Dmptzewicki, Caitin Colandrea, Marena Bergery, James Iman, Laura Toscano, Marie Alcot and Brian Cwikalka. The dancers include Fuloشو Sadake, Karina Holmes, Melissa Acot, Tracy Cwikalka, Corinne Fisher, Kimberly Williams, Kenneth Hamilton, Jamelle Theresa, Oia Oulsaga, Charcell Riley, Daniela Congiastri,

Choral organization awards scholarship

Summit Chorale, New Jersey's oldest active choral organization and now Chorus in Residence at Drew University, has awarded its annual scholarship to Shane R. Skirletz, 20, a junior at the prestigious school located in Madison. The scholarship includes membership and other benefits for the remainder of the 1997-98 season, which includes concert performances in March and May. As a scholarship recipient, Skirletz is free of the financial obligations borne by regular members, normally membership dues, cost of music, purchase of a concert dress tuxedo, and fundraising and ticket sales goals for a keen interest in the arts," said Gary Nair, music director of Summit Chorale for the past 27 years and an associate professor at Drew as well. "Through the scholarship program; we've been able to foster a relationship between the community and the university while ushering in the next generation of choral excellence."

Advertisement for Designer Bathrooms & Kitchens II Inc. featuring a bathroom renovation project. Text includes: 'FREE EXHAUST FAN OF TUB ENCLOSURE WITH BATHROOM REMODELING', 'WHIRLPOOL BATHS KITCHEN REMODELING', 'DESIGNER BATHROOMS & KITCHENS II Inc. (908) 686-6500 • 1-800-922-9919'.

Advertisement for 'NIGHTS ON BROADWAY Tricky Tray Auction' at 'United Catholic High School'. Text includes: 'Friday, March 20, 1998', 'Admission \$6.00', 'Includes: One bid sheet, finger desserts, coffee and tea', 'Call 908/889-1600', 'NO CHILDREN PLEASE!'.

Advertisement for Katherine Harris, soprano, performing at Kean University. Text includes: 'Katherine Harris soprano will appear Sunday, March 29, 1998', 'Kean University 3 p.m., Wilkins Theatre', 'Enjoying a national reputation for her "magnificently rich, controlled soprano," Katherine Harris has received tremendous praise in a variety of operatic roles. She has performed Mimi in La Boheme and Zerlina in Don Giovanni, among others. Ms. Harris is currently a faculty member in Kean's Music Department.'

Advertisement for 'Camps & Daycare' and 'Little Red Train Early Learning Center'. Text includes: '14 Months Through 6 Years Old', 'Computer Instruction', 'Spanish', 'Math', 'Reading/Phonics', 'Tennis/Karate', 'Acrobatics', '378-3006', '973-763-9411'.

Large advertisement for 'INFOSOURCE' providing free information by telephone 24 hours a day. Features a grid of services: ENTERTAINMENT (3190), FINANCIAL HOTLINE (1250), HOROSCOPES (3620), THE INTERNET (6200), LOTTERY (1890), MUSIC CHARTS (3550), NATIONAL NEWS (1600), PEST CONTROL (1530), REAL ESTATE (1690), RECIPES (5290), RELIGION (3180), SCHOOL CLOSINGS (6900), SKI REPORTS (2160), SOAPS/TV DRAMAS (3270), SPORTS (3000), TELEVISION (3300), TIME & TEMP (1000), WEATHER (1790). Includes phone number 908-686-9898.

'Cold Comfort Farm' is warmly amusing

With the recent announcement of the 1997 Academy Award nominees, the attention of movie fans is fixed on the likes of "Titanic" and "L.A. Confidential." At this time of year, it's often easy to overlook the quieter video offerings, but one that is not to be missed.

One such title is "Cold Comfort Farm," a British offering produced by BBC Films released in video earlier this year. This thoroughly entertaining and heartwarming film is not to be missed.

Set in London and the Sussex countryside in the 1930s, "Cold Comfort Farm" follows the exploits of Flora Poste, a young and privileged Londoner who sets out to gather fodder for her Jane Austen-esque novel — which, by the way, she never cannot be written before she reaches the age of 53. What she discovers is a distant branch of the family that welcomes her into the bosom of Cold Comfort Farm, the run-down, hillside and allegedly cursed homestead shared by the 11 members of the Starbuck family, all under the iron rule of the ancient and hermit-like Aunt Ada.

Determined to elevate this hunkin' lot to a place of "higher thinking," Flora goes about turning their lives upside down, throwing open the windows of their existence to let in fresh air and sunshine, whether or not they realize they need it. Aunt Ada's despotic hold over the Starbucks — and her repeated references to having seen "something nasty in the woodshed" as a child — serve as the foil to Flora's insistent and unswerving "assistance." What follows is an often riotous and always touching variation on the city mouse-country mouse tale, with many unexpected and whimsical results.

As far from a mainstream Hollywood movie as one can get, "Cold Comfort Farm" is populated with a cast of superb British actors, only a few of whom are known commodities in the Colonies.

As Flora, Kate Beckinsale captures the undecipherable reason that only one so innocent can muster. It is no surprise that she slowly but surely wins over her country cousins, as her charms are just as effective on the audience. Eileen Atkins' performance as Cousin Judith, Aunt Ada's daughter and the matriarch of the backwoods brood, is a touching and funny study in quiet desperation, mixing equal parts loyalty to her mother's demands, and a deep-rooted and repressed need

Video Review

By Bill Van Sant

to embrace life. And Sir Ian McKellan is almost unrecognizable as Judith's fire-and-brimstone preacher husband, Cousin Amos, who sets his parishioners to quivering with his sermons.

Aside from McKellan, the only other cast member widely known on these shores is Joanna Lumley, the irrepressible Patience on the cult fave, "Absolutely Fabulous." As the soigne Mrs. Flora's London dress-designer chum, Lumley studies a delicious miscelaneousness and an insatiable appetite for fun, the whole time never breaking a sweat in her efforts to appear chic and sleek.

Director John Schlesinger and screenwriter Malcolm Bradbury have done an excellent job of translating Stella Gibbons' novel to the screen; so much so that the book is the newest entry on my must-read list. Paining characters so simple, yet so rich, the production team has created a world of quiet charm, sweetness and unrealized potential. Of particular note is the work in the areas of costume design and set design. The effort is well worth it, and a great deal more rewarding than much of the easy-to-understand drivel spewed by characters in many mainstream films.

Family-viewing critics will also be pleased to know that the only funny line anything resembling adult material is a momentary haylot romp, limited to the sound of some muffled moans and one bare foot showing above the hay.

Viewers will want to pay close attention, however, as the British actors' thick accents and colloquial phrases do not always translate fluidly to our American ears. But, believe me, the effort is well worth it, and a great deal more rewarding than much of the easy-to-understand drivel spewed by characters in many mainstream films.

As you seek comfort on the coming cold winter nights, consider a visit to "Cold Comfort Farm" — it will be a trip you'll want to take again and again.

Jacquie McCarthy, Editor

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Organizations submitting releases to the entertainment section can mail copy to 1291 Stuyvesant Ave., P.O. Box 3109, Union, New Jersey, 07083.

HOROSCOPE

For the week of March 22 to 28

Aries March 21-April 20

This could be a great week for romance. Consider getting away for the weekend with your partner. If you can't do that, at least make time for a romantic evening. Step back and take a new approach to an old problem that won't seem to go away.

Taurus April 21-May 21

Be a good listener this week when you are approached concerning a problem. But don't try to advise the person — just listen and offer consolation. Start drawing up plans for a big family get-together. Be sure to include those you haven't seen in quite a while.

Gemini May 22-June 21

Can't accomplish everything on your list? If that's the case, go for the projects that are most important. Then try simplifying your life so you don't run into this problem in the future. And even though you're really busy, make some time for yourself to unwind.

Cancer June 22-July 22

Don't be shy about asking for support from a friend. A sticky situation is headed your way, and the bonds of friendship will help you face it. Then plan on doing something fun and exciting this weekend. It will be the first step in putting a bad situation behind you.

Leo July 23-Aug. 23

Take stock of your motives before speaking about something or someone. If you are angry, don't say anything until you've calmed down. Then think twice about what you're going to say. Be sure you have all the facts straight before you speak up.

Virgo Aug. 24-Sept. 22

If someone close to you seems to be under a lot of pressure this week, be there for him/her. Don't make judgments; just lend your support. Suggest an evening out and take him/her shopping, to dinner or to a movie. It will make you both feel a lot better.

Libra Sept. 23-Oct. 23

Don't give in to your impulses this week. Delay making any important decisions. And before you make them, seek expert advice. Someone in your life could really use some reassurance. Save some time for him/her this weekend and shower him/her with TLC.

Scorpio Oct. 24-Nov. 22

Set aside a little time to complete some long-neglected chores. Don't put them off any longer — the sooner you finish them, the sooner you'll be able to enjoy something fun. As a reward for completing those chores, plan something fun for you and a friend.

Sagittarius Nov. 23-Dec. 21

A mile is in your life is approaching. This might be a good time to sit back and take a look at your goals and what you've accomplished. If you aren't where you want to be, it's the time to make some changes. Put your talents to the test and see where things lead.

Capricorn Dec. 22-Jan. 20

You may be called upon to shoulder a new and difficult responsibility. Handle it the best you can; you'll do just fine. Don't limit yourself or let others limit you. When you pull it off, celebrate with an evening out or buy yourself something you've wanted for a while.

Aquarius Jan. 21-Feb. 18

If you've got a lot on your plate, it's time to organize. Make a list of what needs to be done, then prioritize those chores. It may seem like a long list, but it will help things be more manageable for you. Remember to balance work with fun.

Pisces Feb. 19-March 20

Stars may be in your eyes, but try to keep your feet firmly planted on the ground. If something seems too good to be true, it probably is, so be sure to think before you leap. Take extra precautions before you invest any of your hard-earned dollars.

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Shutterbug documentary shoots for the unusual

Made for British television, "Annie Leibovitz: Celebrity Photographer" is an interesting and entertaining look at the most famous shutterbug of the last 30 years. Leibovitz was an art student studying painting at the San Francisco Art Institute when she became impatient with the slow process of putting paint to canvas. Desiring quicker results, she decided to take a night class in photography. She was immediately hooked not only by the beauty of the still image, but also by its immediacy — instead of taking a few months to finish a painting, she could have a picture overnight.

She left school in 1970, and with a portfolio of photos under her arm, landed a job at "Rolling Stone Magazine," the counterculture publication founded in 1968. By 1973, Leibovitz was their chief photographer.

"Rolling Stone" was an international publication which not only covered the music scene, but also reported on sports, politics and a variety of other subjects. Any time they were covering a famous personality, Leibovitz was called into take the story's accompanying photos. Her style became extremely popular, each photo having both a sense of humor and an unconventional approach to traditional portrait work. When she photographed soccer star Pele, she chose to shoot only his feet. She took rock star Sting's picture with the Englishman naked, covered in mud, and in the middle of the desert. One of her most famous pictures has barely five-foot-tall jockey Willie Shoemaker standing

The Video Detective

By Jim Riffel

next to towering seven-foot-tall Walt Chamberlain.

In the mid-70s, Leibovitz left "Rolling Stone Magazine" when Mick Jagger offered her the position of band photographer on the upcoming tour. She came back to the magazine after the tour, but her days at "Rolling Stone" were numbered. Leibovitz, even before the rock tour, had developed a drug problem which was affecting her work.

She left "Rolling Stone" amicably in the late 70s and many critics believed her best work was behind her. But Leibovitz resurfaced a few years later on its newly re-vamped "Vanity Fair" and it was in this magazine that she would snap her most famous photo. The picture in question appeared on the cover of the magazine and showed a naked, pregnant Demi Moore. The photo created an uproar and the issue sold more copies than any before it.

The following year "Vanity Fair," hoping to cash in on its own notoriety, ordered another cover photo of Demi Moore. The shoot became the most expensive in "Vanity Fair's" history.

A resident of Mountainside, Jim Riffel is the author of "The Video Detective's Guide to the Top 100 Films of All Time."

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DINING REVIEW

March 19, 1998

Red Parrot Caffe

Old World Italian cuisine set in downtown Elizabeth



Red Parrot Caffe is located on Broad Street in Elizabeth.

mushrooms, tangy Dijon mustard and spinach in a golden brown pastry with a dill cream sauce. The portions were very generous and the flavors were exquisite.

Picked by the Marriott Hotel as a "Concierge Book" favorite, this establishment offers its customers

By Michelle Rungge and Liane Stone-Ingalls
Staff Writers

For those of us not able to pick up and fly to Italy to sample the regional specialties offered in the Mediterranean, there is the Red Parrot Caffe in Elizabeth that rivals any Italian restaurant in the metropolitan area. The exceptional Italian fare on the menu at the Red Parrot offers a memorable meal.

Owner Felice Tanga spares no expense to provide the finest quality and freshest ingredients available. The talents of Executive Chef Anthony Gatti are demonstrated in the preparation of nearly 40 delectable dishes that create mouth-watering taste-buoying sensations for patrons of the restaurant. One visit to this charming establishment, and you will be back for more, guaranteed.

We were able to sample a variety of dishes that not only stimulated the taste buds, but were attractively presented on sparkling china garnished with minute bits of radish, carrots and Italian parsley, adding an eye-pleasing sense of adventure to each dish.

The appetizers, Bufolatos and Portobello Di Pisa, were both

enhanced by the freshness of the ingredients. The Bufolatos was prepared with cheese that is derived from buffalo milk and is smooth, creamy, nearly silken in texture and was served with sliced Roma tomatoes, fresh basil and drizzled with a quite exceptional extra virgin olive oil. The Portobello Di Pisa consisted of a huge Portobello mushroom on a bed of mixed baby greens topped with made-on-the-premises fresh mozzarella, potato croquette, sliced Roma tomatoes and dressed with a well-balanced raspberry vinaigrette. My companion wondered how Chef Gatti could make a potato croquette taste so extraordinary.

We split the Tre Colore ravioli stuffed with lobster meat and goat cheese served in a shiitake mushroom and brandy cream sauce. Nothing on earth could be so sinfully creamy.

The Pollo ROLLONATO entree arrived, two ample breasts of chicken stuffed with prosciutto, roasted peppers, asparagus and fontina cheese cooked in a rosemary white wine sauce. My companion had the Salmons Impastato, consisting of two huge puff pastas filled with savory salmon, slices of shiitake

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HEALTHY LIVING

Weigh your options before obsessing about your weight

What is an eating disorder? Eating disorders are extreme expressions of a range of weight and food issues experienced by both men and women. They include anorexia nervosa, bulimia nervosa, and compulsive overeating. All are serious emotional problems that can have life-threatening consequences. Anorexia Nervosa is characterized primarily by self-starvation and excessive weight loss. Symptoms include refusal to maintain weight at or above a minimally normal weight for height and age; intense fear of weight gain; distorted body image; in females, loss of three consecutive menstrual periods; extreme concern with body weight and shape.

Bulimia Nervosa is characterized primarily by a secretive cycle of binge eating followed by purging. Symptoms include repeated episodes of binge eating and purging; feeling out of control during a binge; purging after a binge — vomiting, use laxatives, diet pills, diuretics, excessive exercise, or fasting; frequent dieting; extreme concern with body weight and shape.

Compulsive overeating is characterized primarily by periods of impulsive gorging or continuous eating. While there is no purging, there may be sporadic fasts or restrictive diets. Body weight may vary from normal to mild, moderate or severe obesity.

Eating disorders arise from a combination of long-standing psychological, interpersonal and social conditions. Feelings of inadequacy, depression, anxiety and loneliness, as well as troubled family and personal relationships, may contribute to the development of an eating disorder. Our culture, with its overemphasizing idealization of thinness and the "perfect body," is often a contributing factor.

Once started, eating disorders may become self-perpetuating. Dieting, binge eating and purging help some people to cope with painful emotions and to feel as if they are in control of their lives. Yet, at the same time, these behaviors undermine physical health, self-esteem, and a sense of competence and control.

Warning signs include a marked increase or decrease in weight not related to a medical condition; the development of abnormal eating habits such as severe dieting, preference for strange foods, withdrawn or ritualized behavior at mealtime, or secretive bingeing, an intense preoccupation with weight and body image; compulsive or excessive exercising; self-induced vomiting, periods of fasting, or laxative, diet pill or diuretic abuse; feelings of isolation, depression, or irritability.

The most effective and long-lasting treatment for an eating disorder is some form of psychotherapy, coupled with careful attention to medical and nutritional needs. Ideally, this treatment should be tailored to the individual and will vary according to both the severity of the disorder and the patient's particular problems, needs and strengths.

Psychotherapy must address both the eating disorder symptoms and the underlying psychological, interpersonal and cultural forces. Exclusive attention to either symptoms or underlying causes may prolong the recovery process.

Treatment is typically on an outpatient basis and includes individual, group or family therapy. Psychiatric medication, support groups or nutritional counseling are useful adjuncts for some individuals.

Hospitalization is recommended when an eating disorder has led to physical problems that may be life-threatening, or when it is associated with severe psy-

chological or behavioral dysfunction. A specialized eating disorders inpatient unit or day hospital may be the best choice when hospitalization is indicated. Treatment can be a long and costly struggle. Sometimes, in spite of the best efforts, treatment is not successful. In such cases, individuals remain chronically symptomatic, or more tragically, death occurs as a result of the physical or psychological damage incurred. Therefore, the very best treatment for eating disorders involves preventing them before they develop.

The primary prevention of eating disorders involves preventing their occurrence altogether, in other words, enabling healthy, non-eating disorder people to remain healthy. Secondary prevention means promoting the early detection and prompt treatment of eating disorders, thereby increasing the chances for a quick and complete recovery.

You can help prevent eating disorders by learning all you can about anorexia nervosa, bulimia nervosa and compulsive overeating. Genuine awareness undermines judgmental or mistaken attitudes about food, body shape and eating disorders. Also, discourage the idea that a particular diet, weight or body size will automatically lead to happiness and fulfillment. If you think someone has an eating disorder, express your concerns in a forthright, caring manner. Gently but firmly encourage the person to seek trained professional help. Lastly, support local and national nonprofit eating disorders organizations, like Eating Disorders Awareness and Prevention, a national non-profit organization based in Seattle, Washington, by volunteering your time or giving a tax-deductible donation.

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SOUND THE ALERT!

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Sixteen million Americans have diabetes and half of them don't even know it! Are you at risk?

The Diabetes Management Center at St. Elizabeth Hospital is joining with the American Diabetes Association in their campaign — **The American Diabetes Alert** — a one-day call to action for Americans to determine if they are at risk for diabetes.

Tuesday, March 24, 1998
8:00 am - 2:00 pm
St. Elizabeth Hospital's Diabetes Management Center

Who Is Most at Risk?

- People who are overweight.
- People who don't regularly exercise.
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Diabetes Management Center
St. Elizabeth Hospital
Medical Office Building
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This diabetes self-management education program has been awarded Recognition by the American Diabetes Association in accordance with the National Standards for Diabetes Self-Management Education Programs.

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Maplewood, NJ 07040

Offices where ads can be placed in person:

ESSEX COUNTY
463 Valley Street, Maplewood
170 Scotland Road, Orange
266 Liberty Street, Bloomfield

UNION COUNTY
1291 Styvessant Ave., Union

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Ad appears in all 18 newspapers
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West Orange Chronicle • East Orange Record
Orange Transcript • The Glen Ridge Paper
Nuddy Journal • Belleville Post,
Irvington Herald • Hillsburg Leader
The Independent Press of Bloomfield

DEADLINES

Business Directory 4 PM Thursday
Display - Space reservation 5 PM Friday
Ad Copy 12 noon Monday
In-column 3 PM Tuesday

ADJUSTMENTS

Adjustments: We make every effort to avoid mistakes in your classified advertisement. Please check your ad each time it appears, should an error occur please notify the classified department within seven days of publication. Worrall Community Newspapers, Inc. shall not be liable for errors or omissions in cost of actual space occupied by item in which error or omissions occurred. We can not be held liable for failure, for any cause, to insert an ad. Worrall Community Newspapers, Inc. reserves the right to reject, revise or reclassify any advertisement at any time.

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\$1000'S POSSIBLE TYPIST. Part-time. At-Home. Toll free 1-800-218-9000 extension 1-1129 for listing/direction.

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Advertising

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Worrall Community Newspapers has one full time opening for an outgoing, motivated, verbal sales representative who enjoys working with people. You should possess exceptional verbal and written communication skills, along with planning and organizing ability, strong selling and grammar skills. You don't have to be a college graduate and a minimum of 40 hours. Duties include classified ads from incoming phone calls, make outgoing sales calls to prospective customers, sell ads to special advertising projects and work with established accounts. Salary and commission. Benefits.

Please send resume with salary history and requirements to:

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CLERICAL, GENERAL OFFICE, travel, phone, filing, typing and data entry. Full-time benefits. Located in Mountainside. Call Mr. Thompson 908-452-9000 extension 102.

COOK (SHORT) for cafe lunchmen in Union. 8:30am-3:00pm, Monday thru Friday. Call 908-686-0868, 9am-5pm, ask for Lee.

COUNSELORS- SUMMER Day Camp: Boy's group based counseling, nature, low ropes, WBI, travel (deal for teachers, college students) 908-850-2271, 15 hrs.

CUSTOMER SERVICE/Client. Growing company needs well organized individual. Will be attentive, have telephone experience, ability to lift 25 pounds and stand for long periods in a fast-paced environment. Good starting salary. Great benefits. Please call Gary or Renee 908-687-8775.

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DENTAL ASSISTANT
Full time position for busy specialty office in suburban neighborhood. Diversified duties. Suburban surroundings and working conditions. Benefits offered to full time employees. Experience and x-ray license preferred. Call 973-487-6567.

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Suburban Cab Company is looking for full and part time help. Quality equipment, nice atmosphere. Call: 973-762-8700

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HOUSE HELP needed for West Orange family. General household chores. Great for student. Call 973-328-3476.

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DUREX, INC
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General Building & Fabrication Company. Work with Assistant. Must be qualified experienced. Call 908-686-0901 or Fax 908-686-7060, 908-687-4300.

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MEDICAL ASSISTANT. Friendly practice. Office immediate opening for Certified Medical Assistant/ LPN or RN. Full or part time. 2-1/2 hours per month. Fax resume, 973-762-4558.

MEDICAL SECRETARY/ Assistant for busy Ophthalmology office in Union. Full-time, experience preferred. Call 973-822-3020.

HELP WANTED

MEDICAL RECEPTIONIST. Position available for experienced, mature individual in West Orange area. Must have excellent computer knowledge of medical terminology and be computer literate. Hours 9:30am to 6:00pm, 5 evenings per week. Call 973-243-9747 or fax resume to 973-243-0777.

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ORAL SURGERY Assistant. Part time, 23 hours or less, alternate Saturdays. X-Ray license preferred. Salary based on experience. Mail resume to Doctors office. Apartment 167, 177 Irvington Avenue, South Orange, NJ 07078, or fax 973-762-9003.

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Aster School Program seeks adult leaders for positions in a Maplewood and South Orange neighborhood program designed for children of working parents. Must have own transportation and be available to start promptly at 2:30 to 4:30 on 2 days per week. Informing school calendar through June. Applicants must be available and have experience with children of school age children. Hourly salary based on experience. Call 973-762-1183 for more information, or cover letter and resume to: 973-775-1692.

PART TIME sales clerk, 2 nights and weekends. Good experience a plus. Call 973-322-3299 for application.

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RETAIL STORE Manager Wanted. 2-3 years experience in related field for expanding chain in Union area. Apply in person at O.E. Associates, 33-35 Broad Street, Bloomfield, NJ, or 4975 Seaton Road, Haledy Center, South Plainfield, NJ.

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Architectural office in Union county full or part time. Work progressing some computer skills. Call 908-910-0606 for appointment.

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SECRETARY/RECEPTIONIST. Needed for busy suburban temple. Full time with benefits. Computer literate and able to handle many tasks. Must have excellent phone and organizational skills, a team player and self starter with excellent communication skills. Submit resume with salary to: Rich at Tamara Emanuel, 61, 254 West Northfield Road, Livingston, NJ 07029 or fax to: 973-992-4428.

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ENTER SELECTION # 8100

Real Estate

Pogo Realty to offer seminars

Anyone considering a real estate career or looking to improve their effectiveness in real estate is invited to attend free workshops given by nationally renowned trainer Bob Alexander, formerly the senior national trainer for Century 21 Real Estate Corporation.

"We are delighted that Bob Alexander has joined the Century 21 Pogo Realtor team as a personal trainer," said Janusz Pogorzelski, the broker-owner. "We have seminars scheduled for this year, which are open to the public. Alexander's seminars will be held at Century 21 Pogo Realtors' new building at 923 Stuyvesant Ave. Union. They will include "Neuro-Linguistic Programming" on April 9, and "Telephone Success" on June 4.

As an agent, Alexander produced 110 listings per year. As a trainer, he studied with Dr. R. McKenna at the UCLA and Dr. H. Stolorich at the University of Toronto. He was the senior national trainer for Century 21 for 20 years, where he earned the reputation for being one of the best in the business.

In addition to these open workshops, Alexander will be working more intensively with the Century 21 Pogo Realtors sales associates on effective sales techniques.

Pogorzelski said he is proud to be able to offer his sales team such dynamic support. "We're convinced that Century 21 is the best national network in the industry. Having Bob on our team as a personal trainer is just one example of the tremendous resources that Century 21 provides. I'm proud to have him working with my agents, and our clients are impressed with the caliber of professional he represents."

Pogorzelski added that he is looking to add a few more committed real estate professionals to his sales team. Anyone who is interested in learning more about this opportunity or in attending the workshops can call him at (908) 851-2121.

Installation debts - A buyer's long-term debts; they usually extend for periods longer than nine months.

Maxson is tops

Nayibe Maxson, a sales associate with Weichen Realtors' Union office, has earned the office's top sales award for December.

Maxson attended University Libre in Colombia, where she was a law student. She and her husband are residents of Millburn.

Maxson may be reached at Weichen's Union office, (908) 687-4800, located at 1307 Stuyvesant Ave.

BUSINESS OPPORTUNITIES

DEALERSHIP WITH National Maintenance Corporation. Assured accounts in the local area. \$500 weekly income guaranteed to start. Involvement required. Call 908-223-0230. www.pennbrush.com. email: pennbrush@aol.com

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Brand new kitchen including appliances
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Quiet building with manicured landscape
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54 Westmonte Drive, 908-335-3913

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ROSELLE PARK. 4 room apartment. 4th floor. Utilities included \$500 per month. 1 month security. 301 Chestnut Street. Call 908-245-0644.

UNION, CONNECTICUT Farms Section. 6 room apartment. Three bedrooms, living room, dining room, eat-in kitchen, 5 rooms carpeted. Excellent condition. 1 1/2 months security. 908-695-4653.

UNION, OPEN HOUSE Apartment 12m-2m, Saturday, Sunday, March 21st, 22nd, 29th. Bayside Boulevard, 2nd floor (off Van Houten). 3 Bedrooms, Laundry, Dining Room, Eat-in Kitchen, Den, 1 Bath, Off-street Parking. Utilities included. Rent \$1,150. 301 Chestnut Street. Call 908-245-0644.

WESTFIELD. Two bedroom duplex, walk to town. \$550 per month. Includes 1 month security. Call 908-233-0778.

WEST ORANGE. 7 rooms, 3 1/2 bathrooms, many upgrades. Laundry facilities. Heat included. \$900 monthly. Section 8 okay. Call 973-325-9136.

APARTMENT TO RENT

WEST ORANGE. 2 bedrooms, living room, dining, eat-in kitchen, sunporch. Heat/hot water included. Great area. Near Route 200. NY bus route. Non-smoker with references. Available. Call 908-689-1314.

FURNISHED ROOMS FOR RENT
LINDEN FURNISHED room for rent for one month only. \$375.00 per month. 1/2 months security. Call 908-474-1683.

MARPLEWOOD ROOM. Includes laundry privileges. Parking. Utilities included. Near transportation. \$495 monthly plus 1 month security. No pets. 973-762-0452.

SPRINGFIELD FURNISHED apartment. Kitchen, bedroom, living room. \$550.00 monthly. Utilities 1 month security. Available April 15. 908-610-9142.

GARAGE FOR RENT
SHORT HILLS. Garage/storage space for rent. 500-300 square feet. Available immediately. Located on Morris Turnpike. Call 973-912-0222.

OFFICE TO LET
ELEGANT, EXECUTIVE OFFICES for the technology minded business person. Suburban West Orange. Contact: Hudson Park Executive Center. 973-225-8915.

LINDEN
OFFICES AVAILABLE FOR LEASE
BUILT TO SUIT OR EXISTING
-All Utilities included
Convenient Location/Parking
Call Andrea Richardson
STERLING PROPERTIES
OF NJ, INC.
OWNER/MANAGER
(908) 862-5600

UNION. 303 CHESTNUT Street. Prominent corner, ample parking 700 sq. ft., 3 room office space (rent \$600). 5 offices, 5 rooms, 2nd floor. Responsible. 700 sq. ft., lower level. \$325. Call 908-261-3226.

WEST ORANGE. Beautifully furnished office in spacious atmosphere. Includes internet, wireless internet parking, phone and fax systems, copier, conference room, and secretary station. 973-225-8915.

REAL ESTATE

"All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or intention to make any such preference, limitation, or discrimination. We will not knowingly accept any advertisement for real estate that is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis."

CEMETERY PLOTS
HOLLYWOOD MEMORIAL Park. Plot of 4 single graves for sale. \$4000. Call Frank 732-555-4228 or 732-920-5341.

HOLLYWOOD CEMETERY Park. Retail \$2000. Single \$3,000. Double. See real estate agent. Call collect after 6:00 pm 910-699-2044.

LAND FOR SALE
COASTAL NORTHERN Carolina. Fresh lot of water fronted bargains. Waterfront homesites as low as \$45,000. Water sports homesites with outstanding lookouts as low as \$36,900. Coastal Marketing. 1-800-482-2606.

TROUT STREAM AD Access \$19,900. Wooded. Five acre property. Home for sale. Call 607-553-8877. 607-553-8877. www.shynd.com

UPSTATE HANDYMAN CADIN 13
Friedrich. New home. Call for more details. Our friendly classified department would be happy to help you. Call 1-800-554-6911.

REAL ESTATE FOR SALE
BARGAIN HOMES. Thousands of Government Foreclosed and repossession homes being liquidated this month! Call for look listings! 1-800-561-1777 extension 199.

BLOOMFIELD. COZY and all purpose 2 bedroom. Call for more details. Call 973-735-3226.

EAST HANOVER. For Sale by Owner! Picture perfect 12 year old Colonial. Modern Daughter possibility. 75 x 180 lot, 4 bedrooms, 3 bathrooms, granite kitchen, custom tile and floor, large family room with generous sized rooms throughout. Well maintained and landscaped with secluded patio and back yard. 2 car heated-garage on-grade and finished. No basement. Total approximately \$480,000. Steel at \$289,000. 973-492-9161.

EAST ORANGE. \$150,000. Great opportunity for investor or owner occupied with 2 and 1 bedroom apartments. Nice area. Convenient to transportation. Call Pam for details. 908-759-0011, for details 1102371.

REAL ESTATE FOR SALE

FORCLOSED GOVERNMENT homes. Save up to 50% or more on repossessed homes. Little/no down payment. Bad credit OK. Call now! 1-800-600-9272 extension 600. (SC Network)

GOVERNMENT FORCLOSED Homes for sale on 81. Acres. 1/4 A.C. Mud. Great Save. Your Area. Toll free 1-800-216-9000 extension 64139 for listings/selection

GOVERNMENT FORCLOSED Homes for sale on 1.1 Acres. 1/4 A.C. Mud. Great Save. No money down government starts available now. Local listing. Toll free 1-800-600-9272 extension 64139.

LINDEN
1900 Renovated
3 Bedroom Colonial
1 1/2 baths, living room, dining room, breakfast room, finished basement with sun-kitchen, parkway finished basement with sun-kitchen, deck, pool, hot water baseboard garage, vinyl siding. Asking \$181,500. Directly off the Wood Avenue to Knapp Street, 412 Spruce Street.
908-682-1978
http://pages.prodigy.com/1458709/roylee.html

MARPLEWOOD OPEN House 12 March
Peach Bluffs, March 21st, 1pm-4pm. 7 room Colonial, 3 bedrooms, new kitchen and roof, parkway floor, oak/mulch woodwork, garage. Private development. By Owner. Call for appointment. 973-753-5347.

ROSELLE Park. Love Nest Master Suite with stone fireplace, formal dining room, hardwood floors, 4 bedrooms, 2 bathrooms, 2 car garage. Gunite pool. Huge 90'x190'. For \$227,500. 908-245-1335.

WEST ORANGE. Spacious 5 bed in prime neighborhood. 2 bedrooms, 2 bathrooms. Adjacent to school. \$412,000. Call 973-735-9212.

ADVERTISE

HOUSE OF THE WEEK
LINDEN. 3 bedrooms, 2 bathrooms, hardwood floors, granite kitchen, 2 car garage. Adjacent to school. \$412,000. Call 973-735-9212.

345 W. GEORGE AVE.
LINDEN, N.J. 07036
908-486-4777

Just moved in?
I can help you out?

Don't worry and wonder about learning your way around town or what to do and do or who to call. As your REALTOR, WAGON HOMES is simply the business of getting settled. Help you begin to enjoy your new town, good shopping, local attractions, community opportunity.

And my basket is full of useful gifts to dress your family. Take a break from unpacking and call me.
Welcome to Union
Residents of Union & Springfield only.
UNION..... 864-3881
SPRINGFIELD..... 407-0132

NEW JERSEY MORTGAGE RATES											
FOR UPDATED RATES CALL INFOSOURCE 908-686-9898 AND DIAL THE LENDER CODE											
LOOK FOR THESE LENDERS ON THE INTERNET @ WWW.CM-MORTGAGEINFO.COM/WORRALHTM											
PRODUCT	RATE	PTS	APR	PRODUCT	RATE	PTS	APR				
American Savings BK	7.25	2.00	7.30	1/701	INTERCOUNTY Mortgage	6.00	3.11	6.05			
30 YR FIXED	7.50	0.00	7.55	APP	30 YR FIXED	7.13	0.00	7.15	APP		
15 YR FIXED	7.00	0.00	7.05	APP	15 YR FIXED	6.75	1.15	6.80	APP		
31/30 YR	6.90	0.00	6.95	3/95	1/YR ADJ.	5.50	1.00	7.10	1/50		
Apple National Mortgage	6.00	4.00	6.05	1/769	Kentwood Financial Svcs.	6.00	3.53	6.05	1/760		
30 YEAR FIXED	7.50	0.00	7.55	APP	30 YR FIXED	7.13	0.00	7.15	APP		
15 YEAR FIXED	6.75	0.00	6.80	APP	15 YR FIXED	6.75	0.00	6.80	APP		
15 YEAR FIXED	7.15	0.00	7.15	3/50	30 YR JUMBO	7.50	0.00	7.63	3/25		
App Fee Includes all Fees. Pre-Approval											
Axa Federal Savings	7.25	2.00	7.30	1/752	Loan Serv.	6.00	3.51	6.05	1/757		
30 YR FIXED	7.25	0.00	7.25	APP	30 YR FIXED	7.25	1.00	7.25	APP		
15 YR FIXED	6.88	0.00	6.88	APP	6/1 JUMBO	6.63	0.00	7.34	APP		
1/YR ADJ.	5.38	0.00	7.79	1/350	15 YR JUMBO	6.98	0.00	6.92	3/95		
Bank of Popular FSB	6.00	4.00	6.05	1/768	National Future Mortgage	6.00	2.91	6.05	1/768		
30 YR FIXED	7.75	0.00	7.75	APP	30 YR FIXED	6.13	3.00	6.44	APP		
15 YR FIXED	7.38	0.00	7.41	APP	15 YR FIXED	5.75	3.00	5.97	APP		
1/YR ADJ.	6.50	0.00	8.10	1/100	1/YR ADJ.	5.13	0.00	6.68	N/P		
Bank of America	6.00	4.00	6.05	1/770	Premier Mortgage	6.00	2.88	6.05	1/770		
30 YR FIXED	6.50	3.00	6.75	APP	30 YR FIXED	7.75	1.30	8.12	APP		
15 YR FIXED	6.25	3.00	6.54	APP	15 YR FIXED	7.50	2.50	7.51	APP		
30 YR JUMBO	6.75	3.00	7.05	0	1/YR ADJ.	4.75	2.50	6.95	3/50		
Bank of Montreal	6.00	4.00	6.05	1/771	Prime Mortgage	6.00	2.88	6.05	1/771		
30 YR FIXED	7.50	0.00	7.52	APP	30 YR FIXED	7.25	1.00	7.25	APP		
15 YR FIXED	7.00	0.00	7.04	APP	15 YR FIXED	7.00	0.00	7.00	APP		
1/YR ADJ.	6.83	0.00	7.88	N/P	1/YR ADJ.	5.75	0.00	7.88	3/50		
Bank of New York	6.00	4.00	6.05	1/772	Source One Mortgage	6.00	2.98	6.05	1/772		
30 YR FIXED	7.15	0.00	7.15	APP	30 YR FIXED	6.25	1.00	6.25	APP		
15 YR FIXED	6.75	0.00	6.80	APP	30 YR VA	7.00	0.00	7.05	APP		
1/YR ADJ.	4.88	0.00	N/P	0	30 YR JUMBO	7.00	0.00	7.05	1/100		
Bank of the Americas	6.00	4.00	6.05	1/773	State Street Bank	6.00	2.91	6.05	1/773		
30 YR FIXED	6.75	3.00	7.31	APP	30 YR FIXED	7.37	0.00	7.38	APP		
15 YR FIXED	6.37	0.00	6.41	APP	15 YR FIXED	6.93	0.00	6.94	APP		
1/YR ADJ.	4.88	0.00	N/P	0	15 YR JUMBO	6.97	0.00	6.97	3/50		
Bank of the West	6.00	4.00	6.05	1/774	1st TIME HOMEBUYER	6.37	0.00	6.37	3/300		
30 YR FIXED	6.88	3.00	7.23	APP	30 YR FIXED	7.25	0.00	7.38	APP		
15 YR FIXED	7.00	0.00	7.00	APP	15 YR FIXED	6.88	0.00	7.00	APP		
31/30 YR	6.83	1.00	6.83	3/50	100-50 YEAR	7.00	0.00	7.25	3/25		
Bank of Virginia	6.00	4.00	6.05	1/775	West Essex Bank	6.00	2.91	6.05	1/775		
30 YR FIXED	6.83	2.75	7.24	APP	30 YR FIXED	7.25	0.00	7.25	APP		
15 YR FIXED	6.58	2.24	7.06	APP	15 YR FIXED	7.13	0.00	7.13	APP		
1/YR ADJ.	4.88	0.00	N/P	0	31/30 YR	6.88	1.00	6.88	3/50		
Bank of Wilmington	6.00	4.00	6.05	1/776	West Essex Bank	6.00	2.91	6.05	1/776		
30 YR FIXED	6.75	0.00	7.40	APP	30 YR FIXED	7.25	0.00	7.25	APP		
15 YR FIXED	6.88	0.00	7.40	APP	15 YR FIXED	6.88	0.00	6.88	APP		
31/30 YR	7.15	0.00	7.40	3/50	31/30 YR	6.63	0.00	7.50	3/50		
Bank of York	6.00	4.00	6.05	1/777	West Essex Bank	6.00	2.91	6.05	1/777		
30 YR FIXED	7.15	0.00	7.15	APP	30 YR FIXED	7.25	0.00	7.25	APP		
15 YR FIXED	6.75	0.00	6.80	APP	15 YR FIXED	6.88	0.00	6.88	APP		
1/YR ADJ.	4.88	0.00	N/P	0	31/30 YR	6.63	0.00	7.50	3/50		
Bank of the South	6.00	4.00	6.05	1/778	West Essex Bank	6.00	2.91	6.05	1/778		
30 YR FIXED	7.15	0.00	7.15	APP	30 YR FIXED	7.25	0.00	7.25	APP		
15 YR FIXED	6.75	0.00	6.80	APP	15 YR FIXED	6.88	0.00	6.88	APP		
1/YR ADJ.	4.88	0.00	N/P	0	31/30 YR	6.63	0.00	7.50	3/50		
Bank of the East	6.00	4.00	6.05	1/779	West Essex Bank	6.00	2.91	6.05	1/779		
30 YR FIXED	7.15	0.00	7.15	APP	30 YR FIXED	7.25	0.00	7.25	APP		
15 YR FIXED	6.75	0.00	6.80	APP	15 YR FIXED	6.88	0.00	6.88	APP		
1/YR ADJ.	4.88	0.00	N/P	0	31/30 YR	6.63	0.00	7.50	3/50		
Bank of the Midwest	6.00	4.00	6.05	1/780	West Essex Bank	6.00	2.91	6.05	1/780		
30 YR FIXED	7.15	0.00	7.15	APP	30 YR FIXED	7.25	0.00	7.25	APP		
15 YR FIXED	6.75	0.00	6.80	APP	15 YR FIXED	6.88	0.00	6.88	APP		
1/YR ADJ.	4.88	0.00	N/P	0	31/30 YR	6.63	0.00	7.50	3/50		
Bank of the North	6.00	4.00	6.05	1/781	West Essex Bank	6.00	2.91	6.05	1/781		
30 YR FIXED	7.15	0.00	7.15	APP	30 YR FIXED	7.25	0.00	7.25	APP		
15 YR FIXED	6.75	0.00	6.80	APP	15 YR FIXED	6.88	0.00	6.88	APP		
1/YR ADJ.	4.88	0.00	N/P	0	31/30 YR	6.63	0.00	7.50	3/50		
Bank of the West	6.00	4.00									

