

COUNTY NEWS

Preservation commended

The Union County Board of Chosen Freeholders presented five awards at the Eleventh Annual Historic Preservation Commendations March 11 at the Elizabethtown Gas Company in Union.

The projects include the restoration of the Central Railroad of New Jersey Station completed by the City of Elizabethtown; the alterations to the Roselle Fire House; the continuing maintenance of the Robert Gordon School in Roselle Park; and the preservation of the Shakespeare Garden of Cedarbrook Park in Plainfield by the Plainfield Garden Club in cooperation with the county's Division of Parks and Recreation.

Robin Reed of Summit was honored for her contributions to the restoration of the Reeves-Read Arboretum, and her leadership in preservation initiatives in the municipality.

The program also featured a presentation by Linda Waller, president of the Lawnside Historical Society, who has been instrumental in the restoration of the Peter Mott House for use as a museum in Lawnside. The community is believed to be the oldest incorporated black municipality in the nation.

For more information on historic preservation, contact the Division of Cultural and Heritage Affairs, 24-52 Rahway Ave., Elizabethtown, N.J., 07020, or call (908) 558-2550.

Realtors sponsor drive

The Greater Union County Association of Realtors is sponsoring a blood drive on Wednesday, April 15, from 9:30 a.m. to 3:30 p.m. The mobile blood vans will be parked at 44 Elm St., Westfield, outside Redden Realty, and also in the parking lot of Mangels & Co., 357 Chestnut St., Union, near Five Points.

All donors will be given a free cholesterol check.

The drive is in conjunction with the Blood Center of New Jersey. It is a semi-annual event coordinated by the Realtor Community Service Committee of the Greater Union County Association of Realtors. Blood is available to the members of the community should medical need arise.

Reservations may be made by calling Doris Kopik at (908) 233-0665. Walk-in donors welcome.

Seminars scheduled

Union County College will offer two single-session seminars focusing on resume preparation and overcoming the stress of job interviews. The seminars will be conducted from 10 a.m. to noon April 25 and May 2 at the College's Cranford Campus. Enrollees can take one or both seminars.

The programs are geared for professionals.

"Make Your Resume Work for You" will enable participants to learn effective resume writing. The class will review the mechanics behind writing resumes and cover letters.

Participants will learn how to balance salability with accuracy, and gain some tips on making their resume "scannable" for employers who rely on computerized screening.

"Developing Confidence for the Job Interview" will teach participants how to prepare for interviews, how to appear confident during interviews, how to conduct preliminary research and the importance of networking. Through role-playing, students will learn how to handle "trick" questions, negotiate a salary, and close the interview to their advantage.

For more information about the seminars, call (908) 709-7600.

Vendors sought

Union County College's Alumni Association is seeking vendors for a flea market to be held from 9 a.m. to 4 p.m. on Saturday, May 9 in Parking Lot 1 of the Cranford campus. The rain date is May 16.

According to Suzanne Covine, flea market chairperson, this year's event will feature traditional flea market items such as furnishings, china, and antiques. New merchandise will include t-shirts, toys and crafts.

Vendors interested in renting space should call Ann Pokocil, UCC director of development, at (908) 709-7505.

Homesharing available

The Home Share Program of Union County is an alternative way for people to meet their housing needs with benefits to homeowners and renters alike. In simple terms, homesharing is an arrangement by which two unrelated people share a dwelling within which each retains a private space.

Homesharers can arrange a regular agreement to exchange services for part or all of the rent. No two-housing arrangements are alike, each is tailored to the needs of the people involved.

For more information, contact Tricia Lobdell, Coordinator of Information and Referral, at Community Access Unlimited, 80 W. Grant St., Elizabethtown, or call (800) 354-5096 extension 27.

Sale benefits charity

The 34th Annual Spring Rummage Sale at the Community Congregation Church in Short Hills, located at the corner of Harsham Drive and Paragon Hill Road, will take place Saturday from 9 a.m. to 3 p.m. Admission is free.

As in the past, the proceeds will be donated to charity. Among the organizations to benefit from the sale are Tillnes House in East Orange, a shelter for teenage girls in crisis and Island Health Care Services in Jamaica.

The merchandise will be displayed throughout the church's classrooms and meeting halls. There will be four rooms of men's and women's clothing and a separate area for children's wear and toys. Books, linens, furniture, jewelry, hardware, housewares, sporting goods, computers and other items will be displayed in the main fellowship hall.

Bargain hunters can expect to find everything from antique toys to antique quilts, and fur coats to lawn furniture at discount prices. Among items sold in previous years were a Cartier watch and a designer gown worn by Jackie Kennedy Onassis.



Freeholder Mary P. Ruotolo congratulates Roselle Council President Elroy Dardan, left, and Fire Commissioner Bill Burns during the Eleventh Annual Historic Preservation Commendations earlier this month in Union. Dardan and Burns accepted the award for the renovation of the Roselle Fire House.

Live wolf at event

A live wolf will be the headliner at Union County's 9th Annual Wildlife Sunday at Trailside Nature and Science Center in Mountainside April 5 from 10 a.m. to 5 p.m.

Vinnie Reo, a representative from Wolf Visions, an organization devoted to protecting wolves, will discuss myths and legends about the "Big Bad Wolf." Reo also will explain the importance of wolves to the ecosystem.

County Manager Michael Lepolla said Wildlife Sunday is dedicated to all kinds of wildlife, with a variety of demonstrations, nature walks, planetarium shows, and ongoing activities for families.

Renee Thomair from Born Free Wildlife Care will discuss what homeowners should do if they find an injured wild animal. She will explain the role of wildlife rehabilitators, who are licensed by the state to care for and release orphaned and injured wildlife.

Grant Siles of Siles Apiaries will bring a colony of honeybees for up-close observation.

The Newark Bait and Flycasting club will present a hands-on fishing clinic designed to show participants a variety of different fishing techniques, bait and lures.

Turtle Back Zoo of West Orange will bring animals to touch, and hawks and owls from the Avian Wildlife Center of Wantage will be on display. The state department of Fish, Game and Wildlife, the Nature Conservancy and Jenkinson's Aquarium of Point Pleasant will be represented with displays stocked with free information.

During Wildlife Sunday, families can go on nature walks, go birdwatching with members of the Greater Watching Nature Club or discover what they can do to attract birds and

butterflies to their own backyards.

Children's activities will include face-painting, wildlife crafts, and the opportunity to have their pictures taken while posing as a hanging bat. Admission to Wildlife Sunday is \$2 per person. Children 6 and younger are admitted free. Trailside, 452 New Providence Rd., Mountainside, is a facility of Union County Division of Parks and Recreation.

Call (908) 789-3670 for information on this special event, or for upcoming spring and summer programs.

Robinson elected

Rahway Valley Sewerage Authority Commissioners unanimously elected Edward Robinson, former Cranford Mayor, to serve as chairman for a one-year term ending February 18, 1999. The action took place at the Authority's annual reorganization meeting, during which Allen Chin, former Westfield Mayor, was also elected to serve as vice chairman of the 10-member Board.

"I'd like to see the Authority continue to maximize its cost efficiency without sacrificing its safe environment," commented Robinson.

"Although I don't think that the Commissioners should get involved in the day-to-day operations of the Authority; however, in the budget process, we would like to see cost-cutting options presented to us by the staff."

"Running a small family business makes you fiscally conservative," said Robinson, owner/president of the 69-year-old, family-owned M. Robinson & Son, a landscape design nursery. "In a small business, you can't balance your budget by raising taxes, and you learn to live within that budget, or you're out of business."

He was voted the U.S. Small Business Administration's "1997 Small Business Person of the Year."

Spock's advice reassured countless young parents

(Continued from Page B1)

tion of readers, who had been raised by strict Victorian standards encouraging corporal punishment and discouraging hugs and good-night kisses. Childcare experts writing in the 1890s recommended fathers and sons show affection by exchanging many handshakes to discourage boys from becoming "soft."

In the pre-Spock era, new mothers were discouraged from nursing to pick up their baby whenever it cried. Instead, the popular wisdom of the time dictated parents should teach their newborns who had the upper hand by letting them cry.

The first revision of Spock's book, in 1957, stressed the benefits of permissiveness. That raised hackles among the conservative ranks who believed children should obey their elders instead of questioning the established order.

Spock came under fire from critics such as former Vice President Spiro Agnew, who branded him the "father of permissiveness" responsible for creating a "Spock-marked" generation of hippies.

"Well, at least nobody could accuse me of raising Spiro Agnew," Spock retorted.

Spock believed in practicing what he preached. There was an enormous outcry when he was photographed with the Chicago 7. His book's third edition, in 1968, encouraged parents to engage in political activism on behalf of their children.

He was a vocal opponent of the Vietnam War who was sentenced to two years in prison for conspiring to aid young men in avoiding the draft. The verdict was reversed on appeal.

To me, the best thing Spock taught me was to be secure in my instincts about raising a child.

When my husband and I would get together with other new parents and the conversation would turn to our kids, Spock was frequently quoted. He gave us confidence when we felt overwhelmed by the demands of a newborn.

Even at 3:30 in the morning, faced with an inexplicably screaming toddler, I never felt alone when the doctor was in the house.

Republicans prepare to name candidates

By Philip Sean Curran Staff Writer

On Saturday, Union County Republicans will select candidates for the three county freeholder seats, sheriff's office and congressional representative at the party's convention in Garwood.

With only Rep. Bob Franks' nomination secure, Republicans are expected to choose from possibly five candidates to fill the three freeholder seats. Three challengers have already made their intentions known.

Albert D. Dill Jr., a former councilman in Summit, is joined by Andy MacDonald of Fanwood and Juan Fernandez of New Providence as Republicans attempt to break a nine-seat Democratic majority. All three

could not be reached for comment at press time.

In less than one year, the Freeholder Board has witnessed tremendous upheaval as five members who started 1997 with the board are no longer there.

Last November, Republican incumbents Edwin H. Force, Henry W. Kurz and Frank H. Lehr were defeated. None are expected to run again.

This year, Freeholders Carol I. Cohen and Walter D. McNeil Jr., resigned and were replaced by Democrats Lewis Mingo Jr. and Mary P. Ruotolo. Cohen, a lawyer, now serves as county counsel, and McNeil is Plainfield's business administrator. Their terms as well as incumbent Daniel P. Sullivan's, the freeholder board chairman, expire this year.

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ARTS & ENTERTAINMENT

Union County Teen Arts Festival, March 18-19, 1998



Linden High School Guitar Ensemble, from left: Jim Topoleski, guitar and vocals; Steve Eisenkerch, acoustic guitar lead.



Elizabeth High School Harp Ensemble, from left: Nicole Palmaeri, Martha Motta, Kenya Arnold and Nelson Motta.



Photo by Barbara Kokkalis

Students from Columbia Middle School in Berkeley Heights perform "Together Again," a dance routine.



Gregory Zimmerman of Deerfield School in Mountainside sings out with accompaniment by music teacher Jeannette Maraff. Zimmerman will play the Barker in the school production of "Barnum" tomorrow and Saturday.



Linden High School dancers invite the audience to "Be Our Guest."

Jacque 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.



Rahway High School Flute Ensemble, from left: Christine Mongiello and Mistica Stevens.



HANDLE WITH CARE — Dancers from Oak Knoll School in Summit "handle" their ballet routine with a flourish. The Union County Teen Arts Festival is a two-day celebration of the arts. It is held on the campus of Union County College in Cranford. Approximately 3000 students attend annually, and are counseled and critiqued by 50 professional artists. The event is sponsored by the Union County Division of Cultural and Heritage Affairs.

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ARTS & ENTERTAINMENT

'School House Rock' rocks middle school

How can there be about 85 stars in one show?

It's true. You better believe it! What this reviewer witnessed Saturday night at Burnet Middle School in Union was a phenomenal production of the musical, "School House Rock," presented by the Burnet Middle School Drama Club. Every seat in that huge auditorium was occupied, and those who came after 7 p.m. had to park blocks and blocks away — in that cold rain!

One could call Candace and Sam Caponegro, those marvelous directors — who were able to keep everyone and every movement co-ordinated — the stars; or Mark C. Filan, musical director, the star; or Karen Silva the choreographer, the star; or even Bob and Donna Metz Burkhardt, who were in charge of sets and props, designs and production, or Pat Koesa, scenic designer, or Pat Shumsky, who provided real professional lighting in red, blue and green, or many others who had to do with the technical aspects of the show — all stars.

But then, there are those really talented principal players, such as Saeed Burkhardt, Kris Cotter and Shaun Saunders; the equally talented members of the ensemble; the chorus, the dancers. They, too, can be called stars.

In this entertaining, educational production, reminiscence of the televi-

Theater View

By Bea Smith
Staff Writer

sign show, "The Electric Hour," "School House Rock" was originally an off-Broadway show, conceived and directed by Saint Ferguson in the 1970s, with a book by Ferguson, Kyle Hall and George Ketting and music and lyrics by Lynn Abrens, Bob Dorough, David Fratberg, Kathy Manary, George Newall and Tom Yobe.

In words and music, "School House Rock" teaches youngsters the basics of speech, math, history and science, and begins with Tom, a new teacher, who is apprehensive about going to school to teach a classroom. Tom is played by the very funny, very talented Cotter. Among the musical numbers are "Verb: That's What's Happening," "A Noun Is A Person, Place or Thing," "Three Is A Magic Number," "Mother Necessity," "Suffixes" Till Suffrage, "Unpack Your Adjectives," a good rendition of "Just A Bill," "Figure Eight," "A Victim of Gravity," "Zero, My Hero," "Conjunction Junction," "Great American Melling Pot," "Interplanet Janet," "Interjections" and "Bows."

A powerful voice visits Union County Arts Center

By Jacque McCarthy
Associate Editor

The social power of music is what most inspires singer/songwriter Judy Collins. A prolific writer and an award-winning performer, this Grammy Award-winner will grace the stage of Union County Arts Center in Rahway on Saturday.

Collins spoke proudly of the three new songs on her newest recording, "Forever," which encompasses 24 years of recording history and includes three original songs.

According to the renowned artist, one of the new songs is based upon a poem written by husband Louis Nelson, an industrial designer and planner, inspired by the new Veteran's Wall in Washington. Collins calls the song, "an anthem for peace."

"Forever" is a compilation of classic Broadway songs, such as "Don't Cry For Me, Argentina" from "Evita" and "My Funny Valentine." Also included are classic Collins, such as the familiar "Both Sides Now." With orchestrated showpieces juxtaposing her traditional folk music, the album represents both a departure and a retrospective.

"I've been wanting to put a box set together of the Electric years for some time now," said Collins, stating that "Forever" represents 24 years of recording history. Collins plans to perform some of her new work at the arts center, along with "some surprises."



Judy Collins

Singing since the age of 20, Collins was raised in a musical family. She recalled being inspired by classical composers.

As a songwriter, Collins is inspired by "life, and a lot of discipline. You get inspired by everything around you."

"I think good songs, stories about people, are very powerful," said the performer, citing examples ranging from Stephen Sondheim to The Beatles.

"I don't really know what folk music means," she continued. "I've been able to carve out a repertoire that's distinctly mine."

And with that repertoire, Collins has been devoted to using the "power" of her music to help others. She spoke of Elton John's "Candle in the Wind" tribute to England's Princess Diana as an example of this kind of effort. Collins has campaigned to end production and distribution of anti-personnel landmines, a cause Princess Diana was devoted to.

And the singer's devotion to helping others does not end there. As

UNICEF's Special Representative to the Arts since 1994, Collins has traveled the world in support of UNICEF's medical, educational, and hydration programs.

"I've had a great experience doing it," she said.

Collins recently received the Distinguished Service Award from UNICEF.

Collins authored "Shameless" in 1995, which was released with an accompanying CD. She is currently working on two new records and a new television special. Her most recent book, "Singing Lessons," published by Simon and Schuster, is due to hit bookstores in September.

Her many accomplishments may seem like much work, but none of it is toll for this artist, only a part of giving back.

"To be an artist is the best," Collins said simply. "To do it well, you live life in the best thing you can possibly hope for."

"My most rewarding experience is having had such a long career," she added, "and feeling right now as if I'm just at the beginning."

The best and most rewarding part of this weekend will be the profound performance in store for those visiting Union County Arts Center in Rahway to catch a glimpse of this busy, talented lady.

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Cafe Z
You'll never want to leave
By Jacque McCarthy
Associate Editor

For a sumptuous Italian meal, VIP treatment and an intimate, cosmopolitan atmosphere, you need not prepare for a journey into New York City. Union's own Cafe Z can provide all of this, and more, within a reasonable driving distance from home.

My dining companion and I had the option of ordering from both the daily specials and the vast menu, all appealing but difficult to decide. I chose the Caesar salad special as an appetizer, which came with delicious slices of fresh mozzarella and sweet roasted peppers — a lot of mince. My companion's entree was shrimp and lobster scampi, which came with heavy chunks of seafood in a delicious garlic sauce. She enjoyed the meal tremendously, even though the portion was to large to eat at one sitting. My entree was the Linguini Marschero, which consisted of linguini tossed with large shrimp and sweet clams sauteed in garlic and olive oil. Fresh tomato accentuated this dish perfectly.

In between courses, our attentive waitress provided small cones of lemon sherbet to cleanse the palate. And, of course, no Italian meal is complete without a bottle of wine, and the White Zinfandel we chose was perfect for the meal.

Cafe Z offers many daily homemade Italian dessert selections, so rich that you don't know how you will enjoy one after such a delicious meal — but you will, guaranteed. I also recommend the cappuccino, served absolutely frothing with milk, a fine complement to a lovely meal.

Cafe Z's New York-underground safe atmosphere is completely relaxing after a long day at the office, and the perfect place to gather with friends and family for a social evening. The jazzy, bluesy music will lull you into a calm state, and the twinkling lights and lovely art deco decor make you feel as if you are far, far away from any distractions. If you let restaurant's fine staff do their job, they will confirm this feeling with their excellent service. You'll never want to leave.

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HAVE DINNER AT OUR PLACE & ENJOY

Demystify

ACROSS 1 Wheel spokes... 11 Recognize as qualified... 21 Golden horse... 21 Rated beforehand... 21 Weaver's need... 31 Der... 31 What veni means... 34 Berlin brew... 37 Autos... 37 "— of robins... 38 Presidential rite... 39 Neither Dem. or Rep... 41 Enceor... 41 Suppressed... 41 Scier's lift... 41 Frost... 51 Sweeper... 51 Car model... 51 Witch of... 54 Came to a stop... 56 Incomplete tree surgeon's state... 57 Don De... 73 Thus Edison... 61 Celtic priest... 61 Work unit... 63 Where trustees sit... 66 Lazy banker's... 69 Lining... 69 Fredrick in Madrid... 70 Defendants, in law... 71 Lorna of fiction... 71 Sava... 71 Niss's creator... 75 Sailor's sailor... 77 Eat... 77 First name... 83 AZ college town... 84 Inez... 86 Unthinking... 103 Leningrad's river... 103 Autobiog. novel... 106 Besow lavishly... 107 Louis XIV, for one... 110 Incomplete... 111 Trainman's state?... 112 Slupch crypto-... 113 Grapher's state?... 115 Lending a hand... 115 Poem of lamentation... 117 Grandpa, in Genoa... 118 With little fanfare... 119 Certain portraits... 120 Dead South author... 103 Stand motionless... 104 Slow dressmaker's... 111 Abbreviated date... 121 Kind of package... 13 Diminutive suffix... 13 Simonon port... 3 Sent away... 14 Zola... 16 Finished ecologist's... 17 Arrow point... 18 Busy dump... 23 "Weep... my lady"... 24 Miller Sebastian's... 99 Takes advantage of... 100 Like Humphry Dumpty... 103 Mount where Moses... 104 Col's boss... 105 Tense... 106 Obsolete Hollywood... 109 Wine prefix... 109 Golden call... 110 Beaver creation... 111 Ignited... 113 Secretar... 114 Egg... young

What's Going On?

FLEA MARKET

SATURDAY March 28, 1998
EVENTS: Flea Market/Indoors & Outdoors
PLACE: Arthur J. Johnson High School, 355 Westfield Avenue, Clark, NJ
TIME: 9am-5pm
PRICE: Free Admission. Contact For Information call 201-987-9533
ORGANIZATION: Sponsored by PTA

SAUNDERS

SAUNDERS
EVENTS: Big Indoor Flea Market
PLACE: Roselle Catholic High School, Raritan Road, Roselle, NJ
TIME: 9am-5pm
PRICE: Free admission
ORGANIZATION: Roselle Catholic High School

SUNDAY

SUNDAY
EVENTS: Flea Market and Rummage Sale
PLACE: Second Reformed Church, 132 Elmwood Avenue, Irvington, NJ
TIME: 10:00am-4:00pm
PRICE: Free Admission. Bake Sale, Books, Records, Electrical Appliances, Collectibles, Jewelry, Linens and Household Items
ORGANIZATION: The Woman's Association

THURSDAY-SATURDAY

THURSDAY-SATURDAY
EVENTS: 64th Annual Book/Music Sale
PLACE: Newark Public Library, 100 North Avenue, Newark, NJ
TIME: March 27, April 2, 3, 9:30-6pm, March 28, April 4, 10:30-6pm, March 30, April 1, 9am-6pm, March 28, 9am-6pm Children's Books
PRICE: \$4 donation. Opening day 3:27-6:00pm. Newark Public Library, 100 North Avenue, Newark, NJ
ORGANIZATION: College Women's Club of Montclair, branch of American Assoc. University Women. Proceeds help scholarship fundings Call Wednesday AM 973-763-7040

WORKSHOPS EDUCATIONAL

FRIDAY
EVENT: Depression's It Fearable?
PLACE: The Psychoanalytic Center of North New Jersey (PCNJ), 169 Northfield Avenue, LL2, W. Orange, NJ
TIME: 8:00pm-9:30pm
PRICE: Free admission
ORGANIZATION: The Psychoanalytic Center of North New Jersey, 201-738-7600

OTHER

THURSDAY-SATURDAY
EVENTS: 64th Annual Book/Music Sale
PLACE: Newark Public Library, 100 North Avenue, Newark, NJ
TIME: March 27, April 2, 3, 9:30-6pm, March 28, April 4, 10:30-6pm, March 30, April 1, 9am-6pm, March 28, 9am-6pm Children's Books
PRICE: \$4 donation. Opening day 3:27-6:00pm. Newark Public Library, 100 North Avenue, Newark, NJ
ORGANIZATION: College Women's Club of Montclair, branch of American Assoc. University Women. Proceeds help scholarship fundings Call Wednesday AM 973-763-7040

HOROSCOPE

For the week of March 29 to April 4

Aries March 21-April 20

Looking for love in all the wrong places. The step back — it might just be closer than you think. Leave yourself open for great possibilities. Be receptive to changes coming at work. Who knows, it might all work out better for you in the end.

Taurus April 21-May 21

Take an aggressive approach to handling a persistent problem. Stand up for yourself to work to earn someone's respect. Plan time away for you and your partner. With so much going on, the two of you haven't had much time for each other. Now is your big chance.

Gemini May 22-June 21

Don't keep putting off mental tests. The sooner you get them out of the way, the better you'll feel about yourself, and the sooner you'll be able to have some fun. One thing you've delayed is exercise and do something about your diet. Focus on both this week.

Cancer June 22-July 22

An idea that seemed utterly useless as first may turn out to be a great success. So don't dismiss anything as silly the first time you review it. This weekend, let business take a back seat to family matters. Your family needs your understanding and attention.

Virgo Aug. 24-Sept. 22

Invite a close friend to do something adventurous with you. You both will unwind and put some pretty heavy cards on your back. At work, when a sticky situation comes up, you will be able to deal with it with a new attitude.

Libra Sept. 23-Oct. 23

Don't let work get you down. Even if things seem like they continue to get worse, keep your chin up. Think of this time as an opportunity to make a change. Think about taking a chance this week. You could play the stock market or take a chance on love.

Scorpio Oct. 24-Nov. 22

Before the week gets too far along, set aside some funds for the weekend. That way you'll be able to enjoy yourself without the pressure of money worries. Think about something special you could do for someone near and dear to you.

Sagittarius Nov. 23-Dec. 21

This is the week you should look before you leap into anything. Be especially careful not to jump to conclusions concerning things going on behind the scenes at work. Outside of work, be cautious about taking on more because it may spread you too thin.

Capricorn Dec. 22-Jan. 20

Put your family first this week. A difficult situation will make things successful for family members. Be there for them. Take a step back and a long look at your financial situation. It may be time to start thinking about professional advice for help on your finances.

Aquarius Jan. 21-Feb. 18

Spring fever may be in the air but be careful about going off the deep end. Don't make light of things at work; it could work against you when you go for a promotion. Be sure not take a long-standing relationship for granted. Put some effort into it.

Pisces Feb. 19-March 20

With that big project wrapping up at work, it's up to you to make sure you get credit for all your hard work. Start by writing a report on what you did and how it helped the project. Document your writing. Don't become impatient concerning situations at home.

Are You Having An Event? And Would Like To Let Every One Know.

Place Your Notice In What's Going On

What's Going On is a paid directory of events for non-profit organizations. Its PRE-PAID and costs just \$20.00 (for 2 weeks) in Essex County or Union County and just \$30.00 for both Counties. Your notice must be in one of our Offices by 4:30 P.M. on Monday for publication the following Tuesday. Offices are located at 463 Valley St., Maplewood, 170 Scotland Rd., Orange, 286 Liberty St., Bloomfield or 1281 Stuyvesant Ave., Union. For more information call 763-9411

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ADDRESS _____
CITY _____ ZIP _____
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Write your ad in spaces below and mail to:
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P.O. Box 158, Maplewood, NJ 07040
DAY _____ DATE _____ 19 _____
EVENT _____
PLACE _____
TIME _____
PRICE _____
ORGANIZATION _____
For more information call 763-9411

What's Going On is a paid directory of events for non-profit organizations. It is prepaid and costs just \$20.00 (for 2 weeks) for Essex County or Union County and just \$30.00 for both. Your notice must be in our Maplewood office 463 Valley Street by 4:00 P.M. on Monday for publication the following Tuesday. Advertisements may also be placed at 170 Scotland Road, Orange, 286 Liberty St., Bloomfield or 1281 Stuyvesant Ave., Union. For more information call 763-9411.

Getting through the winter of one man's discontent

Recently I have experienced some professional disappointment and discontent, mainly with myself. The resultant introspection had led me to thinking about how more significant doubts or weaknesses with the world are managed in a number of recent literary efforts.

On The Arts

By Jon Plaut

Later, Singer adds "They had only one desire: to kill, to kill... they lined us up in a row and shot every third person. Others had to dig their own graves... I raised my eyes to the heavens, but they were blue and the sun shined... the Master of the Universe was silent."

Happy Birthday

If you would like everyone to join in the celebration at your child's birthday, just clip out the coupon below and send us your child's photo along with the information requested and we will print it as near the big day as possible. Photos must be received two weeks prior to publication. Only children 12 and under are eligible.

BIRTHDAY PARTY

Worral Community Newspapers Inc

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Union, N.J. 07083

If you have any questions, please call 686-7700

son/daughter of _____
(address and last name)
address _____
Daytime telephone number _____
will celebrate his/her _____ birthday on _____
Joining in the celebration are _____ (slisters/brothers)
and _____ (grandparents' names) of _____
(city) and _____
of _____
Be sure to enclose a stamped, self-addressed envelope for the return of your child's photo.

Stepping Out is a weekly calendar designed to guide our readers to the many arts and entertainment events in the Union County area. The calendar is open to all groups and organizations in the Union County area. To place your free listing, send information to Associate Editor Deborah McCarty, Westcott Community Newspapers, P.O. Box 3109, Union, New Jersey, 07833.

Stepping Out

LECTURES

TOON-CELL-TOWN in Westfield will present ink and paint demonstrations by artists of Disney Ink and Paint tour on Saturday from 6:30 to 9:30 p.m. The gallery is located at 108 Quimby St., Westfield. For information, call (908) 452-TOON or (973) 831-7933.

for "Romeo and Juliet." Auditions will be held on Sunday from 4-8 p.m., and on Monday, Wednesday and April 2 from 6 to 9 p.m. at the VA Medical Center in Lyons, NJ, in Building 5 auditorium. Also needed is a stage manager, set designer, dance choreographer and all backstage crews. SPC is seeking a director for "Great Expectations." For information, call (973) 762-4631.

Sing, dance, play songs? Your act is needed for Hillside's 85th anniversary celebration **TALENT SHOW**. Especially wanted are novelty acts. For information, call Nathalie Yefet at (973) 928-2000.

THE PHILANTHROPISTS OF FANWOOD needs technical help for ongoing season. For information, call Bob Peiser at (908) 688-0312.

GEMINI GROUP is seeking cameramen and technicians for filming original works for broadcast on local cable stations. For information, call Scott Coffey at (908) 654-1054 or write to: Gemini Group, 659 Trinity Place, Westfield, 07090.

RAYWAY VALLEY JERSEYBAVES barbershop quartet rehearses in the First Baptist Church Hall, 170 Elm St., Westfield, every Monday evening at 7:30 p.m. Men of all ages are invited to step by. For information, call (908) 233-7188 or (908) 382-2870.

BANGERCHOIR men's chorus rehearses Friday evenings at 8:30 p.m. Schwaibacher Sangbund mixed chorus rehearses Thursday evenings at 8:30 p.m. at the Deutscher Club in Clark. New members are welcome. For information, call Manfred Schneider at (908) 382-4090.

UNION HARMONICA BAND holds practice sessions at the Center Building, Caldwell and Morris avenues, Union, every Friday from 7 p.m. to 9:30 p.m. For information, call (908) 233-0673.

WESTFIELD GLEE CLUB invites male singers to come and sing at rehearsals on Mondays at 8 p.m. at the Presbyterian Church Parish Building Assembly Hall, 104 Mountain Ave., Westfield. Interested male singers are invited to call Dale Junilla at (908) 233-0673.

INTERESTED male singers are invited to call Dale Junilla at (908) 233-0673.

CAFES
VAN GOGH'S EAR CAFE presents an artsy coffeehouse atmosphere. Jazz entertainment is presented on Sunday evenings. On March 29, Hal Hirsh, Open Mic Night is presented every Tuesday from 7:30 to 10 p.m., with sign-up at 7 p.m.
Van Gogh's Ear is located at 1017 Stuyvesant Ave. in Union. For further information, call (908) 810-1844.

AMORE DI CAFE is located at 485 Springfield Ave., Berkeley Heights. For information, call (908) 655-8365.

BARNES & NOBLE CAFE in Springfield emulates a coffeehouse atmosphere with a literary spin, appealing to young, old alike.
The Cafe hosts a wide variety of family-oriented entertainment, ranging from folk singers to jazz ensembles. In addition to other programs, the Cafe holds Open Mike Poetry Night on the third Sunday of the month at 7:30 p.m.
Barnes & Noble is located at 240 Route 22 West in Springfield. For information, call (201) 376-8544.

MINSTREL COFFEEHOUSE is a coffeehouse/concert series run by the Folk Project, a non-profit folk music arts organization.
April 3 — Cathy King and Marcie Maxner, and Bob Norman. April 10 — Open Stage, 8 p.m., sign-up for 15-minute set from 6:30 to 7 p.m. April 17 — Hugh Blumenthal and Acoustic Food Chain. April 24 — John Ritchie and The Waggonbacker Revue. May 1 — guitar monster Martin Simpson. May 8 — Folk Project Spring Festival. May 15 — Woods Tea Company. May 22 — Harper and singer Joanna Mell. May 29 — Margo Hinesback and Mark Saunders.
The Project is located at the Somerset County Environmental Center, 190 Lord Stirling Road, Basking Ridge. Shows are held every Friday year-round, presenting folk music in its broadest sense. Coffee, tea and baked goods are served, no alcohol or tobacco are allowed. Showtime is 8:30 p.m. Admission is \$5. For information, call (908) 768-2489.

MUSIC BOB CAFE of the Donald P. Palmer Music is located in the Springfield Free Public Library, which also offers other entertainment is presented on scheduled days.
Those interested in performing at the Music Bob Cafe should submit a resume or letter of introduction to Susan Palmer. For information, Free Public Library, 66 Mountain Ave., Springfield, 07081.

CLASSES
TOON-CELL-TOWN in Westfield will offer "How to Draw Mickey Mouse" for participants of all ages on Saturday. The gallery is located at 108 Quimby St., Westfield. For information, call (908) 452-TOON or (973) 831-7933.
Union artist Kathy Kornath will teach fine art classes on beginning oil or drawing and non-toxic oil painting with water for adults, seniors and children at the Westfield Community Room beginning April 1.

Cost is \$30 per student, supplies included. Classes run ten weeks. Adult classes are held from 10:00 a.m. to noon on Fridays, and children's classes are held from 3:30 to 4:30 p.m. on Wednesdays.
The room is located in the Westfield Municipal Building, 428 East Broad St., Westfield. For information, call (908) 789-0480.

SCREENWRITING CLASS will be sponsored by Playwrights Theatre beginning April 2. Advanced Playwriting Master Class/Workshop will take place on April 16. Also, Creative Dramatics will be held in three two-week daily sessions beginning July 6, July 20 and Aug. 3, for grades 4-9. Playwrights Theatre is located at 43 Green Valley Road in Madison. For information, call (973) 514-1787, ext. 32.

LINDEN ART ASSOCIATION is offering visual arts classes on Wednesdays in five-week segments. The schedule is as follows:
April 29, May 6, 13, 20, 27.
Classes will be held at Sunnyside Recreation Center, on Melrose Terrace at Orchard Terrace, Linden. For information, call (908) 496-1408.

AMERICAN PERFORMANCE STUDIOS Rome Festival Church Institute

classical rock, performed by local bands.
Weekend performances include blues, roots and rock music. An upscale and traditional blues brunch is presented every Sunday. The Crossroads is located at 78 North Ave., Garwood. For information, call (908) 232-8566.

PHYL'S PLACE presents live musical entertainment on weekends.
The tavern is located at 638 Elizabeth Ave., Linden. For information, call (908) 925-8990.
SHOUT! presents live musical entertainment on weekends.
The tavern is located at 116 Watchung Ave., Plainfield. For information, call (908) 789-5860.

COMEDY
TAVERN IN THE PARK features popular comedians on Fridays. On March 27, B.B. Mat and Ray Solimeno. On April 3, Ed Ryan. On April 10, Jerry Diner.
Admission is \$8 for show only. \$25 dinner package is available. Tavern in the Park is located at 147 West Wood Ave., Roselle Park. For information, call (908) 241-7400.

CASUAL TIMES restaurant features comedians on weekends.



'Swiss Family Robinson' by TheatreWorks USA will be presented on Saturday and Sunday at Paper Mill Playhouse.

will offer a Choral Theater course in April, May and June.
The studios are located in Westfield. For information, call (908) 233-7214.

UNION MUSIC SCHOOL is holding mail-in registration for courses in music performance, dance, theater and the arts, for students pre-K through grade 12.
Classes run from June 29 through July 31 from 9 a.m. through 12:15 p.m. daily at Kawamesh Middle School in Union Township. Planned musical theater productions are: "Joseph and the Technicolor Dreamcoat," grades 5-7. Grades 8-12 are to be determined.
Musical productions, an exhibits and dance, music and drama performances will be held at Union High School. For a brochure, write to Union Music School, P.O. Box 356, Union, NJ 07083-1895, or phone (908) 851-6476.

UNION HARMONICA BAND provides free harmonica lessons. For those who play, but do not read music, lessons will also be given. The only expense will be purchasing a harmonica. Practice sessions are held at the Senior Citizen Building, Caldwell and Morris avenues, Union, every Friday from 7 p.m. to 9:30 p.m.

CLUBS
CLUB BENE DINNER Theater shows classic popular entertainers on weekends. Dinner-and-show, as well as show-only tickets are available. Club Bene is located on Route 95 in South Amboy. For information, call (908) 727-3000.

OOVE LOUNGE presents live music by alternative bands every weekend.
The tavern is located at 114 Chestnut St., Roselle. For information, call (908) 241-1226.

ORCHARDROADS in Garwood presents a weekly lineup of musical readers:
Tuesdays — Acoustic Open-Mic Night. Blues guitar stringer and vocalist Rhet Yip opens the show, and then opens the stage to any aspiring player who enters. The show opens at 8:30 p.m.
Wednesdays — B.B. and Ray Solimeno. Thursdays — Psychedelic Thursdays presents the greatest sounds of

the restaurant is located at 1085 Central Ave., Clark. For information, call (908) 388-6511.

CONCERTS
BROWN BAG CONCERTS will feature pianist Susan McDaniel tomorrow at 12:15 p.m. at Cedar Presbyterian Church in Summit.
Admission is free. The church is located at 70 Maple St., Summit. For information, call (908) 273-0441.

ARBOR CHAMBER MUSIC SOCIETY welcomes Patrick Binford, principal oboist of the Montreal Symphony, on Saturday at 8 p.m. at Christ Church in Summit.
Tickets are \$17, \$14 for seniors and \$8 for students. The church is located at 561 Springfield Ave., Summit. For information, call (908) 232-1116.

JUDY COLLINS will perform in concert on Saturday at 8 p.m. at Union County Arts Center in Plainfield.
UACA is located at 1601 Irving St., Rahway. For information, call (732) 499-8226.

MUSIC AS AUTOBIOGRAPHY will be presented by The Ying Quartet on Saturday at 8 p.m. at New Jersey Youth Symphony Music Center in Murray Hill.
Tickets are \$25. The center is located at 570 Central Ave., Murray Hill. For information, call (908) 771-5544.

AFTERNOON MUSIC will present The Torma Roadie Group on Sunday at 3 p.m. at the Lutheran Church in Summit.
The church is located at Springfield and Walden avenues in Summit. For information, call (908) 273-3245.

FIRST BAPTIST CHURCH OF WESTFIELD Youth Choir and Youth Group will present a musical cabaret of songs by Rodgers and Hammerstein on Sunday at 11:30 a.m.
Tickets are \$3 per person, \$10 per family. The church is located at 170 Elm St., Westfield. For information, call 253-2278.

KEAN UNIVERSITY will present soprano Katherine Harris on Sunday at 8 p.m.
Tickets are \$20 for orchestra, \$15 for mezzanine. Faculty, staff, alumni and senior citizens are \$10, \$7 for students.

UNION MUNICIPAL BAND will present a Spring Concert on Monday at 7:45 p.m. in Burnet Middle School Auditorium.
Admission is free. The school is located on Caldwell Avenue in Union. For information, call (908) 277-3433.

FLEUR DE LIS, a baroque chamber music group, will perform from noon to 12:30 p.m. on Wednesday for Mid-Day Musicales at First Congregational Church of Westfield.
Admission is free. The church is located at 125 Elmer St., Westfield. For information, call (908) 233-2494.

NEW JERSEY STATE MUSEUM PLANETARIUM will present CD Laser Concerts on Fridays and Saturdays through April 26.
"Pink Floyd: Dark Side of the Moon," 8:15 p.m.
"Laser Zeppelin," 9 p.m.
"Pink Floyd: The Wall," 10:45 p.m.
"Laser Show Stoppers," 2 p.m. and 4 p.m.
Tickets are \$7 for adults, \$5 for children age 12 and under. "Show Stoppers" is \$4 per person. Tickets are available at the Planetarium box office and at Ticketmaster locations. The planetarium is located at 205 West State St., Trenton. For information, call (609) 262-6464.

DANCE
NEW JERSEY PERFORMING ARTS CENTER will present the following dance programs:
"The Deutscher Company, Saturday at 8 p.m. and Sunday at 8 p.m. Paulo Ribeiro Dance Company, April 9 at 7:30 p.m. and April 10 at 8 p.m.
Bala Folcioria da Bahia, April 11 at 8 p.m.
Ballet Gubenkian, April 24 at 8 p.m., April 25 at 8 p.m. and April 26 at 3 p.m.
Oiga Roria Dance Company, May 15 at 8 p.m. and May 16 at 8 p.m.
NJAPAC is located at One Center Drive, Newark. For information, call (973) 539-6285 or (973) 228-9729.

SWINGIN' TERN DANCES will be held on the following Saturdays:
April 4 — Chartreuse and Please and Thank You String Band.
April 18 — Donna Hunt and Brave Hambo.
May 2 — Beverly Francis and Howard Miller.
May 16 — Fish Family.
Dances are held at Ogden Memorial Church on Main Street in Chatham. Dances begin at 7:30 p.m. Admission is \$7 per person. Sneakers only required. For information, call (973) 539-6285 or (973) 228-9729.

FILMS
SPEAK OF ME AS I AM, a sneak preview of a new work-in-progress documentary of Paul Robeson, will be screened on Tuesday at 7 p.m. at New Jersey Performing Arts Center.
Tickets are \$12 for adults, \$7 for children and age 14. NJAPAC is located at One Center St., Newark. For information, call (888) GO-NJAPAC.

SPRINGFIELD PUBLIC LIBRARY will screen "Santa Clara" on April 23 and "Life on a String" on May 14.
Admission is free to all films. Space is limited to 60 people at each showing. The Springfield Free Public Library is located at 66 Mountain Ave., Springfield. For information, call (973) 376-4930.

KIDS
CHILDREN'S THEATRE at Paper Mill Playhouse will present "Swiss Family Robinson" on Saturday and Sunday; "Peter Rabbit" on April 4 and 5; "Charlotte's Web" on April 25 and 26; "Gulliver's Travels" on May 2 and 3; and "The Princess and The Pea" on May 9 and 10.
All shows start at 11 a.m. Tickets are \$8 for orchestra, \$7 for mezzanine. The playhouse is located on Brookside Drive in Millburn. For information, call (973) 376-4343.

MORGAN, TORGAN AND TERI SHOW will take place on Saturday 11 a.m. to noon at Millburn Middle School.
For preschool through second grade. Tickets are \$8 in advance, \$7 at the door. The school is located at 25 Old Short Hills Road in Millburn. For information, call (973) 467-0667.

SPRING STRAITS planetarium show at Traill State and Science Center in Mountainville will explore the constellations of spring on Sunday at 2 p.m. For ages 6 and up. Admission is \$3 per person, \$2.55 for seniors. Traill State is located at 452 New Providence Road, Mountainville. For information, call (908) 788-3670.

DONALD S. PALMER MUSEUM of the Springfield Public Library will present Mrs. A. C. Cotta and Twelfth "Fainting Dreams" for Children," on April 19 at 2 p.m.
The library is located at 66 Mountain Ave., Springfield. For information, call (973) 376-4930.

DEATH OF A SALESMAN will be presented at Paper Mill Playhouse through April 5.
The playhouse is located on Brookside Drive in Millburn. For information, call (973) 376-4343.

ELIZABETH PLAYHOUSE will present "The Actor's Nightmare" and "The Real Inspector Hound" through April 5.
Tickets are \$8, \$6 for seniors and students. Showtime is 7:30 p.m. Friday and Saturday, and Sundays at 2 p.m. The playhouse is located at 1100 East Jersey St., Elizabeth. For information, call (908) 355-0077.

ONCE UPON A MATTRESS will be presented tomorrow through April 5 at Urdens. Showtime is 7:30 p.m. The school is located on North Third Street in Union. For information, call (908) 851-6780.

PAUL ROBERTSON, ALL AMERICAN, a new play by Oreste Overa, will be presented by TheatreWorks/USA on Wednesday at 7 p.m. at New Jersey Performing Arts Center.
Tickets are \$18 for adults, \$7 for children under age 14. NJAPAC is located at One Center St., Newark. For information, call (908) GO-NJAPAC.

ART SHOWS

TOMASULO ART GALLERY will display works by figurative painter Mary Beth McKenzie through April 6. Gallery hours are 10 to 4 p.m. Monday through Thursday and Saturdays, and also from 6 to 9 p.m. Tuesday through Thursday. The gallery is located at Union County College. For information, call (908) 709-7155.

HELLA BAUM in Union will open an exhibit "Joys of Travel" featuring her expressionist paintings through April 23 at Donald B. Palmer Museum of the Springfield Public Library.
Hours are Monday, Wednesday and Thursday from 10 a.m. to 6:30 p.m., Tuesday, Friday and Saturday from 10 a.m. to 4:30 p.m. and Sunday from 10 a.m. to 3:30 p.m. The library is located at 66 Mountain Ave., Springfield. For information, call (973) 376-4930.

GOLDLOCKS AND THE THREE PIGS for four- to eight-year-olds by Union artist Kathy Kornath is on display at the Westfield Community Room.
The room is located in the Westfield Municipal Building, 425 E. Broad St., Westfield. For information, call (908) 768-2489.

ADOBÉ EAST GALLERY in Summit will display "Reverent Traditions" featuring the works of award-winning Native American artists tomorrow through April 9. A reception will be held tomorrow from 7 to 10 p.m. and on Saturday from noon to 4 p.m.
Gallery hours are Tuesday through Saturday from 9 a.m. to 5 p.m. and Sunday from 11 a.m. to 3 p.m. Adobé East is located at 445 Springfield Ave., Summit. For information, call (908) 273-9225 or (908) 242-2622.

DISNEY INK AND PAINT TOUR will make a special appearance at "Toon-Cell-Town" art gallery in Westfield on Saturday.
The gallery is located at 108 Quimby St. in Westfield. For information, call (908) 452-TOON or (973) 831-7933.

WESTFIELD HADASSAH Fine Art and Crafts Show will be held on Saturday from noon to 9 p.m. at Temple Emanu-El in Westfield.
Admission is \$3, \$1.50 for seniors. Students are admitted free. The temple is located at 756 East Broad St. in Westfield. For information, call (908) 233-6531.

CHILDREN'S SPECIALIZED HOSPITAL in Mountainside will display "Second Look," a collection of over 100 pieces of artwork by members of the local community throughout April.
The exhibit may be viewed daily from 8:30 a.m. to 8:30 p.m. in the East Wing, via the Ambulance Entryway. CSH is located at 150 New Providence Road, Mountainside. For information, call (908) 561-8185.

ROBERT KUSHNER, 25 Years of Center Art will be on display through April 5 through May 31 at New Jersey Center for Visual Arts. A reception will take place on April 5 at 5 p.m.
Gallery hours are weekdays from noon to 4 p.m. and Thursdays from 7 to 9 p.m. Saturdays from noon to 4 p.m. and Sundays from 2 to 4 p.m. NJCVA is located at 68 Elm St., Summit. For information, call (908) 273-9121.

AUDITIONS

FUNCTION TEAM will hold auditions for adult singers and dancers today from 7 to 9 p.m. at St. Paul's Evangelical Lutheran Church in Elizabeth.
Singers should bring an audition piece and a recording of their own voice. Also welcome are writers, directors and technical people. The production, "A Feast For the Senses," will run May 15, 16 and 17. The church is located at 813 Gallopwood Road in Elizabeth. For information, call (732) 682-2173.

THE FORUM THEATRE in Metuchen will hold auditions for a non-union company on Sunday from 2:30 to 5:30 p.m. for "A Tree Grows in Brooklyn."
Auditions should prepare one up-temper and one ballad. Needs are four men and four women ages 20-35, and children ages 10-15. Rehearsals begin April 4. Showdates are April 24-May 2.
The Forum is located at 314 Main St. in Metuchen.

CIRCLE PLAYERS in Piscataway will hold auditions for musical stock season on Saturday and Sunday at noon.
All auditions must be at least 18 years old, must prepare a two-minute monologue. If auditioning for musicals, must prepare 16 bars of music. Circle is located at 16 Victoria Ave., Piscataway. For information, call (732) 968-7555.

CARNIVAL PRODUCTIONS will hold auditions for "A Shynae Muddle" by Barbara Letow on Sunday, Wednesday and April 24 at 7:30 p.m. at El Bodegón Restaurant in Rahway.
Needed are 3 women ages 20-30, one woman age 40-50, one man age 25-35 and one man age 60-70. The restaurant is located at 169 W. Main St. in Rahway. For information, call Wendy Cincuenta at (732) 388-0647.

SPARTAN PRODUCTION COMPANY seeks men, women and teens

TEEN ARTS

TEEN ARTS PRESENTATION of Berkeley Heights, New Providence and Summit will hold a Teen Arts Showcase at Governor Livingston High School, located on Watchung Boulevard in Berkeley Heights.

TELEVISION

CTN cable television will broadcast "Art Best," tomorrow at 4 p.m. Every Monday, "Of the Western World," 11 a.m. Every Tuesday, "American Cinema," 10 a.m.; "Faces of Culture," 11 a.m. Every Saturday, "Music and You," 6 p.m.
YO-YO will inspired by Bach, a six-part series, will be aired on April 1, 8 and 15 on THIRSNWNET.

THEATER

DEATH OF A SALESMAN will be presented at Paper Mill Playhouse through April 5.
The playhouse is located on Brookside Drive in Millburn. For information, call (973) 376-4343.

ELIZABETH PLAYHOUSE will present "The Actor's Nightmare" and "The Real Inspector Hound" through April 5.
Tickets are \$8, \$6 for seniors and students. Showtime is 7:30 p.m. Friday and Saturday, and Sundays at 2 p.m. The playhouse is located at 1100 East Jersey St., Elizabeth. For information, call (908) 355-0077.

ONCE UPON A MATTRESS will be presented tomorrow through April 5 at Urdens. Showtime is 7:30 p.m. The school is located on North Third Street in Union. For information, call (908) 851-6780.

PAUL ROBERTSON, ALL AMERICAN, a new play by Oreste Overa, will be presented by TheatreWorks/USA on Wednesday at 7 p.m. at New Jersey Performing Arts Center.
Tickets are \$18 for adults, \$7 for children under age 14. NJAPAC is located at One Center St., Newark. For information, call (908) GO-NJAPAC.

Homeowners should take care when choosing a contractor

Much of the natural anxiety homeowners feel in embarking on a home remodeling or repair project can be relieved if they take the time to select the right contractor.

"Homeowners should give this decision at least as much care as they give to choosing products," advises Jane Thompson, president of Sears Home Services, which performs more home improvements and repairs than any other contractor nationwide.

"Consumers depend on the contractor's expertise to guide them through all the technical issues and count on his integrity on working within their budgets," Thompson explains. "Consumers need to remember that the contractor's crew will be in their home and around their family for the life of the project, so they should check out his company with care."

• **Check for complaints.** Check whether any complaints have been registered against the contractor you are considering. Call the local Better Business Bureau to learn if any cus-

tomers have written letters or filed complaints with the BBB.

Your state's Attorney General's Office can tell you if there are any unresolved complaints filed against a contractor, and your local police department can steer you clear of "scam artists" contractors facing criminal charges. If the contractor you are considering has an unresolved complaint in his file, find someone else.

• **Check for rapport.** When you meet with the contractor's salesperson, ask yourself if you are comfortable with this person. Do you trust the company he represents? Do you believe he knows what he's talking about? Based on those answers, do you believe his company will send you installers who also will be knowledgeable and pleasant? Will you be comfortable having this contractor in your home and around your family for the life of this project?

• **Check out the company.** Will the contractor give you a complete, written description of any warranties cov-

ering the installation portion of the project? Has the company been in business long enough to assure you it will be around to honor those warranties? Can you obtain business references, and when you check them, does the contractor have a longstanding history of honoring his obligations?

• **Check out the products.** Are the products the contractor wants to install in your home covered by warranties? Are they quality products, and are they what you want?

• **Check customer references.** Ask for 10 to 15 references. A reasonable number of completed jobs indicate an established company. Then call three or four of these references to ask about the contractor's integrity and quality.

• **Ask if they would hire him again.** If he finished the job on schedule, if he was responsive to their phone calls, and if he kept them informed about the progress of the project.

• **Check his license and insurance.** Make sure your contractor knows the local building codes and is licensed to perform the work. Make sure he has property damage, liability and workers' compensation insurance — but don't take his word for it.

• **Ask to see each individual policy.** Note policy numbers, the dates the policy is in effect and the names, and addresses and phone numbers of the insurance companies. Then call the carriers to make sure the insurance policies are current. Again, if you find any problems, find someone else.

"Your home is too big an investment, and too important to your family's well-being, to take chances," Thompson concludes. "Make sure you choose someone with a good history, whom you know you can trust."

Consumers can obtain a free booklet "Choosing a Contractor" by writing to Sears Home Improvement, 3333 Beverly Road, BC116B, Hoffman Estates, IL 60119.

New laminate flooring has covered much ground

You might say it's hit the ground running. Laminate flooring, a trend that got its footing in Europe more than 20 years ago, has recently swept across the Atlantic to become one of the fastest growing categories in the home-flooring industry, and is projected to capture as much as 10 percent of the US flooring market in the next 10 years.

The first truly revolutionary flooring product North American consumers have seen in nearly 30 years, laminate flooring offers fashion and function at an affordable price. With its vast array of patterns and colors as well as its durability and low maintenance, the new product is an increasingly popular choice for today's homes, appearing in living rooms, kitchens and family rooms alike.

"Laminate flooring's style and performance features address today's consumer needs," says Santiago Romero, publisher and editor-in-chief of "Floor Covering Weekly." "Also, it's a natural product, manufactured from wood products, and that appeals to the consumer."

Laminate flooring can set the stage in any room. Manufacturers are replicating wood and inlaid wood looks, as well as stone-look patterns such as terrazzo, slate, granite and marble in a rich variety of colors.

"The design possibilities are endless — you can mix and match woodgrains and abstracts to create a handsome, unique floor," says Donald Raymond, vice president of marketing for Uniboard Canada Inc.

Today's savvy consumers expect good design at an affordable price. Laminate flooring answers the call with an average cost of an installed laminate floor, estimated to \$6 to \$8 per square foot.

"Laminate flooring's price points are positioned at the high end of vinyls, and the low end of solid hardwood, making it a nice bridge product for consumers," Monaco notes.

The product's ease of installation also helps cut costs. For example, it normally takes only eight hours for two professionals to install a laminate floor in a typical 600-square-foot room, compared to days for other types of flooring, according to Curt Haffner, director of marketing for Wilsonart International.

"We're finding that laminate flooring is particularly attractive for families because of its durability," says Donna Froudt, marketing director for Pickering Incorporated. "It's tough enough for everything from Hot Wheels to high heels, and it never needs to be waxed."

How is this high-style, hard-working product made? High-impact laminate flooring is an engineered wood product, constructed by fusing several layers of material under tremendous heat and pressure. Typically, the product's surface layer — consisting of a high-pressure or low-pressure laminate with a clear, durable melamine finish over a printed design — is bonded to particleboard or a high density fiberboard core. A bottom layer helps balance and stabilize the floor.

This process allows for more affordable fashion options than ever before, plus the durability and easy maintenance demanded in a floor surface. As consumers discover laminate flooring's benefits, the new product is predicted to surface as the flooring of choice in the North American market.

Your home and the environment can be perfect together

With a few simple steps, you can benefit the environment while making your home more comfortable and energy efficient. Home experts estimate that up to \$350 a year of heated and conditioned air literally go out the window... and doors and other spots in homes that aren't properly sealed. If you totalled all the areas around the

house that need caulking and weatherstripping, you'd have the equivalent of a three-foot gaping hole in the wall.

These helpful do-it-yourself tips from the experts at DAP, a leader in home improvement and repair, can help cut your home energy costs.

• **Leaky windows** cause 15 to 35 percent of total home heat loss. Use

insulating foam sealant or caulk to seal cracks and gaps around window frames and where glazing meets the sash and the sash meets the jambs on windows.

• **Seal around door frames** and add weatherstripping at the bottom or sides if needed. Use insulating-foam sealant when installing or replacing

stair windows or doors. For additional draft protection, tightly fit shrink film over windows.

• **Seal and insulate inside** and out. Fill in tiny cracks and big gaps. While most people routinely check windows and doors, exterior leaks also demand attention. Use foam sealant to fill gaps around your foundation.

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Author tells how to make your house work for you

"A house that works" is my theme in building a house. My impression after touring hundreds of houses is that they lack imagination. Most houses are tremendously dull concepts involving little more than boxes stacked on top of each other. You can change this. By forethought, you can put all kinds of things into the design and inside the walls that will make your house more usable and comfortable.

As an owner-builder you have the unique opportunity — I consider it a stewardship — to make your home into a facilitative environment for better living. Winston Churchill captured the thought when he said, "We shape our buildings, and our buildings shape us." Your house has a job to do, and that is to facilitate your life and those of your successors in the house. Some ideas to put your house to work:

- Let it process the water with which you will cook, clean and drink. This can be through water filtration, water softening, water distillation or a combination.
- Let your house improve the air you breathe. Through a variety of air filtration systems, humidifiers, and air-to-air heat exchangers you can improve the healthfulness of your inside environment, and the cleanliness of your surroundings. Housewraps reduce dust infiltration.
- Let your house feed you. Through forethought you can simplify the process of preparing and storing food in your new house. You can landscape for a place to grow food and herbs; you can provide a root cellar or fruit room to store the produce.
- Let your house give you a workout. You can build a sports court in to your design. You can adapt a room into a workout room by providing appropriate soundproofing, and electrical service and cable TV to facilitate the use.
- Let your house simulate your mind. Provide spaces conducive to two-person conversations. Create libraries and reading spots with natural and artificial light and privacy. Pre-wire for electric Internet and computer sharing pathways from room-to-room. Locate students desks in bedrooms. Pre-wire for telephone and data access to many points.
- Let your house clean itself. Build in a dust-free whole-house vacuum system. Bring wash facilities to points of use. Avoid designs and surfaces that catch dust. Use scrubable, cleanable, renewable finish materials.
- Let your house warm and cool itself. Provide for air flow; orient your structure to capture morning and winter sun; design to shade from the high sun of summer. Provide means of thermal storage and insulate to protect your found resource.
- Let your house care for you. Make provisions for handicap access if you have immediate need or if you will stay long enough to experience the ravages of unexpected injury or advancing age. See that your hallways are wider, your baths, laundry and entrances are accessible, and your kitchen is open and adaptable. Design in considerations for children and for pets. Make play spaces, gathering spots, and storage for toys and personal articles.
- Let your house entertain you. Prewire for whole house audio and home theater video. Provide for Internet, satellite, and computer connections to televisions. Create spaces for guests and gatherings. Design your house for separate activities and permit privacy. Provide for musical performances and instruments, for formal meals and holiday celebrations. Facilitate your hobbies thoughtfully.
- Let your house make a living. Create and equip space for shop or office, craft or livelihood. Anticipate the necessary utilities and facilities. See that storage, display, delivery and communication flexibility are built in whether you choose to activate them later or not.

Mark A. Smith is the author of "The Owner-Builder Book: How You Can Save More Than \$100,000 in the Construction of Your Custom Home."

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HEALTHY LIVING

Drug courts prove effective in the fight against abuse

Many of the crimes committed on our streets today have their roots in alcohol and drug addictions. Yet, too often we simply lock the offenders away in jail and do not try to treat problems that lead them there. This oversight is really at our expense. When we release criminals with addictions back to our communities, they usually pick up with a new crime spree and new prison sentences. Essentially, our safety and our tax dollars are at their mercy.

Consider that by the end of the 1980s, about one-third of people in state prisons were there because of drug offenses — and 60 to 70 percent had a history of substance abuse. Yet, despite this, in 1991, only 13.5 percent of state prisoners were enrolled in drug programs. This gap simply does not make sense when you consider that it costs less to provide treatment than to keep an inmate in jail for a year. Outpatient drug treatment averages about \$3,000 to \$10,000 per person, while housing an inmate in jail for a year costs close to \$30,000. Studies confirm that jail alone increases the likelihood of further crimes, while substance abuse treatment decreases it.

Some communities have started

Making A Difference

By The Union County Coalition for the Prevention of Substance Abuse

alternative programs, such as drug courts, that make their streets safer and save taxpayers money. They also give offenders a closely supervised chance to become responsible, law-abiding taxpayers. Drug courts steer addicts who commit non-violent crimes, such as larceny or drug dealing, to treatment instead of jail. Studies have indicated that every dollar spent on treatment leads to a \$7.46 reduction in crime-related spending and lost productivity.

When community groups and criminal justice agencies join together to provide treatment for offenders, the rate of success is high. According to Drug Strategies, an organization dedicated to promoting effective approaches to the nation's drug problem, early research has shown promising results:

A good breakfast proves important to weight loss

Eating a better breakfast is better for your body and can help you maintain or lose weight, according to a recent study by the Center for Clinical and Lifestyle Research and WellSource Inc.

With regard to breakfast eating, researchers were curious as to the effects of breakfast on an individual's body mass index, which is a person's ratio of weight to height. A 41-item survey was distributed to 1.5 million people during 1994 and 1995, with a total of 202,770 valid surveys returned. Body mass index was open-ended for each survey that contained self-reported height and weight. The definition of eating breakfast meant more than a sweet roll and coffee.

The research, sponsored by Smith-Kline Beecham, was conducted among participants in the Eotchin Health & Lifestyle National Tracking Study, a major, multi-year initiative created to provide information concerning health-related lifestyle practices among a large sample of adults throughout the United States.

The survey rated breakfast eating as often (1), sometimes (2), or seldom (3). When the average BMI for each breakfast eating category was observed, those who reported eating breakfast "often" (53 percent) had a BMI significantly less than the people who reported eating breakfast "sometimes" (25 percent) or "seldom" (22 percent).

Health experts recommend a BMI less than 27. The average BMI for "often" breakfast eaters was 26.38. The average BMI for the "sometimes" and the "seldom" breakfast eaters were 27.58 and 27.08 respectively.

"The results proved that eating breakfast is a positive behavior that can actually help an individual maintain or lose weight," says James M. Rippe, M.D., co-director of the study with Dr. John E. Gobble and Dr. Donald R. Hall. "Those participants who ate breakfast 'often' versus 'sometimes' or 'seldom' maintained better body weights. The findings also show that daily nutritional habits impact strongly on body mass index."

Results of the breakfast eating research were published in an issue of the "American Journal of Health Promotion."

Correction policy

It is the policy of this newspaper to correct all significant errors that are brought to the editor's attention. If you believe that we have made such an error, please write Tom Canavan, editor in chief, 1291 Snyvesant Ave., Union, 07083, or call him at 686-7700, ext. 329 on weekdays before 5 p.m.

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"SOFTNESS" IS NOT COMFORT

Your posture can make quite a difference where your health is concerned. That's why you should avoid "posture traps."

Soft, sagging chairs. Soft, lumpy mattresses. Low feet-to-front auto seats. Chairs with no backs, or backs that make you sit too rigidly, these are just a few examples of furniture that can put your body out of whack. Result: fatigue, irritability, muscle strain, unhealthy pressure on nerve centers.

Softness is not comfort. A chair or mattress should be firm enough to properly support your spine and all the muscles and joints in your body. A chair that's too soft, for example, can crowd your abdomen, press against your chest cavity, and interfere with the healthy functioning of your body. The true test of chair comfort is being able to sit for long periods without feeling fatigue or unwelcome pressures on any part of your body.

In the interest of better health from the office of Dr. Donald Antonelli
Chiropractor
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2878 Morris Ave., Union
908-688-7733

Great hair contributes to great health

Hair growth takes place in the roots and follicles, where healthy cells divide and multiply, pushing the hair strands outward.

Unfortunately, some treatments for cancer inhibit the growth of healthy hair cells. Feelings, especially positive feelings, play a vital role in the restoration of health. The way you think and feel about yourself each day often begins with looking in the mirror. Hair accessories and wigs can become an important aspect of personal appearance.

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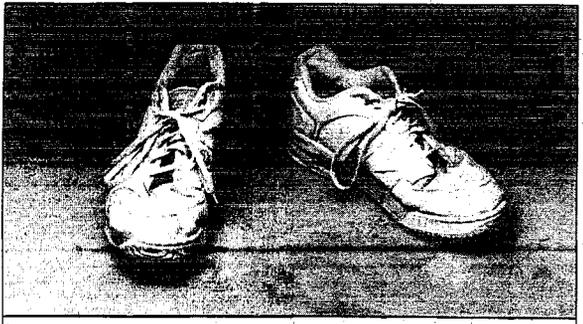
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At the Wound Healing Center, we're experts in the treatment and prevention of non-healing wounds. Our team of specialists includes physicians and nurses who utilize the most advanced programs and treatments in wound care.

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KATHY KELLY 973-630-3200 732-250-1588

BABYSITTER WANTED for 16 month infant. Live-in/weekend. West Orange. Start now. Call for interview. 973-243-7254.

BAKERY CLERKS, full and part time for our Midtown Union Shopping, Wednesdays and weekends needed. Please call Christine, 973-630-4323.

BANQUET STAFF, full and part time, \$10-1300/week. Call Sam or Richard, 973-731-4300.

BOOKKEEPER-ACCOUNTS Receivable/payable available for a detail oriented individual in a friendly Union Township office. Computer experience helpful, billing, collections and all accounts needed. Please call Gary of Perla 908-687-5775.

DENTAL ASSISTANT for Oral Surgery office. Full time, 20 hours per week, alternate Saturdays. Will train right person. 973-782-5775.

DISHWASHER, Deli King of Linden. Full time. Call 908-925-3909.

DRIVERS, EXCELLENT pay. Deli King of Linden. Must have own vehicle. Flexible days and nights. Make your own shift. Seniors and retirees welcome. 908-925-3909.

HELP WANTED

CHILD CARE, Professional couple seeking experienced enthusiastic reliable person to help in care for 3 year old daughter and 7 year old son. Must be a licensed driver, non smoker and like dogs. Excellent references. Call Ethelwey at 212-641-4370. References required.

CHILD CARE, Loving, experienced reliable full time 7am-5pm, \$8 and 7 year old in my home. Must speak English and own car. Child to school. References required. 973-475-0884

CHILD CARE needed. Loving, experienced, reliable. Full time, 9:30am-7:00pm; for 4 month old in South Orange. Live-out. Excellent references required. Non-smoker. Call 973-378-3445. Leave message

CHILD CARE, Part Time. Collections and general office responsibilities. Maplewood, NJ. Call 973-761-4343.

CERICAL

We are a furniture distribution facility located in Pantan Center, looking for clerical associates. Part time day positions available, with some evening hours available as well. The responsibilities for these positions include processing invoices, handling customer service, and data entry. Candidates must have knowledge of computers, typing, good telephone skills, and possess the ability to work independently.

We offer benefits, training and friendly co-workers. Apply in person Monday 9-5pm and Tuesday thru Friday 9am-5pm.

Realists & Manufacturers

401 Edison, NJ 08837

CERICAL PART TIME

OFFICE ASSISTANT to provide clerical support to our Livingston Office complex. High school diploma or equivalent. Experience preferred and WordPerfect experience a MUST. Earnings \$6.00am-1:00pm Monday through Friday 9:00am-1:00pm. Duties include: answering fax or send resume to: HR@ESSEX, 7 Robert Street, Livingston, NJ 07033, fax: 973-597-0731.

COMBINATION BODY PERSON

Paint and frame experience a must. Must have own tools. Call 973-674-8778.

COOPER, ROSE & ENGLISH LLP

is seeking a legal secretary with litigation or environmental experience. Ideal candidates must be proficient in MS-WORD 97 and should be assertive, have telephone experience, ability to operate a copier, offer a competitive salary and benefits package. Please send resume and cover letter to: Kelly Spicho, c/o Cooper, Rose, and English LLP, 460 Morris Avenue, Summit, NJ 07901 or fax 908-273-8922. Call 973-630-2000.

COUNSELORS-SUMMER Day Camp

Boy's scout head counselors, camping, nature, low sports. WSI, retired. Ideal for teachers, college students. 908-550-2287.

COUNSELORS

For residential homes for DD MR in Maplewood, Union. Full time, part time. Good benefits, salary. Fax resume 973-622-7100.

CUSTOMER SERVICE/Clerical. Growing company seeks well organized individual. Must be assertive, have telephone experience, ability to lift 35 pounds and handle multiple tasks in a fast paced environment. Good starting salary. Great benefits. Please call Gary of Perla 908-687-5775.

DENTAL ASSISTANT for Oral Surgery office. Full time, 20 hours per week, alternate Saturdays. Will train right person. 973-782-5775.

DISHWASHER, Deli King of Linden. Full time. Call 908-925-3909.

DRIVERS, EXCELLENT pay. Deli King of Linden. Must have own vehicle. Flexible days and nights. Make your own shift. Seniors and retirees welcome. 908-925-3909.

HELP WANTED

DRIVER OTR Clean Warranted Transport- West Coast Runs. \$1000 Sign-on Bonus for Experienced. Health Insurance Available. First Day on Truck. Experienced Drivers 1-800-441-4326. Graduate Students 1-800-339-6428. Bud Meyer Relegated Truck Lines 1-888-667-3729.

DRIVERS

Suburban Cab Company is looking for full and part time help. Quality equipment, nice atmosphere. Call: 973-762-5700

FINANCIAL ADMINISTRATOR, part time. Responsible for the preparation of accounting transactions, maintenance of records and preparation of financial statements. 3 days/week, 9am-5pm. Send resume to: Reeves-Ried Architects, 165 Hobart Avenue, Summit, NJ 07901.

FLORAL DESIGNER wanted for expanding shop in Maplewood. Must have experience. Part time day position also available. 973-762-3525, between 10am-5pm.

FRONT DESK. Busy chiropractor's office needs full time, energetic, neat appearing, personable front desk person. Position involves daily bookkeeping and word processing. Must have excellent spelling and grammar skills for details and have a positive attitude. Top quality only. Complete application at South Orange Chiropractic Center, 15 Village Plaza, South Orange, New Jersey or call 973-761-0022.

GENERAL OFFICE HELP, filing, phones, etc. Home Based. Nonwork location. Contact: Johnson Supply 908-298-1212, between 9am-5pm.

HAIR STYLIST AND MANICURIST

For full service Salons with Training. Full/part time in Bellevue area. Call Jay Jennings: 973-732-0355

HOME TYPISTS

PC users needed \$45,000 income potential. Call 1-800-513-4343 ext. B-2097.

HOME TYPISTS

PC users needed \$45,000 income potential. Call 1-800-513-4343 ext. B-2097.

INFANT CARE GIVERS needed. Must speak English and be energetic and kind! Please call Lisa or Kathleen at 973-762-9860 or 973-761-1415, or fax resume to: 973-762-1819.

INSURANCE AGENT in Springfield needs Customer Service Representative. Licensed and experienced only. Attractive benefits. Fax resume to: Wilson & Ward Co., 454 Morris Ave., Springfield, NJ 07081. Alternate: Lee Nelson, Personal and Confidential.

LEGAL SECRETARY

Mid-level Essex County law firm seeks experienced legal secretary with solid secretarial skills. Competitive salary must be fluent in WordPerfect 6.0 for DOS. Good work organization skills and the ability to work independently. Competitive salary and benefits. Fax resume and salary requirements to: Renee Shulman, FOX AND FOX 973-597-0884

LEGAL SECRETARY. Small Union law firm seeks legal secretary. Hours call flexible. Must have knowledge of Microsoft Word. Please fax resume, cover letter and salary requirements to: 973-964-7020.

HELP WANTED

LEGAL SECRETARY for Livingston firm. Legal and strong organizational skills required. Fax resume with salary requirements to: 973-992-5800, 973-992-5838 or call Irene at 973-992-5800.

LIFE/GAIDS, SUMMER employment. Full time, Mon-Fri 9-5. Excellent pay. Excellent benefits. Resolved areas plus others. Chills, 973-869-2792.

LOOKING FOR New Career? Want to Earn with the Leader? Here your Value! Salary/Service above Career. Earnings? Call 973-674-1822.

MEDICAL RECEPTIONIST, Part time evening, 5pm-8pm. Excellent communication and organizational skills, light computer, dependable. Flexible. Resigned to 4106-222. Worrall Community Newspapers, P.O. Box 158, Maplewood, New Jersey 07040.

OFFICE CLERK

Summit law firm seeks full-time office clerk. Ideal candidate should possess excellent organizational skills. We offer a competitive salary/benefits package. Please send resume and salary requirements to: Kathy Secker, c/o Cooper, Rose & English LLP, 460 Morris Avenue, Summit, NJ 07901 or fax resume to: 973-992-1853, or call 973-992-3550.

OFFICE MANAGER for psychologist. Work at home. Make own hours. 12 to 15 hours per week. \$12.00/hr. REQUIREMENTS: Bachelor's in medical billing, responsible for billing/invoicing/scheduling. Excellent organizational/telephone skills. Must have computer knowledge and computer fax available. Call 973-983-9515. Fax work history 973-983-9515.

OWNER OPERATORS: Needed for a home based Dryer Bay, NY to Hudson, PA. Home based, weekly settlements and much more. Fax resume to: 973-674-2351.

OWN YOUR OWN business. Digital satellite TV. Distributions how available. Earn income for life. No heavy selling. Will not interfere with present employment. Minimal investment. Work 2 1/2 hours weekly. Fax resume to: \$3,000-\$10,000 month. Call 1-888-670-4109 for details.

PAINTER/SPRAY for bathrooms and appliance cabinets. Call 973-743-3335.

PART TIME parking attendant needed. Flexible hours. Weekends and evenings. Good money. Perfect second job. Must be 18 and have car. Call 973-762-4140, after 11:00 am.

PART TIME Sales Assistant wanted. Early morning, 6 days/week. Reliable call a must. Starting salary \$150/week. Plus car expense and benefits. Call 973-509-5644.

PART TIME days for Marketing Assistant. Full time Receptionist and computer skills required. Call 908-241-3280.

RECEPTIONIST/SECRETARIAL. Bloomfield company has diversified position. Full time Receptionist, typing, filing, postage computer. Starts at 9:00am-5:00pm-11:00am, Monday-Thursday. Ask for Christine 973-743-7516.

RECEPTIONIST/FRONT DESK for Chiropractic Office. Full time/Part time. Computer Receptionist experience preferred. 908-241-7778.

RECEPTIONIST/CLERICAL

Clerical experience with good typing and telephone communication skills for general office duties. Some computer experience also desirable. Good benefits/competitive salary. Apply to: Frances Givanger, 11 Edison Plaza, Springfield, NJ 07081 or call 973-564-7041.

HELP WANTED

RECEPTIONIST/SECRETARY for Livingston law firm. Some legal experience. Fax resume with salary requirements 973-992-5803 or call Irene at 973-992-5800.

ADMINISTRATIVE SECRETARY RECEPTIONIST

Buy Mountain State office seeks Administrative Secretary/Receptionist. Good telephone skills, WordPerfect 6.1 for Windows and dictaphone a must. Send resume and salary requirements. Theodora A. Tamborini, P.C. Consultants at Law 1004 Route 22 West Monticello, NJ 07093

RETAIL STATIONERY PART TIME

One of a kind specialty store offering fine social stationery and upscale party goods is looking for a stationery person who likes working with people, has an eye for detail and is familiar with computers. Will train. Work 3 days per week, 9:30am-2:30pm. We offer a relaxed and friendly atmosphere. 25 years old at the same location, 2 miles from the Mall at Short Hills. For more information contact:

THE PAPER PEDLAR 681 Morris Turnpike Springfield, NJ 07081 973-376-3388

RETAIL

Merchandise Part-time if you are an outgoing, reliable person who enjoys local retail. POWERFORCE a division of ACTMEDIA, Inc. has a new LONG TERM, PART-TIME job opportunity. You will be responsible for maintaining the accounts for Kodak/Quaker calling on food, drug and discount stores in Newark territory includes: Orange, Union and Rahway. You must be available 20 hours/week and have a reliable insured auto. We offer a competitive salary. Strong preference will be given to applicants with grocery, drug or multi-store merchandising experience. Please call POWERFORCE at (888) 757-9953 EOE M/F/D/V.

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HELP WANTED

RETAIL STORE Manager Wanted. 2-3 years experience in related field for expanding chain in Metro area. Apply in person at D.E. Jones, 30-35 Broad Street, Bloomfield, NJ or 4975 Shelton Road, Haddon Center, South Plainfield, NJ.

Sell Your Stuff!

Advertise It All On The Internet

Call Now!!
1-800-564-8911

Free press

is the strength behind democracy.

At Worrall Community Newspapers, our staff learn what it takes to become good reporters. Why? Because reporting for one of more of our weekly newspapers means becoming involved in the communities we serve. From news stories to features, items, columns, coverage to public blotters, from community events to the Board of Education, reporters are the eyes and ears of all our readers.

Worrall Newspapers, which publishes 18 newspapers serving 28 towns, has openings for reporters in its Essex and Union County regions. Do you think you have what it takes to be a reporter, send resume and clips to: Editor Tom Cahalan, P.O. Box 3109, Union, N.J. 07083, or fax to: 908-268-4169

Be a part of a company whose mission is to preserve democracy.

Worrall Newspapers are an equal opportunity employer.

announcing 24 HOUR CLASSIFIED AD LINE

CALL 908-686-9898

ENTER SELECTION # 8100

Put your advertisement and your Visa or Mastercard ready to pay answer the questions you are asked in a clear voice.

ADVERTISE

ADVERTISING SALES

Worrall Community Newspapers is looking for experienced and aggressive salespeople for outside and inside sales. Earning potential commensurate with experience. Call for appointment (908) 686-7700

Classified Advertising - Inside Sales

Worrall Community Newspapers has one full time opening in its Maplewood office for an outgoing, motivated inside sales representative who enjoys working with people. You should possess exceptional verbal and written communication skills, along with planning and organizing ability, strong spelling and grammar skills, (we don't have spell check) and type a minimum of 40wpm. Duties include taking Classified ads from incoming phone calls, making outgoing sales calls to prospective customers, sell ads in special selling periods, and work with established accounts. Salary and commission. Benefits. Call Classified Advertising Manager 973-762-0700 between 10am and 3pm

HELP WANTED

Real Estate NOW HIRING at the Union, Pa. office Cashier and Call Team Members Full time and Part time available

Quick Check Apply at 1774 West Avenue Union, NJ Or Call 908-688-9586

SALES ASSISTANTS WANTED

Cadwall Bank is seeking motivated individuals for positions as sales assistants to help our staff professionals. Must have the ability to obtain a Real Estate License. Computer skills and telemarketing skills a must.

SALES HELP: Large flower and garden center looking for experienced sales people immediately. Flexible hours. Call 9:30am-5pm, Monday-Saturday, 973-735-0597.

FULL TIME INSURANCE SALES PART TIME TELEMARKETER

Union County Office. Full time experience necessary. Call Max at 908-688-6776.

SECRETARY

Architectural office in Union County full or part time. Excellent benefits. Call 908-611-0603 for appointment

SECRETARY

MEEKER SHARKEY, one of NJ's leading insurance/brokerage firms is seeking a full time person to join our central office. Candidates should be proficient in all NJ office procedures, plus dictation, excellent communication and organizational skills.

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EMPLOYMENT WANTED

CERTIFIED HOME Health Aide and Companion available to care for the elderly. Live in or out of home. Reasonable. Free evaluations. Call 973-782-6134.

CERTIFIED WOMAN seeking live in or out of home care for the elderly. Good references. Call 908-620-1840.

COMPANION TO Sick or Elderly, Experienced. Live-in or Part-time. Care services, a Polish speaker. 732-963-2929.

DORSON HOME CARE, Inc. "Maintenance with Integrity." Home Health Aide, R.N. Education, Certified, In-home, Bonded, 24-hour immediate response. Call 973-472-7161, New Jersey Accredited.

EXPERIENCED NANNY available for Summer work. June thru September. References available. Clean 973-859-4665.

EXPERIENCED, RELIABLE woman seeking job to care for elderly sick. Live out of home. Transportation, references available. 973-774-7999.

NANNY/HOUSEKEEPER seeks live-in job. References, references and transportation available. Call 973-375-3630.

POLISH AGENCY, Inc. Specializing in elderly care services. References available. Free evaluations with excellent references. Call 908-689-4140.

PORTUGUESE Woman looking for home care. Excellent references. Excellent references. Open transportation. Available weekdays. Call Area 973-969-3757/973-729-8262.

RELIABLE, GOOD NURSES Aides. Seek job opening to assist with day or nights. Call 973-374-8725.

TOO BUSY TO Clean? I will clean your home, office, apartment, Good references. Open transportation. Call 973-374-3774.

CHILD CARE

CHILD CARE: Nurtur mother will take for your child in your home, caring, Springfield residence. Call 973-677-5965.

MISCELLANEOUS

SPRING IS HERE. HUGE OUTDOOR Fire Market. 150 tables of bargains. Sunday, March 26th, 8am-3pm. Mainly the Goods. All goods. Call 973-688-7534.

AFRICAN AMERICAN Hair Products. Get what you need delivered. Call Toll Free 1-800-342-2222 or visit our website at: www.Shellz.com.

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PERSONALS

PSYCHIC READER HELPS IN ALL PROBLEMS

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AAA LIONEL, Collector Pylar

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Grid of 18 portraits of realtors with their names and contact information. Includes Jim Weichert, Millie Duzanson-Baptiste, Eleanor Dyjeczynski, Romualdo "Romy" Galano, Kathleen Gwaldis, Juliet Haniff, Maria Lainez, Romeo La Torre, Javier Mataliana, Mario Mendoza, Maximo Nimmo Jr., Lannie Ohyon, Jennifer Osu, Judy Padalino, Diana Ramos, G.R.I., and Vera Timlinth.

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INSIDE BUSINESS

Volume One, Number Two
April 1998

The changing face of the banking industry

As we approach the 21st Century, the face of banking is changing dramatically. Beset with skyrocketing costs and fierce competition for a limited customer-base, large banks are merging into mega-banks, offering services from traditional savings and checking accounts to loans to trading in stocks and other investments. The new financial power from the mergers is allowing these new superbanks to move into high-technology services, such as telephone banking, home-computer banking and a new generation of Automated Teller Services that will make today's ATMs look like relics from a bygone era. (See related article on Page 3)

At the same time, we are witnessing a trend toward micro-banks, tiny community institutions that frequently have only one office and stress personal service and convenience, much like the old Mom-and-Pop stores of yesteryear. And mid-sized banks are trying to establish their niche between the two ends of the spectrum. Meanwhile, non-banking financial institutions, such as brokerage houses, are moving into traditional banking services.

Union County is at the vortex of these swirling trends. The county has a sizable banking industry, including regional offices of the giant First Union Corp., and the mid-sized Summit Bank. And it is the home to emerging micro-banks, such as the Town Bank of Westfield and First BankAmericano in Elizabeth.

Although the trends of mega-banks and micro-banks may seem contradictory, they are actually being driven by the same economic forces, says Vito Nardelli, area president of First Union.

"In the late 1980s, we had too many banks chasing too few customers," Nardelli says. "We had to go through this (merger trend). It's a natural evolution."

The additional resources from the CoreStates merger

will allow First Union to better serve its customers by offering additional services and by moving into its Future Bank program, which will move it into 21st Century technologies, Nardelli explains.

However, he also notes that the mega-merger trend "does create opportunities for smaller banks" that want-to-offer micro-banking services. But those opportunities only exist for the micro-banks if they remain Mom-and-Pop operations.

He cited the case of PeopleExpress, the tiny airline that drew rave reviews for its low ticket prices and personalized service when it started operating in the mid-1980s. However, when its success led to growth, PeopleExpress went out of business.

"PeopleExpress was great when it was small, but when it



started to grow it couldn't meet the costs of overhead at the prices it was charging," Nardelli explains.

Despite some concern over potential job losses by the First Union-CoreStates merger, Nardelli says the bank's expansion of services will more than make up the job loss. "At the end of the day, I think we'll need more people than we have now," he says.

In the meantime, he explains, there has to be some job loss through the elimination of duplication. "If we have



a First Union office on one corner and a CoreStates office across the street, on the Monday after the merger how many offices do you think we're going to have on that corner? One. Of course.

"This is a great deal for both institutions," he says. "The merged bank will be the number one depositing institution in the Northeast Corridor. None of the big Wall Street banks can say that. We will be in the top three in small-business lending. We're all very excited about this. It makes great business sense for us and our customers."

At the other end of the spectrum are the micro-banks that stress local roots and personal service, institutions such as the Town Bank of Westfield, which is being organized by local businessmen and Westfield residents.

Frank N. Goffreda, president and CEO, says that the Town Bank "will provide the kind of personal service once known

to most communities, but largely lost over time as banks consolidated and interstate branch banking became the norm."

Not only are the bank organizers all local figures, but the bank's staff at all levels will come from the community, Goffreda says.

(Continued on page 3)

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Advanced Financial Services

Advanced Financial Services Federal Credit Union, located at 785 Central Avenue in New Providence, has been providing quality financial services to its members for the past 30 years. A credit union is a cooperative financial institution, owned and controlled by the people who use its services. These people are members. Credit unions serve groups that share something in common, such as where they work, live, or go to church. Credit unions are not-for-profit, and exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates. Credit unions, like other financial institutions, are closely regulated. The National Credit Union Share Insurance Fund, administered by the National Credit Union Administration, an agency of the federal government, insures member deposits at more than 12,000 federal and state-chartered credit unions nationwide. Deposits are insured up to \$100,000.

What makes a credit union different from a bank or savings & loan? Like credit unions, these financial institutions accept deposits and make loans - but unlike credit unions, they are owned and controlled by a group of stockholders that may not be representative of the savers and borrowers that these institutions serve. In contrast, a credit union is a cooperative financial institution that is owned and controlled by saving and borrowing members. Regardless of the amount on deposit, each member has one vote in a democratic process that has allowed credit unions to provide their members with the services that they want and need. Advanced Financial Services Federal Credit Union, like all other credit unions throughout the nation, is a

cooperative entity, and belongs to the people who use it. It operates solely for the members' benefit. Each year, the membership elects directors who make policies, and hire top management personnel to run the daily affairs of the credit union. Directors are unpaid volunteers, who are charged with the fiduciary responsibility of safeguarding the membership's assets.

The credit union has recently established a "through the wall" ATM at its main office location on Central Avenue in New Providence. And although membership in AFS is currently limited to a select list of employee groups in Union County and other communities, this ATM is available to everyone, without surcharges. Approximately six years ago, a group of credit union employees formed the "Associates For Success" Council. This group has been helping the credit union reach out into the community with various community service projects. The AFS associates' council annually sponsors boys' and girls' basketball and softball teams, and works with local charities. For the past two years, AFS has held its annual Fall Block Party, where local residents and business people enjoy hot dogs, hamburgers and an overall good time during the lunch hour.

In addition, the Plan America Center, located at the credit union's main office, provides additional financial and insurance products to AFS members, and is available to non-members as well. Tom Josephs, the Plan America Representative, will be happy to talk to you about your particular insurance or investment needs, whether your planning for retirement, a college education for your kids or just trying to save a few extra dollars for that rainy day. Tom can be reached at (908) 771-0300, extension 129.

Advanced Financial Services Federal Credit Union is here for its members and its community and is proud to be a member of the Union County Chamber of Commerce.

Institutional Profile

Type of Business:
Financial Services Provider
Federally Chartered
Federally Insured (100%/acct)
Cooperatively owned by members
Elected Board of Directors
Paid Professional CEO and Staff

Business Statistics:
\$55,000,000 Total Assets
\$50,000,000 Total Deposits
\$34,000,000 Total Loans
\$4,500,000 Retained Earnings

Member Information:
Serving the employees and families of Lucent, AT&T and numerous other local employers
15,000 primary member accounts
15,000 Savings Accounts
5,500 Checking Accounts
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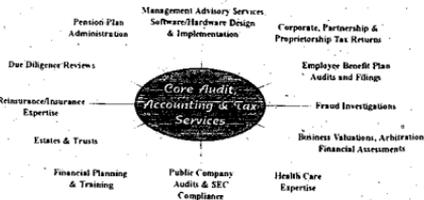
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The changing face of the banking industry

(Continued from page 1)

"We will provide a level of service to residents and small to mid-sized businesses that the regional banks either can not or will not provide," he adds. "As the bigger banks become more globally oriented, they just don't have time for the local residents and businesses that is the cornerstone of our communities."

Another example of the emerging micro-bank is First BankAmericano, which serves the community in Elizabethtown. One of its selling points is more convenient hours; unlike most banks, First BankAmericano has banking hours on Sunday.

Seeking to fill the gap between the mega-banks and micro-banks are the regional banks, such as Summit Bank.

Steve Enr, Summit's regional president for Union and Essex counties, says his bank has been able to offer the broad array of services of the big banks and the personalized delivery method of the community banks.

"To have the flexibility of a smaller organization, we have defined our market area in New Jersey and eastern Pennsylvania into six regions, each with a regional president," Enr explains. "As the regional president for Union and Essex counties, I have decision-making authority for my region."

"Furthermore, within our regional structure, we have organized the Summit branches into 90 market segments, each headed by a vice president with local decision-making authority. These market managers each oversee from one to five branches depending on the size

of the market and other demographic factors.

"The bottom line is that we know our markets, we know our customers, and we are in a position to make the financial decisions that affect their lives and their businesses quickly, right in their communities," Enr adds. "We are also able to offer them state-of-the-art in financial services and banking technology."

Enr also says that "Summit has unique products tailored to more than 100,000 small companies we do business with and special experience in the industries that dominate our marketplace, such as health care and communications."

On top of all of this fierce competition within the banking industry, the industry now must also contend with a foe from the outside -- financial institutions, such as stock brokerage firms, that traditionally didn't offer banking services but now do.

On such firm is Merrill Lynch, the stock brokerage that now offers its own assortment of banking services.

Jody Weinberg, a Union Township resident who works as a financial consultant with Merrill Lynch, says one of the reasons she joined the firm after many years in banking and commercial lending was "the wide array of innovative products and services that it offers for businesses, including qualified retirement plans, business loans and cash management services. At Merrill Lynch, I can offer clients a total approach to their finances, handling virtually all of their business and personal financial needs."



Weinberg cites an example: "Through the Merrill Lynch Working Capital Management Account (WCMA), a company can combine a business checking account, yielding money market rates and a securities account in one. If qualified, the business can attach a Line of Credit to their WCMA, designed to minimize interest paid and maximize interest earned."

With all these different-sized banks and other financial institutions seeking to find their niche and market themselves as the bank with the best programs and services, a continued competitive firestorm appears on the horizon for the local banking industry. And that competition is likely to benefit consumers and businesses through a proliferation of products and services to help the businesses of Union County grow and the county's residents prosper.

High-Tech banking brings the future to Union County

To use the bank of the future, you don't need to leave your home or office. All you need is a telephone or a computer with a modem. New sophisticated technology is allowing large and mid-sized banks to move into banking by telephone and computer.



If you do go to the bank, you don't have to worry about the time of day or the day of the week. New Automated Teller Systems are coming that will greatly expand the services of the ATMs that we've had for the past decade or so. Instead of just making straight deposits or withdrawals, customers will be able to make split deposits. For example, a customer could cash his or her paycheck and deposit part of it into a checking account and part of it into a savings account, and even get back some cash.

Summit Bank, for one, has already instituted technological advances to give its customers greater

choice than ever, according to regional president Steve Enr.

"Summit customers can bank through their personal computers, over the telephone with our 24-hour Customer Call Center, on the Internet with Summit Discount Brokerage, in their supermarket or in 430 Summit branches," Enr says. "Many of our 600 automated teller machines dispense postage stamps and cash checks down to the penny, in addition to performing all the traditional ATM transactions and providing interim bank statements."

Enr calls it an "anytime, anywhere approach to customer service that allows the customer to make the choice among delivery channels and banking styles."

Another example of where the banking industry is going is Future Bank, the high-tech program of the newly merged First Union/CoresStates Bank.

"Future Bank was developed as a result of what our customers told us they wanted from a financial institution as we move forward to the 21st Century," says First Union's area president Vito Nardelli.

For those customers who are very comfortable with computers, Future Bank will allow them to do their banking with the ease of moving their computer mouse and pressing a few keys on their computer keyboard.

Any transaction that can be accomplished on the computer can also be completed by telephone under the Future Bank program. In addition, telephone banking

can handle more complicated transactions, such as submitting loan applications.

The current generation of ATMs allows single transactions, one at a time, either deposits or withdrawals. Under Future Bank, customers will be able to make more complicated transactions, such as split deposits. For example, a check may be deposited partially into a checking account and partially into a savings account. In addition, Future Bank's automated teller will give cash back to the customer if he or she so requests.

The conversion to Future Bank, which will cost First Union as much as \$100 million in 1998, will come to Union County around June or July, says Nardelli.

These are by no means the only examples of the new banking technology. Most banks in the state have moved toward technological banking to some degree. In fact, the trend has progressed so far that the breakdown of human teller's technological reliance is close to 50-50 in New Jersey banks, according to a recent article in *New Jersey Business*.

The article quotes banking officials as saying that technological banking will never completely replace the human variety because many customers will always prefer the warm face and friendly human voice behind the teller's desk.

Nevertheless, given the increasing use of home computers and the increasing investment by banks in technological advances, the automated share of the banking business is likely to continue to increase.

Columbia Savings Bank

Count on Columbia

By Dot Woods, Director of Marketing

Founded in 1927, Columbia Savings Bank is one of New Jersey's largest and strongest independent banks. Columbia's uniqueness and financial strength lies in the fact that it is actually two banks in one -- a full-service "community" bank for individuals and families, and a "commercial" bank for any size business.

For individuals and families, Columbia offers a portfolio of 30 different banking services. These include traditional savings, investment, home mortgage, home equity and retirement products, along with exclusive checking accounts, like Advantage Plus and Checking Plus. Discount brokerage services are available through Broadway Financial Services, a wholly-owned subsidiary.

On the business side, Columbia Savings Bank aggressively competes for its share of business in the commercial marketplace, particularly in the commercial lending arena. By offering a comprehensive, competitive mix of more than two dozen different commercial products and services to local businesses, both large and small, the bank continues to foster a positive awareness of its capabilities among members of New Jersey's business community. The response has been favorable and the results rewarding. In a relatively short time, Columbia has become a recognized commercial lending specialist, as well as an excellent provider of other business financial services. Since successful businesses are the backbone of a strong New Jersey economy, the bank is firmly committed to meeting the day-to-day financing needs of businesses right here in the Garden State.

Columbia excels in construction financing, permanent mortgages, short and long-term loans, lines of credit and much more. Timely decisions are made locally by people who know the community best. New businesses and established companies alike can count on Columbia and its commercial lending team for the knowledge and resources that today's capital requirements demand. Prompt loan processing, competitive rates and expert, personal service that help build lasting banking relationships are also among Columbia's strong suits. Plus, a full-line of other commercial product offerings, including business checking, wire transfers, attorney services, payroll processing,

merchant credit card processing, night depositories and retirement plans, can keep any business growing in the right direction.

Virtually no business is too small to count on Columbia. Having been honored with a Bronze Award for loan activity by the Small Business Administration, Columbia also holds the distinction of being designated as a Preferred Lender under the SBA's Guaranty Loan Program. Because the bank is strongly committed to helping small businesses grow and prosper, qualifying applicants can count on Columbia for financing start-up costs, working capital, equipment, inventory or the construction/purchase of commercial property.

In another important development, Columbia has announced plans to construct a new, three-story 68,000 square foot corporate headquarters in its hometown of Fair Lawn. It is targeted for completion in fall 1998.

Columbia Savings Bank remains strongly committed to community involvement, which is evident through its active and ongoing support of numerous organizations and programs on the business, professional, educational, civic and charitable levels. The bank has never lost sight of the fact that its responsibility to the community goes well beyond banking, always remembering that communities helped make Columbia what it is today. In return, the bank gives something back to the people -- a special caring through community support and active involvement.

With assets over \$1.6 billion, Columbia is proud of its New Jersey heritage, confident in its capabilities and firmly committed to providing the quality commercial and personal banking services that the residents of this state can count on well into the 21st century.

The cornerstone of the bank's long success continues to be the flexibility of its products, personalized service at every level, prompt loan processing and competitive rates. With nearly 30 branches throughout Bergen, Burlington, Camden, Gloucester, Middlesex, Monmouth, Morris, Passaic and Union Counties, Columbia is both a member of the FDIC and an Equal Housing Lender.

For your banking needs, you can always "Count on Columbia!"



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First Union Corporation



Vito R. Nardelli,
Senior Vice President

First Union Brings "Future Bank" to Union County

First Union Corporation joined this community two years ago when it merged with First Fidelity. The partnership proved successful as First Union was now able to serve customers from Key West to Connecticut and brought to this area a new depth of products and services.

As First Union prepares to merge with CoreStates Financial, it has the same goals that made the First Union/First Fidelity merger successful: First Union wants to be the best bank in town.

Making this goal a reality began several years ago. First Union committed substantial resources to developing a

bank that meets the needs of its customers. It surveyed thousands of its customers and discovered they had a good idea of the type of banking they wanted to do. The bank found a way to make its customers' wishes into a reality and during the next few months, that new style of banking will be available throughout First Union. It is called "Future Bank."

A major component of Future Bank is the new delivery channels that increase convenience and speed. High-tech customer service centers, enhanced ATMs, card products, direct telephone bank, interactive video, remote/PC banking and the Internet all play a role at First Union. These new channels allow First Union to answer customers' demands for alternatives.

Customers value better pricing, faster service and a better relationship with their financial service provider. While it will take time to help customers move toward new delivery channels, studies show customers will use new options if they offer a better level of performance. Customers who don't want to use any alternative delivery systems are still able to bank by walking into a financial center and talking to a teller, but the majority of the bank's customers are happy to have First Union employees quickly walk them through using the new systems and are pleased at the added convenience.

One First Union customer applied for a home equity loan over the phone and can't stop talking about it. She works a full time job and her husband works six days a week at his own retail business so it would have been difficult for them to go into a branch to apply. As it turned out, the bulk of the transaction was completed quickly over the phone while they were both at home in the evening.

Times are changing and banking patterns are changing. No longer do First Union's customers want only a savings account. Now customers demand linked accounts and options that include brokerage services. Other customers don't need fancy banking products and want low-cost, convenient banking such as First Union's Express Checking account which is a free account with direct deposit if the customer chooses to bank using alternative delivery systems.

The best part of Future Bank is still the choice it provides. Customers choose when, where and how they bank. Traditional bankers' hours are a thing of the past.

While the best part of Future Bank is the choice it provides, the best part of First Union is its commitment to the communities it serves. Its financial centers are staffed with local employees. Regional presidents keep the community's needs in focus when making decisions about how each region will operate. First Union feels that the communities the bank serves keep it in business and their health is First Union's health -- their success is First Union's success.

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President's Message

Last month the Union County Chamber of Commerce launched *Inside Business* to provide both businesses and the community at large information on what's going on in our business community. The reaction to our inaugural edition has been overwhelming. Thank you for all the positive comments and suggestions. Hearing your ideas and concerns is what will keep this publication going.



The Union County Chamber of Commerce promotes business in Union County. Members of the Chamber receive a diverse and valuable package of services. Our main responsibility is to serve as the voice and advocate of the business community. We have a strong reputation for providing the most up-to-date information and news on local and national economic concerns. We have been successful in our efforts to attract new business to the county. We have also been successful in our efforts to attract new members to the Chamber.

Last week we introduced a 20 percent discount on the rate of our advertising in this publication. That discount makes *Inside Business* the best deal around to reach nearly 25,000 businesses and individuals around Union County.

Saving money for members is one of our main goals. The Chamber serves as a clearinghouse for members to receive discounts on products. Chamber members can receive discounts ranging from substantial amounts on their telephone bills to discounts on cars to discounts on parking. We call the program the Chamber Connection.

By providing such a diverse and valuable package of services to the business community, the Union County Chamber of Commerce has become the fastest growing Chamber in the State of New Jersey. Last year we were the 12th largest Chamber in the State. This year we plan on breaking into the top 10!

The Union County Chamber of Commerce is strong and growing because of its members. If you want to be part of an organization that provides tangible benefits in return for your membership, please consider joining our organization. We have a lot to offer!

Tom P. C. Gyl

What's Coming Up!

- April 1 Small Business Forum
New Jersey Temporary Disability Insurance - What You Should Know
Angelo Nalbone - New Jersey Department of Labor
8:00 AM Kenilworth Inn, Exit 138 Garden State Parkway
Roselle Park Chamber of Commerce
7:00 PM Tavern in the Park, Roselle Park
- April 2 Education Committee Meeting 8:45 AM Chamber Office
- April 3 Industrial Safety Council Meeting
OSHA Voluntary Protection Programs & Compliance Issues
Panelists from OSHA, ELF Lubricants, Cosmair and Exxon Chemical
7:30 AM Kenilworth Inn, Exit 138 Garden State Parkway
- April 7 Marketing Committee Meeting 8:30 AM Chamber Office
- April 8 Membership Committee Meeting 8:00 AM Chamber Office
- April 9 Legislative Breakfast (Attendance limited to 40)
Discussion of Highway Funding Developments & ISTEA
Congressman Bob Menendez
8:00 AM Hosted by Exxon Chemical Bayway Facility, Linden
- April 9 Networking Social 5:30 PM Holiday Inn Select, Clark
- April 16 Healthcare Breakfast - Issues facing the State Legislature
with Senator Lou Bassano & Assemblyman Rich Bagger
8:00 AM L'Affaire, 1099 Route 22 East, Mountainside
- April 21 "Everything you always wanted to know but couldn't afford to ask"
Protecting Your Business: Intellectual Property, Trademarks,
Employee Restrictive Covenants and Confidentiality Agreements
8:00 AM Kenilworth Inn, Exit 138 Garden State Highway
- April 22 Clark Group Meeting 8:30 AM Call for location!
- April 23 Springfield Chapter Meeting 8:00 AM Call for location!

Member Moments

Member Moments...
The Hon. John J. Gibbons, former chief judge of the United States Court of Appeals for the Third Circuit, has become a senior partner in the Newark Law firm that will now practice under the name Gibbons, Del Deo, Dolan, Griffinger & Vecchione. The firm also has an office in New York. Prior to his election as a partner, Judge Gibbons served as special counsel to Crummy, Del Deo, Dolan, Griffinger and Vecchione.

The Chelsea Assisted Living Residence appointed Kathy Ryan executive director of The Chelsea at Fanwood. Previously, Ryan served in a variety of counseling roles and spent six years facilitating support groups.

Dun & Bradstreet Corp. of Murray Hill named Doretta Gasorek vice president of organizational performance and inclusion. Previously, Gasorek worked for Moody's Investors Service in New York.

INSIDE BUSINESS

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Capital Page

Senate President Donald J. DiFrancesco



BANK TRENDS REFLECT NEW JERSEYS IMPROVED BUSINESS CLIMATE

Across New Jersey, the state's economic revitalization is evident. The unemployment rate is below 5 percent, new job growth is estimated to be 50,000 more by year's end, and the state's economy is currently enjoying its largest surplus since the late 1980s.

Lower taxes and pro-business policies enacted by the Legislature have enabled businesses throughout New Jersey to move forward out of the 1989-1992 recession. The banking industry has also changed significantly as a result of New Jersey's financial reform and intense competition from forces beyond the banking industry. As a result, banks are being forced to compete and become more efficient. A wave of consolidation in the industry, resulting in the disappearance of many of the smaller banks, has raised the emergence of large, state-wide institutions. Consolidation has increased the ability of the state's institutions to offer a wider range of services and to make large commercial loans without the participation of out-of-state banks. These larger banks, permitted to merge with other institutions across state lines as a result of an interstate banking law approved by the Legislature in 1996, are greatly helping in part, thanks to the state's ability to position itself as a vibrant and positive environment for business. Certainly, astute management, local national banks and superb economic performance played a part as well, but there is no doubt that Trenton's tax cuts and pro-business policies played a significant role in the success of the banking community.

The bank industry's evolution, however, came with a price. The traditional personal relationships that had characterized community banking in the past disappeared. Loans to small businesses, which are critical to local economies, were perceived to be less profitable than large loans to major companies with known track records, and less attention was paid to the needs of the small business community.

This phenomenon has served to reinforce the Legislature's commitment to the small business community. Our overarching policy goals of tax cuts, job incentives, and less regulation ring hollow if the needs of small businesses -- the backbone of the state economy -- are ignored.

In the past few years, the Legislature has accomplished much in the area of improving

New Jersey's business environment. This has included tort reform and rate-flex legislation; business tax incentive programs; the dredging of Port Newark; and 17 tax cuts since 1994, including the 30 percent income tax cut, several business tax breaks and energy tax reform.

In 1998, Governor Whitman and the Legislature will look to build on our record by supporting new policies designed to benefit small businesses. As the governor outlined in her state-of-the-state address, she has proposed abolishing the Department of Commerce and replacing it with a new commission, comprised of government and private members. This commission will focus solely on economic development and job creation in a public-private partnership with the business community. The move is expected to cut down on bureaucracy and give the state greater flexibility to respond to the economic needs of small businesses. With knowledgeable professionals from specific fields working together with the Commerce Commissioner, New Jersey will have a better read on the needs of our small businesses.

The Legislature will also take a look at deregulating the electric industry in 1998 to bring down New Jersey's high energy costs, which have given businesses in other states a competitive advantage over businesses in our state. It's time to give consumers a break by their electric bill by giving them a choice of electric suppliers.

Government may not be able to solve every economic problem, but we've been diligently working toward that end together with the Union County Chamber of Commerce and small businesses throughout the state. We are moving in the right direction in New Jersey -- even in the banking industry where, characteristic of the American economy, interest in community banking is making a resurgence in response to rising demand. Sometimes, the law of supply and demand is enough to ensure a healthy business environment, sometimes it's not. In 1998, the Legislature will make certain that sound economic policy, as well as economic principle, is a contributing factor in the fortunes of New Jersey's economy.

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Union County CPA Firm Awaits New Accounting Rules

Today, New Jersey accountants are waiting for the final results concerning the new rules governing commissions and contingent fees. The New Jersey State Board of Accountancy has proposed new rules at N.J.A.C. 13:29-3.8 and 3-12. These rules coincide with those of the American Institute of Certified Public Accountants, if the N.J.S.B.A. adopts them in their current form.

In preparation of this long-imagined evolution, Moore Stephens stands ready to offer its clients greater services as soon as the law is approved. When asked why the profession is changing, Joseph J. Corcoran, Managing Principal of Moore Stephens, P.C., located in Cranford, replied, "It's simple, we call it the 'CPA Theory.' Clients are demanding it, the profession is changing and, finally, we see an attraction between our clients and the organization that will help us offer the expanded services. This is not a new wave but it is a changing of the guard, a changing of the profession. Remember, a very short time ago, accountants were not allowed to advertise."

In recent years, accounting firms have experienced a tremendous change in the services that they provide. If an accounting firm merely serves as a tool for core accounting, auditing and tax services, then it is simply a "typical" firm with limited means. When creativity and innovation are incorporated into the myriad of accounting rules and regulations and voluminous tax laws a business resource is born.

As we get closer to the 21st Century, success within the profession will lie in an accountant's ability to be a great



consultant and marketer for his clients. Here in Union County, Moore Stephens is continually changing and adding to its diverse services depending on the needs of its clients. This CPA firm has been intricately involved in helping clients to resolve management problems, make important business decisions and realize their financial goals.

Founded more than 50 years ago, Moore Stephens is positioning itself and its clients to prosper in today's global economy. In the early '90s, the firm became affiliated with Moore Stephens North America and Moore Stephens International Limited (MSIL), the 15th largest international accounting and consulting network in the world. MSIL is headquartered in London. This

momentous step, in anticipation of "Europe '92," was crucial in maintaining the highest level of client service and, of course, expanded resources in what is becoming known as a shrinking world economy.

The strong relationships formed between the firm and its clients are what sets Moore Stephens apart from other accounting firms. "Our clients come to us with far more than tax or audit questions," Mr. Corcoran explains. "They come to us with many concerns ranging from financial reporting, financial planning, small business issues and sometimes legislative issues. Whatever the issue, we are happy to help."

When a client can come to his or her accountant seeking advice on litigation support, estate planning, management information systems, banking and insurance relationships, he or she knows they have a valuable resource in that firm. When asked if all accounting firms are happily embracing the change in rules, Mr. Corcoran concluded, "Some accounting firms are sitting back and watching the evolution of the profession. We are participating in the shaping of the future."



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In an era of deregulation, banks have expanded into areas of business which were previously forbidden, such as insurance agencies and stock brokerage services. These new ventures are carried on by banks within a holding company or subsidiary structure. The response by the National Credit Union Administration was to permit credit unions for form subsidiaries in order that credit unions may also provide a wider array of financial services to their members. These subsidiaries, also known as Credit Union Service Organizations (CUSOs), also provide operational services to credit unions and other local businesses.

To be more precise, Credit Union Service Organizations are limited partnerships or corporations in which the credit union has an investment and/or loan under the restrictions established by the Federal Credit Union Act and the regulations issued thereunder. These regulations establish financial risk limits to the credit unions. A credit union may only contribute to capital one percent of its paid-in unimpaired capital and surplus. It may also loan the same amount to its CUSO. The financial risk to the credit union is also limited by the fact that the credit union is either a limited partner or a shareholder. The regulations also protect against conflicts of interest

between the CUSO officers and the directors of the credit union. CUSOs are permitted to offer only certain types of services, and must apply to the National Credit Union Administration for permission to add a new service to the "permitted services" list. The types of services provided by a CUSO fall into two main categories. They are financial and operational. Services such as insurance sales, financial planning and trust services are considered to be financial in nature, while ATM services, loan origination and marketing programs are among the list of operational type services that are permitted.

In December of 1997, Advanced Financial Services Federal Credit Union formed a CUSO, chartered in New Jersey, called Advanced Management Services (AMS). AMS, located at 785 Central Avenue in New Providence, offers a wide variety of financial and operational services. AMS provides marketing assistance in the form of newsletter production and web site development/hosting. It offers strategic planning and budgeting, as well as employee incentive programs and training.

Providing most of the expertise needed to run this new venture is Brad Nozick, CEO. Brad has extensive

experience in the financial services industry. Most recently, he was a Strategic Management Consultant for the New York State Credit Union League. As a key consultant to New York credit unions, Brad provided support services such as budget preparation, analyzing financial reports, strategic planning seminars and staff training and education. Before joining the New York State Credit Union League, Brad was employed as Vice President of Finance with a large New Jersey based credit union. He has held various management positions including Vice President of Financial Operations with a large commercial bank. Brad's education includes courses at the Computer Science Division of Rutgers University and the American Institute of Banking. Brad is also a licensed Realtor and member of the Middlesex Board of Realtors.

Advanced Management Services is very pleased to be profiled here in the "Union County Inside Business" publication. Whether you're looking to publish a small monthly newsletter or embark on an extensive presence on the Internet, keep Advanced Management Services in mind. Brad and his staff are available to answer any questions you may have. Please feel free to call him any time at (908) 771-0300, extension 128.

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Did you know...

How to prevent cash register theft

The following column is offered by the Service Corps of Retired Executives (SCORE), a 12,400-member nationwide volunteer association sponsored by the U.S. Small Business Administration. The group, with offices in Union and Newark, calls itself "Counselors to America's Small Business."

The cash register is a prime target for theft. Literally putting a hand into the cash drawer doesn't happen that often, but the cash register is an easy spot for less obvious theft. For example, a customer pays for an item with exact change and hurries out, so the clerk doesn't ring up the sale but pockets the money. Another example: a friend of an employee buys something in the store, so the clerk enters the item at a discount. Whether this is a common or uncommon occurrence, you should have procedures in place to govern the cash register. It's up to you to establish the controls that make it more difficult for a potential thief to actually dip into the till.

You want to believe that each employee is honest. And, most employees are honest and want to be treated with trust. The best way to avoid difficult situations at the cash register is to have a clear policy that all employees follow. Each employee should have a separate cash drawer. Count all cash on hand at the start of a shift and sign the register tape. The sales tape and cash in the drawer should balance. A fresh cash drawer with a designated amount of cash for making change should be given to the incoming cashier.

If two or three cashiers work with the same cash drawer it is very difficult to discern when honest mistakes are

made or when cash is taken. Overages and shortages do occur. You want to be sure that happens as little as possible. Careful cash procedures set the tone for all employees that the cashier's job is to be taken seriously. If large amounts of cash move through the registers, you may want to install a visible surveillance camera, which tapes the cashier's activity.

Cashiers should give each customer a receipt for every transaction. Since each sales needs to be entered into the register to obtain a receipt, this is a simple control to discourage the cashier from pocketing the cash on an exact change transaction. This transaction method also prevents the clerk from under-charging for an item and pocketing the difference. Customers are likely to notice and call attention to a receipt showing that they paid less for an item than they were actually charged.

The store owner or manager should approve and sign all voids and over-rings. This procedure gives the management/employee the opportunity to monitor the cash process. This also prevents a cashier from writing out a phony over-ring and removing an equal amount of cash from the drawer. Additionally, the owner or manager should ring up all employee purchases. This practice will prevent employees from abusing an employee discount through seriously undercharging the price of an item.

Cashiers should read the amount of each item aloud as the amount is entered into the register. Besides reassuring the customer that he or she is being properly charged, the procedure helps prevent careless mistakes

that may result in entering a high or low price into the register. Cashiers should immediately replace register tapes that run out. It's easy for a dishonest cashier to let the tape run out, then simply avoid ringing up a few sales in order to pocket the cash. In this case, the store has no record of the transaction and there's no way of identifying the theft.

If you would like further information on the prevention of cash register theft, or if you need other counseling for your small business, call the SCORE office in Union at 908-688-2777 or the Newark office at 973-645-3982. SCORE is a non-profit organization that provides free and confidential consulting as a community service. If the Union or Newark offices are not convenient, call 1-800-634-0245 for a referral to a SCORE chapter nearest you.

Wanted: Experts to give advice

Are you an expert in your field? Do you have knowledge that you can share with our readers that will help them with their businesses?

Inside Business is looking for experts to contribute to our monthly advice column. "Did You Know?" Columns should be about 700 words in length and must deal with a generic issue, rather than promoting a particular company or business concern. However, your name and your company's name and address will appear with the column.

Anyone interested in contributing should contact James R. Coyle, publisher of Inside Business and president of the Union County Chamber of Commerce, at 908-357-0900, for further information.

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