



# Union County

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## UCUA reissues \$294-M in bonds; Ogden buys at least half

By Sean Daily  
Staff Writer

The Union County Utilities Authority reached two long-awaited milestones recently.

The UCUA reissued its \$304 million in bonds last Wednesday. About \$175 million of these were bought by Ogden. Magin Systems, the company sponsor for leasing the K-90 was in operation for 25 years.

The closing on the bonds was on Tuesday and Wednesday. The lease agreement started at 12:01 on Tuesday.

According to Jonathan Wilkins, UCUA's bond counsel, the bonds were "very well received."

The bond offering of the debt is something that we also accomplished. This is just part of implementation

of the lease agreement," said Wilkins. The reissued bonds will pay any additional money in the UCUA's coffers.

But there will be long-term benefits for the future.

Bonds like these always pay interest to higher investors, it is one of the reasons that people invest in them.

These reissued bonds will carry a lower interest rate. Investors will get less of a return from their bonds, but the UCUA will have smaller interest payments.

The reissued bonds and the lease agreement could also staunch the flow of cash into the UCUA.

The UCUA had to lower its tipping fee for garbage disposal for its tipping fee from \$8.05 to \$5.50 recently. The tipping fee was supposed to increase to \$9.4 in January. Much of the UCUA's money comes from these tipping fees.

The UCUA couldn't make a profit on a tipping fee of \$5.50. According to Wilkins, the UCUA was losing \$50,000 a day.

Now, with the lease agreement and reissued bonds, the UCUA does not have to "subsidize" the difference between the \$9.4 and \$5.50 tipping fees, said Wilkins.

The lease agreement and bond issue are both attempts by the UCUA to cope with a new and more hostile trash disposal market.

The UCUA had a temporary garbage disposal in Union County until November 1996.

The laws that gave the UCUA, and similar county trash-disposal agencies, these municipalities were overfunded in the Supreme Court in Washington, D.C. The justices refused to hear a New Jersey state appeal on a Third Circuit Court case that found these laws unconstitutional.

The UCUA lowered its tipping fee to \$5.50 after this in order to compete with other trash disposal facilities.

If the UCUA lost enough money, there were fears that it would not be able to keep up with the debt service on its bonds and would default on them.

State and county officials have said that if the UCUA defaulted on its bonds, the county government would have to pay off at least \$35 million of them. The county government guaranteed this amount of UCUA bonds when they were first issued.

Three townships will continue to

send their trash to the Railway Inoperative Elizabeth-Tandem, Railway Union, Hillsdale, Garfield, Roselle, Roselle Park, Plainfield, Winfield-Park, Sumner, New Providence and Springfield. They have either signed 25-year contracts with the UCUA or are expected to do so shortly.

The other eight include seven towns — Berkeley Heights, Cranford, Fairwood, Scotch Plains, Clark, Mountainside and Westfield — and residents have their garbage picked up by several garbage haulers instead of by municipal employees in one hauler contracted by the town government.

These towns have said that they can't sign waste disposal contracts for these haulers, which are employed by private citizens rather than the municipal government.

Kenilworth is the exception.

The Department of Public Works "picks up" garbage in Kenilworth, which means it could have signed a contract with the UCUA.

It recently decided not to sign such a contract, saying the terms of the contract was too long and there were too many unanswered questions.

Kenilworth will now have the duty on distinction of paying an additional \$24 Environmental Investment Charge, or EIC, on each ton of garbage it disposes, even though the garbage will go to a facility rather than the UCUA.

Any town that signs a contract with the UCUA will also pay an EIC. For these towns, it will be built into their tipping fees.

## Patients guided at Hudson House

By Michelle Runge  
Staff Writer

The second opinion rendered by a specialist has confirmed the fear that someone close to Father, the band member or child, has a terminal illness. The loss of someone has made the family's situation bleak and painful for a loved one at home. There are obligations. Who can you turn to in this time of tragedy?

The answer is The Hope Hudson House, the first hospice program in New Jersey serving in-home patients. The organization was created to help families in crisis.

Father Hudson House, located at 1000 Heritage House, was established in 1995.

Managed by Hope Hudson House, the center for Hope Hudson House, has a staff of professional nurses, social workers, spiritual counselors, home health aides and volunteers care for the patient and his or her family as the unit of care.

"As a person's need for assistance with personal care becomes evident, additional services are made available," said Colony.

These services may include help for all phases of patient care such as all of the activities associated with



Kathleen Duffy, right, and an unidentified friend, left, admire a newly hung portrait of Father Hudson, known in Union County for his spiritual help counseling the terminally ill. Hudson, who died last year, recently had a hospice named in his memory.

daily to the sick, eating or ambulating.

The 24-bed state-licensed residential facility is the answer to residential prayers for terminally ill patients who no longer have a home in which to be treated for their illness. It is a place where the family can be with the patient, especially regarding governmental systems, between them.

According to a study done by Rutgers University, the city government form began in the 18th century. This type of form for separately elected mayors and council representatives. The town system established by Winfield, shared similarities with the city, one the study states.

There are some interesting irregularities, though. Boroughs generally have smaller populations than compared to townships. But Winfield, population 1576, is a township, while Roselle, population 20,345, is a borough.

Changing a town system is possible if not difficult.

Named after the Montclair mayor, who helped to create the existing laws, the Faulkner Act of 1950 gives residents greater ability to change their government, also known as the original Charter Law; the now 48-year-old

## Is lawsuit conclusion nearing?

By Sean Daily  
Staff Writer

The Union County Utilities Authority could be near the end of a months-long lawsuit with one of its customers.

The customer is the Bergen County Utilities Authority, or BCUA, which sends about 192,000 tons of garbage to the UCUA's Railway Inoperative facility year.

The UCUA's lawyer, John Cully, was reluctant to comment about the possible settlement.

"In principle, it is not finalized yet," he said.

He did say that the BCUA and UCUA have been working on a settlement for the past couple of weeks and that it had been narrowed down to specific financial issues last Wednesday.

The settlement should be resolved one way or the other by the end of the week or the beginning of next week, he said.

The BCUA's lawyer, Steven Van Dam and Spivack would not be reached for comment.

The lawsuit started in November by the UCUA after the BCUA's transfer stationer collection point for garbage stopped sending its garbage to the UCUA. This garbage represents 10 percent of the garbage sent to the UCUA's plants and more than half of the 360,000 tons of garbage that the UCUA expected to take in from Bergen County in 1997.

The UCUA was charging the BCUA \$80.22 per ton of garbage in 1997, with a total of \$15,402,240.

The BCUA had said it was breaking the contract because of a Third Circuit Court case — Atlantic Coastal Defense and Recycling Inc. vs. Board of Chosen Freeholders of Atlantic County et al. The Supreme Court in Washington, D.C., refused to hear a state appeal of this case in November.

The Atlantic Coast case declared New Jersey's waste law unconstitutional because they did not allow out-of-state waste disposal facilities to compete for garbage disposal contracts.

The BCUA has said that the Atlantic Coast ruling breaks its contract with the UCUA because it would not apply to competitive bidding.

## City, town, borough — distinction doesn't mean much

By Philip Sean Curran  
Staff Writer

A town, city or a borough, however you term it, is a political subdivision of a county. Some 497,284 people live in the various boroughs, cities and towns.

Some say there are histories that precede the nation's founding.

Part of a large land involving three Englishmen and an Indian tribe on Staten Island, N.Y. for among other things, two dogs and two kettles. Elizabeth can date its roots back to the 17th century when it made it the capital of the one then province of New Jersey. Outlay England. Union County is now a populated municipality under the Charter Act, but it did not become an official city until over a century later in 1946.

Clark Township is the only one of its kind in the region to be recognized by the state, though proudly declared its own independence from Rahway after voters there voted for seceding away from the city.

Obviously, there are legal townships, cities, boroughs and even towns. But all these distinctions really matter at all?

"Not very much," said a spokesman at the New Jersey League of Municipalities, who called them little more than a source of civic pride, "but anything else. There really is no significant distinction between residents calling their homes part of a town, city or even village, he said.

Cerra said residents find their village identity and share a common history with their neighbors in their municipality's designation. Beyond that, there is little reason to separate one from the other.

Two boroughs, however, have historical ties that are significant today.

"I would like to see the two boroughs merge. However, there are some technical obsta-

cles, especially regarding governmental systems, between them.

According to a study done by Rutgers University, the city government form began in the 18th century. This type of form for separately elected mayors and council representatives. The town system established by Winfield, shared similarities with the city, one the study states.

There are some interesting irregularities, though. Boroughs generally have smaller populations than compared to townships. But Winfield, population 1576, is a township, while Roselle, population 20,345, is a borough.

Changing a town system is possible if not difficult.

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measure lets residents create a charter commission through public referendum.

If that passes, a referendum to abolish the current method would then appear for voters to vote on or reject.

Towns in the past have tried to change their government systems with mixed results. During the decade, some Union residents tried to make their committee form of government into one with an elected mayor. Union mayors are now chosen from among the governing body members.

Those efforts failed, however. Greg Muller, a sitting governing body member, said the idea started simply to have an elected mayor, but lost support when the change meant creating a nine-member council.

Hillsdale, a township, voted in 1996 to have a mayor directly elected by the people. Previously, the old system called for a mayor elected by the governing body.

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# Roth uses New Jersey to root stories which examine American culture

I would say that Philip Roth's most creative and impressive writing is rooted in his New Jersey origins. This is not only apparent in his recent Pulitzer Prize-winning novel, "American Pastoral," but in his earlier work as well.

"American Pastoral" is about a Newark-born, liberalistic Jewish businessman who married to the Jersey suburbs with his Christian wife as they gained success in the booming post-war economy. He is rebellious as a teenager in the Vietnam era to the point that she becomes a patient of a vulgar psychiatrist. He finally flees to Europe.

## On The Arts

By Jon Plaut

published this narrative immediately, and focus on his native and values, and their ties in the writing career. By telling his story in New Jersey Jewish life, and thus reflecting the life of the larger majority. In his first important work, "Portnoy's Complaint," he looked at our societal flight to the suburbs and alienation through satirical depiction of a first affair between a young man from Newark and a more affluent girl from Short Hills. Roth has always been a satirist, and his satiric Jewish life in "Jacob's Ladder" sets a prelude to the raucous and often exasperated or an upwardly mobile Jewish family in Newark in

"Portnoy's Complaint." The showed that he could be serious and highly inventive in writing about his family, examining the creative act and the writer's responsibility in "Gheese Winter."

In "American Pastoral," Philip Roth brings this focus on New Jersey locale and the development and conflicts of American and Jewish culture in a transition to an exquisite pinnacle of art. Everything comes together for Roth, and it is a great, great moment in American literature. Philip Roth, however, is not the only contemporary writer successfully mining the role of New Jersey locale and society. Without at this time turning the focus too intimately on others, Richard Ford and Joyce Carol Oates should be mentioned.

## HOROSCOPE

For the week of July 26 to Aug. 1

**Aries** March 21-April 20  
You're excited about the prospect of a new job. You're excited about the prospect of a new job. You're excited about the prospect of a new job.

**Taurus** April 21-May 21  
You're always dependable, but sometimes you need a little help. This week a special friend will help you through a very stressful problem. Be sure to express your thanks in an extra special way.

**Gemini** May 22-June 21  
You're thinking how to help this week. Take time to think about your plans for the week ahead. Do you have a vacation planned? Do you have a home project?

**Cancer** June 22-July 21  
Teamwork is the key word this week. Work. Collaborate. Do your part. Do your part. Do your part.

**Leo** July 22-Aug. 23  
You're getting better at being a team player. You're getting better at being a team player. You're getting better at being a team player.

**Virgo** Aug. 24-Sept. 22  
You're taking steps to take your life to the next level. You're taking steps to take your life to the next level. You're taking steps to take your life to the next level.

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**Community Dining Guide**

**MIDAS TOUCH**  
It has the golden touch  
By Philip Scan Curran  
Staff Writer  
Midas Touch is located at 61 Westfield Ave. Roselle Park, NJ

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## Senior art exhibited at Schering

The 1998 Union County Senior Citizen Art Contest and Exhibition, sponsored by the Union County Division of Cultural and Heritage Affairs, Department of Economic Development, will take place at Schering-Plough Corporation, 2000 Gallopung Hill Road, Kenilworth, a barrier-free site. The show is on display until July 31.

Mary E. Rucolo, member of the Union County Board of Chosen Freeholders and Division of Cultural and Heritage Programs Advisory Board, said, "The whole community is enriched by the contributions of our senior citizen artists. I hope many county residents will view the quality of work displayed at the senior art show."

The Annual Union County Senior Citizen Art Exhibit is made possible by the Union County Board of Chosen Freeholders.



Left, Union County Freeholder Chairman Daniel Sullivan and Freeholders Chester Holmes and Lewis Mingo Jr. congratulate winners at this year's Union County Senior Citizen Art Contest and Exhibit held at Schering-Plough in Kenilworth. Holmes, right, and Sullivan, left, talk with Israel Louis Mingsakal Springfield, who is standing beneath his charcoal drawing titled "Young Girl." Right, Sullivan and Holmes speak with Carolyn Rohal of Kenilworth, who is holding her acrylic picture entitled "Tent City, Ocean Grove."

## Reeves-Reed participating in contest

The Reeves-Reed Advokem in Summit is participating in promotion of a Garden Photography Contest for amateur photographers, now through July 31.

Designed to promote the pleasure of home gardening and the value of local public gardens, the contest requires no entry fee and features 25 prizes in three categories: large gardens, plantings in public places and flower portraits and other. A single \$1,000 Best-in-Show will be awarded. Each category will have cash prizes and designate five honorable mentions.

Sponsors of the contest include the American Association of Botanical Gardens and Arboreta, of which the Reeves-Reed is a member. D.A. Photo, a wholly owned subsidiary of Eastman Kodak Co. and Better Homes and Gardens' magazine.

Contest entry forms are available at the Reeves-Reed office or by calling (908) 273-8747.

## Pushcart Players net \$35,000 grant

Pushcart Players is the recipient of a \$35,000 grant from Prudential Foundation to support an arts-in-education mentoring program in three Newark schools over the next 12 months. The Prudential Project Phase Two is the second year of collaboration between the Prudential Foundation, Pushcart Players and Paper Mill Playhouse designed to strengthen arts education in three elementary schools in the Central Ward of Newark: The Morton Street, Quinlan Street and Newton Street Schools. In the coming

season the project will build upon the investment and success of the first "installment" by implementing parts of Phase One programming along with modifications that will enable sequential learning at the best. Program changes will be designed to accommodate the specific needs of each school and to gain efficiency in scheduling. Program additions include the presentation of the "Choices Workshop" for all students involved in the project, offering a unique approach to meaningful thought and discussion of moral and ethical issues of concern to young people. A student-driven production about the Civil Rights Movement will also be implemented in each school.

Pushcart Players is a professional theater company for young audiences dedicated to bringing the best of theater and arts to young people through programs for young students in their schools and local recreational settings. The Pushcart ensemble is in its third decade of stirring up serious fun — not only throughout much of the US, but also in the former Soviet Union and in two guest appearances at "The White House." The dynamic company is the recipient of numerous awards for excellence and innovation in the development of theater and arts-in-education programming for young audiences. All Pushcart programs focus on basic education as described in "National Standards for Arts Education" and "Goals 2000" and are shaped by Higher Order Thinking Skills and the SCANS Report, offering students the opportunity to develop critical thinking, problem solving and self-discipline skills.

For further information regarding Pushcart Theatre presentations or arts-in-education programming, call 857-4115, or write Pushcart Players, 197 Bloomfield Ave., Verona, NJ 07044.

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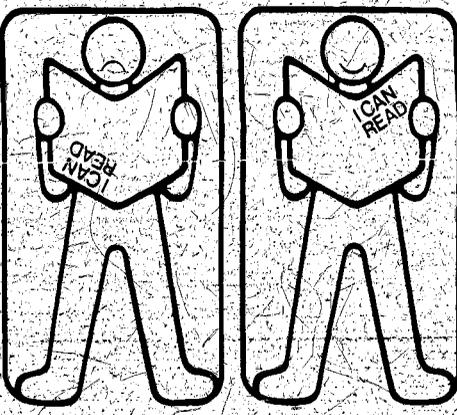
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# Get out of the house — and take a trip to Hawaii

Hawaii has almost become a travel cliché, right up there with the pyramids along the Nile and the changing of the guard in Buckingham Palace. Only other "must-sees," Hawaii is a "must do" — full of surprising sights.

Where else in the world can you drive your rental car right up to the rim of a volcano, and the very times of day, then take a Snickers trail across the volcano floor as it folds your toes? Hawaiian Volcanoes National Park on the island of Hawaii features the greatest show on earth — Kilauea, the world's most active volcano. It's the site of the 50,000-year-old line of creation.

**Molokai**  
In a long fringed collar, the tallest sea cliffs in the world parade along the South Shore of the island of Molokai. They are emerald passages streaming with waterfalls, cascaded into shadowed valleys where ferns grow, glided with mist, and often revealing a rainforest tree.

Another Molokai surprise is a slice of the African continent in an effort to control quill that was once common in postcolonial, the Mokuaikaua.

supported African browsers. The animals made themselves so at home on the range that their number more than a thousand and include giraffes, kudu, zebra, eland, and several species of antelope. The ranch truly camouflages and offers a picnic with the greater than as close to Kenya as some of us will ever come, and is just close to wild animals than less African opportunities afford, being extra fun.

**Maua**  
From December through April, the dark humpback whales make their winter home in Maui's offshore waters. These endangered gentle giants will spout you with their ocean gymnastics and their haunting songs. The Ocean Activities Center and a number of other companies offer whale-watching excursions on boats. Several shoreline sites also offer excellent viewing.

For an island in the middle of the ocean, Maui manages to cram in a lot of interesting potential. Visit old plantation towns, tour the historic district of Lahaina, and stop at old Hawaiian churches (don't miss the Holy Ghost Catholic Church in Kula).

with its magnificent altar shipped around the Horn by the king and queen of Portugal). You can also see whaling museums and natural wonders such as the Iao Needle, the gates of Hahaione, and the rain-forested West Maui Mountains.

**Hiking**  
Take the time — just a day — to open up to new worlds. Walk the land and get close to the hidden heart of Hawaii. None of these hikes requires preparation — just the investment of a little time.

The Sierra Club conducts weekend hikes on the island of Oahu. Minutes from Waikiki, you can find yourself in the jungle. The trail is so scenic with wild ginger, clove, alpine, even wild orchids, that it's like free aqua therapy. Plus, it's a workout that's infinitely more rewarding than an afternoon on the exercise equipment at your local gym.

Hugh Montgomery, a practicing psychologist on the island of Hawaii, takes visitors on walks through valleys or along rugged lava shores and black sand beaches. Along the way, he shares his vast knowledge of the magnificent scenery and the equally magnificent landscape of the mind.

**Horseback riding**  
Hawaii offers some of the most unusual horseback rides anywhere. Two of the best are on Maui.

Makana Stables takes riders across ancient lava flows and up the slopes of Haleakala Volcano — here's the clincher — Hawaii's only commercial winery. In the tasting room try a little Maui champagne, a nice Beaujolais, even a surprisingly good pinot noir wine. There's a picnic, chips, sandwiches, and brownies, nothing special — but there you are sitting under a spreading canopy tree, sipping champagne on the side of a volcano with horses snorting nearby and the island of Maui spread out in splendor at your feet. Life is good.

The other ride starts at the 10,023-foot summit of Haleakala and descends into a volcanic crater big enough to cradle the island of Maui.

hasten. The name means "House of the Sun," but the crater is 1,555 meters like the face of the moon but the assistants trained there for their time. New Ager also claim it is a place of "therapeutic convergence." In any case, it is immensely, awesomely quiet and peaceful.

**Diving**  
A whole new world awaits you under the gentle, lapping waves of the Hawaiian Islands.

Beach Divers Hawaii offers an introductory dive that includes basic instruction and an ocean dive off the coast of Oahu. It's a chance to try something new — and see up close all those dazzling, iridescent reef fish garbed in the colors of the rainbow.

Maui diving and snorkeling sites, especially the nearby Lanai Cathedral, are world-class. There are three marine conservation areas — one at Honohe Bay on West Maui, one at Ponohe Bay, and the other at Molekani, a partially submerged volcano crater offshore at Kihui. Because of the conditions of the crater, divers and snorkelers say it's like swimming in an aquarium.

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# Give more money to heirs than to the Treasury Department

Want more of your hard-earned money to go to your heirs than to the U.S. Treasury? Now is the time to review and strengthen your estate plan.

First, the ground rules: The United Tax Code all exempts \$600,000 of a person's estate from federal taxes. Every dollar after that is taxed at rates from 37 percent to 60 percent. The marital deduction allows unlimited transfer of wealth between spouses without estate taxes, which are levied upon the death of the second spouse.

Consider the following to reduce the tax burden on your estate:

• Split your assets. Owning all assets jointly can cause financial headaches, according to Stephen Leimberg, professor of taxation and estate planning at American College in Bryn Mawr, Pennsylvania. Let's say a husband dies and his entire estate passes to his wife. She pays no taxes on that estate, but his \$600,000 credit is lost forever. At her death, the first \$600,000 is

exempt from taxes, but every dollar over that is taxed. If the estate is a straddle one, the heirs will have lost at least \$122,000.

• Give money away. Individuals can give away tax-free \$10,000 annually per person to as many lucky folks as they want, thereby reducing assets. Charitable donations are not subject to gift or estate taxes either.

• Take a look at your life insurance. Life insurance proceeds are valued as part of your estate. A trust can purchase, own, and be the recipient of life insurance, thus shielding benefits from estate taxes. "Life insurance trusts are extremely popular. They're probably the single most effective way to transfer large amounts of wealth with certainty," says Leimberg.

• An equally good idea is just to give that insurance policy to the children. "It's so much more straightforward and you avoid expense of setting up a trust," says Jerry Jones, an attorney

who chairs the estate planning group at Wilson and McVain in Chicago.

• Disclaim an inheritance. If your estate already is sizable, consider disclaiming an inheritance. That money would then pass directly to your heir.

• Use trusts to your advantage. A bypass trust can be established with the \$100,000 tax-free assets of the first spouse. The interest and a specified amount of principal from the trust provide income to the surviving spouse. The will will not count as part of the surviving's estate. When the second spouse dies, the trust passes to heirs free of estate taxes.

• Trusts are complicated, and folks are concerned that people are put in by mistakes. "I've produced, much advertised living trusts that avoid probate but don't save any more on taxes than could be accomplished through a will. In addition to the techniques already described, Leimberg and Jones outline some

sophisticated, new estate planning tools.

• A family limited partnership allows parents to give a small interest in the partnership assets to their children each year.

• A generation-skipping transfer trust doesn't reduce taxes for the originator but reduces taxes for heirs for generations to come.

• A house GRIT (grantor retained interest trust) is a mechanism to consider if you own or are buying a house that likely will appreciate in value. Title is placed in a trust that gives you the right to live there for a specified number of years. At the end of that time, the trust's assets go to beneficiaries tax-free.

Consult an experienced estate planner for an explanation of the pros and cons of each alternative.

This article first appeared in Mature Outlook magazine, which is a benefit of the Mature Outlook organization. For information on joining, call 800/326-6330.

# Decisions now could affect your retirement dreams

Some of the most important decisions you make today will affect where and how you'll fulfill your retirement dreams. These dreams can become reality with planning and good financial advice from professionals.

When should you retire?

Deciding when to retire is a decision that reflects on personal goals and available financial resources. As you prepare for your retirement, consider the following steps:

• Project your resources (savings, investments, home equity, insurance, pension or profit-sharing plans) on a regular basis and make adjustments as necessary.

• Request a record of earnings and an estimate of your Social Security retirement benefits from the Social Security Administration. You can call the Social Security Administration to obtain the appropriate form.

• Ask for periodic assistance from a certified public accountant or finan-

cial adviser as you plan retirement finances. His or her advice could help determine your retirement time frame. How do you prepare for retirement?

Mental preparation is as important as financial preparation. Many people find free time difficult to adjust to, even the most avid golfers realize they can't participate in that pastime all day, every day! You'll find the transition easier if you spend time now thinking about how you'll spend your time later.

Here are some suggestions to turn retirement into a happy adventure:

• Ease into the hours of retirement by taking on part-time or consulting work.

• Look at how you divide up chores. Perhaps you'd like to switch some responsibilities with your spouse.

• For couples, make the most of leisure time. Whether you are apart or together,

• Practice old hobbies or all of new ones, particularly if you relocate after retiring and this new environment provides new leisure options for you.

• Stay busy by volunteering at hospitals, libraries, churches or other organizations. Consider running for public office.

• Pay attention to your health by keeping active and enjoying daily exercise.

• Make new friends with similar interests, particularly if you relocate upon retirement. Try taking classes or, if you have a hobby specialty, volunteer to teach others.

Is a move for you? Perhaps you already know exactly what you want to do in retirement and where you want to live. If you're not yet sure, a systematic way of evaluating the pros and cons of a move can help.

Answer these questions carefully and honestly: If you're married, both you and your spouse should answer

the questions separately, then compare answers.

• Do I feel comfortable and secure in my present home?

• Am I near to friends and family?

• Do I enjoy yard and home maintenance?

• Are my house and property taxes reasonable?

• Does my house provide the right amount of living space?

• Does my home provide the amenities I need?

• Am I reasonably close to stores, church, medical services, library, cultural activities and hobby and recreational facilities?

• Is my home energy-efficient?

• Do I like the climate that I live in?

When you compare answers with your spouse and find areas of disagreement, discuss your differences. Now is the time to find agreement on at least a "happy compromise."

Should you talk with a real estate professional?

If you decide to move, a sales associate can be a good resource for several reasons:

• An experienced sales associate knows the market. Without their help, you may price your home too high and scare off good prospects, or price it too low and lose much more than commission charges.

• A competent sales associate is a professional. He or her firm offers a variety of services, understands how to advertise to find more prospects, is found in to what buyers want, can advise you what to do to make your home more marketable, knows financing and is familiar with legal matters that should be handled by an attorney.

• A reputable professional will take a personal interest in you to the best of his or her ability.

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# Easy-living ideas will make home comfortable, accessible

Today, everybody wants a house that's convenient. We build our kitchens with restaurant efficiency, our master bathrooms with double vanities, and our family rooms with built-in seats and pull-down counters.

So why, when it comes to the first points of planning, do we sometimes leave out the ultimate accompaniment design features that make a home accessible for everyone, regardless of physical abilities? Remodeling gives you a rare opportunity to make sure your house will remain convenient through all the "what-if" possibilities. What if you miss an elevator to move in? What if a wheelchair user comes to visit? What if your back goes out, and you can't go up the stairs for three weeks?

These 10 easy-to-do design features make your home flexible enough for any of those emergency instances. In the meantime, you'll enjoy the immediate payoff of a home that's less congested and more comfortable if you have young children, many of those features "make your home friendlier" for them, too.

**Get accessible entry.** Most homes that lack wheelchair accessibility at every entry, stairs at the front door, a stoop at the back, a little step up from the garage. It makes sense to have at least one entry that's safe and usable for everyone, from toddlers learning to walk to someone in a wheelchair.

Any threshold higher than 1/2 inches can stop a wheelchair. So an accessible entry must offer an unobstructed path — no stairs, steps, or thresholds — from outdoors to indoors. In many cases, you can accomplish that goal by reconfiguring a walkway toward the front or side door to provide unimpeded access. Or, if you're building a new garage, put it on the same level as the house instead of a step down.

Take most easy-living features, an

accessible entry pays off in immediate convenience. You'll have clear sailing when you haul in groceries or roll out a stroller or luggage cart.

**Three-foot-wide doorways.** Three feet is the largest standard interior pass width, and the minimum width most wheelchairs can get through. Unfortunately, builders sometimes opt for 30-inch doors where space is tight — especially in hallways. The result: Your bathroom is off-limits to wheelchair users. Sticking with 3-foot doors will keep your options open.

**Easy passages.** Stairs, dead-end halls are out of step with today's architectural trends. They will bark in many older homes. Three tight spots create an inconvenient sequence for everyone and a barrier for people who use wheelchairs.

If you are modifying your floor plan or adding new space, open up your home. Give major traffic routes at least 3 feet of width and preferably 4 1/2 inches minimum. Also avoid busy spots, such as the kitchen. For optimal accessibility, include an extra amount of clear floor space in spots where a wheelchair user might need to turn around. Most wheelchairs can turn in a 5-foot-diameter circle or a "T" shape that is 5 feet across.

**Also, avoid changing levels, especially at essential passageways.** If your home's only first-floor bathroom is a step down from the living area, this single obstacle could prevent many individuals from living of spending a night in your home.

**Lower stork surfaces.** For a best effect, lower-threshold countertop in the kitchen and bath will give your work areas more flexibility. You can use a low kitchen counter, for example, as a spot for kids to roll out cookies or to do art projects. Later, you could equip the same counter area as a food-

preparation center for someone who uses a wheelchair — or for someone who just needs to work sitting down. A 31-inch countertop is a good height for such a work surface. You'll also need a minimum of 30 inches of clear knee space underneath so a chair can pull in close. There are plenty of creative ways to work in this arrangement.

In a kitchen, consider a lower work surface on the outside of a breakfast peninsula or a center island. Or include a planning desk with a roll-out file cabinet, you could move the cabinet if you needed to convert the space to a wheelchair workstation. Supplement this main work area with small pullout work surfaces, similar to cutting boards by the oven and the fridge, or even in a bathroom, consider a sit-down dressing table with a big mirror that runs to the counter.

**Accessible bedroom and bath.** In new homes, an "extra" suite on the first floor — often just off the front — is becoming a hot amenity. Depending on what the family needs, a self-contained room-plus-bath can serve as a home office, a guest suite, or quarters for a nanny or in-laws. It makes sense to have such a space accessible, so you'll have a hedge against temporary disabilities that might keep a family member from climbing stairs. You'll also have a spot that welcomes wheelchair users or people who are infirm.

If you can't make room for both a bedroom and bath, at least include one full bath on the ground level that is accessible for most people. You don't need custom or unusual fixtures. A standard tub, for example, is fine for many wheelchair users if you provide grab bars and a transfer bench. It is important, though, to choose the right fixture and to lay out the bathroom with adequate knee room and floor space, where you need it. Ask for advice from a bath designer who is

knowledgeable about accessible design.

**Storage at fingertips.** To make your closets more serviceable, install adjustable closet systems that let you move rods and shelves easily. If the space is ever used by someone with limited reach — from a small child to an arthritic house guest — you can move the rods to the suitable height for them.

In your kitchen, consider a floor-to-ceiling pantry of a run of extra-long upper cabinets (ideally placed near your lower-than-normal work surface). In base cabinets, use drawers or pullout storage caddies, so the pots and pans can come to you. Consider a side-by-side refrigerator/freezer, because the doors are easier to open for someone seated.

**Easy-to-reach controls.** Does someone really want to crawl on hands and knees to plug in a lamp? Or want toddlers to climb chairs to flick the light switches? Put those controls where they are easy to reach. Even those seated in a wheelchair. Place electrical outlets and light switches 15 to 42 inches above the floor. Use extra-long wands on window blinds. Put faucets close to the outside edge of the bathtub, so you don't have to lean over to reach them.

Consider a range with controls on the front, especially if your children have forgotten the knob-turning steps.

Keep in mind that essential window blinds are easier to operate than double-blind windows.

**Easy-to-operate hardware.** Lever-style door handles and faucets, besides being handsome, are easier to open than conventional knobs. Also consider electronic faucets for the kitchen and bath. Some models allow you to set the temperature to reduce the risk of scalding children or those with diminished feeling in their hands. There are

faucets available that turn on via a motion-sensing device.

**Grab bars for now or later.** Grab bars beside the toilet and bathtub make a bathroom safer for everyone. They also give infirm people a chance to stay independent longer.

These days, grab bars come in many styles and colors, so you can make them a pleasing design feature in any remodeled bath. If you don't want to add them now, at least reinforce the walls around the tub and toilet with 1/4-inch plywood. The plywood makes it possible for you to locate grab bars exactly where they are needed in the future, without opening up walls to add support.

**Adaptable sinks.** The sink area is a critical workstation in a kitchen or bath. Yet, it's difficult for wheelchairs to approach a sink that has cabinets below a 30-inch depth. With access bricks, you can design a sink area that can be easily adapted to wheelchair use in the future at minimum cost.

To do so, considering retractable doors on cabinets beneath a sink, so you can access knee space. Also, plumb your sinks with a flexible water supply line so you can readily lower the sink in the future. Because deep sinks present problems for wheelchair users, consider a double-bowl sink with one bowl that's no more than 6 1/2 inches deep. At any sink that's eventually converted for wheelchair use, the plumbing should be installed so eliminate a burst hazard from the hot water pipes.

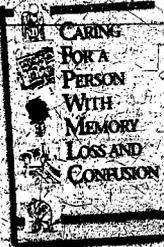
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# Choosing a doctor is very important decision

*"If it doesn't feel right, get out. There's no need to hang around."*

Choosing a doctor is one of the most important decisions you'll ever have to make. It could one day mean the difference between life and death.

Few people know this better than Sharon Lansford of Charleston, West Virginia. Her gynecologist did not detect her cervical cancer before it spread. Caught early, this type of cancer is almost always curable.

Instead, Sharon's disease survived for years. Her doctor ignored a string of suspicious Pap smears. He also dismissed her mysterious, unexplained bleeding. Once he'd removed abnormal lesions from her cervix, she failed to perform follow-up exams every three months (a year — a procedure considered standard practice in these cases).

It wasn't until she started bleeding during that Sharon knew something was terribly wrong. Another gynecologist found a large, invasive tumor fighting for her life. Sharon underwent a radical hysterectomy, plus months of "radical" radiation and chemotherapy.

The 45-year-old mother of a teenage son now lives with the lingering possibility her cancer will return. "I really feel cheated out of my health," she says. "I just feel like somebody violated my trust."

Just because a doctor has a degree doesn't mean you should fall into his hands. At least 80,000 people die each year from medical negligence, according to the People's Medical Society, a national medical consumer group in Allentown, Pennsylvania.

Another 300,000 incur serious injuries, often leading to permanent disability.

Having a primary care doctor may also spare you from questionable procedures. If a specialist recommends surgery, and the need isn't clear, your internist may send you to another expert for a second opinion. Pregnant with her first child, Joligen Barajas, 32, relied upon her internist to find an obstetrician. During the pregnancy, she developed unexplained chest pains. So her internist set up a consultation with a cardiologist. "I've been lucky," she says. "I've ended up with really good doctors."

Therapies the potential for disability just people leave their medical care to change, says Richard A. Sribnick, M.D., an internist in Columbia, South Carolina, and co-author of Smart Patient, Good Medicine (Walker and Co., New York, \$8.95).

"It's just amazing," he says. "People usually spend more time picking out a car than they do their physician."

**Finding doctor right**

Dr. Sribnick recommends choosing a physician who attended an American or Canadian medical school, which means a strict standard for accreditation. Ask to look at someone who did his or her residency at a university teaching hospital. These institutions generally have excellent faculty and strict difficult cases.

Importance of primary care: Everyone should have a competent, compassionate primary care physician.

National board certification is another good sign. It shows that the doctor has passed exams in a designated specialty. However, medical boards only check knowledge; they don't monitor a doctor's ongoing performance, warns Charles D. Inlander, president of the People's Medical Society. (To verify certification, call

the American Board of Medical Specialties at 800/776-2378.)

If you have a choice between several M.D. or P.O. plans, Inlander advises selecting one that has the greatest number of physicians. It should have a minimum of two or three doctors in each specialty, he says.

In your quest for a doctor, take into account certain intangibles, such as personality and reputation. For these, most people rely on recommendations from family and friends. This is a good starting point, but try to gather more information from additional sources.

Dr. Sribnick suggests asking another local doctor for advice. Phrase your question, "Who would you recommend?" This is a better approach than asking about a specific doctor, as physicians usually don't criticize one another. If you don't know a doctor, call the chief of internal medicine at a nearby hospital. Explain that you need to find a physician and ask for a referral.

Nurses are another good source of inside information. Inlander says personal and professional opinions are helpful. But he strongly suggests interviewing several doctors yourself, regardless of whether you're looking for primary or specialty care. "You've got to see a lot of different types of 'puck doctors,'" he explains.

Dr. Inlander makes a list of six to eight prospects. Call each practice to ask about insurance, payment options, and if it accepts new patients. These calls will probably cut your choices in half. Then meet with the remaining candidates. If a doctor is unwilling to be interviewed, says Inlander, cross him or her off your list.

A face-to-face meeting will reveal much about personality and medical style. You can find out if the doctor is receptive to questions and unable to telephone consultations. You also can find out at what hospitals the physician has admitting privileges, and to which colleagues patients are referred. Some doctors don't bill patients for initial interviews, while others charge a small fee or the full price of a regular visit. Consider the money well spent if it results in a long-term relationship with a competent doctor.

**Running background check**

It's very difficult to glean information on a doctor's track record. You can find out if a physician has been disciplined by calling your state medical board. This, however, won't reveal the total number of complaints lodged, only specific actions taken. And such proceedings, Inlander says, are few and far between.

The one way to gather detailed information about malpractice claims is to visit the courthouse. But you will only find records of suits filed in your area and learn only that they were dismissed, settled, or resulted in a judgment against the doctor. You won't uncover anything about a doctor's malpractice cases in another county or state.

The only central clearinghouse is the National Practitioner Data Bank in Washington, D.C. Created by the federal government, it contains nationwide listings of malpractice judgments and disciplinary actions. The information is available only to physicians, hospitals, insurance companies, and state licensing boards. Congressional efforts to open it to the public have failed.

**Attitude is important**

Everyone wants a doctor who can skillfully address health problems. But you also need to be treated with kindness and respect.

"I think patients have a right to feel their doctors care about them as a person and not a disease," says Marc Nelson, M.D., assistant dean for medical education at Stanford University School of Medicine. "There's no need to settle for anything less."

Empathy is so important at Stanford that the medical school instituted a mandatory program where doctors-in-training are evaluated on interpersonal skills. Aphoristic actor, Poole says patients decide whether they'd want his internist doctor. You really have to be responsible for your own health.

**Unit seeks vets**

The Union County unit of the American Cancer Society is seeking volunteers for its Road to Recovery Program.

Road to Recovery is a free patient service program whereby volunteer drivers escort individuals to and from cancer treatments.

Contact Carolyn Fabrizio, service director, at (908) 354-7333 for additional information on joining the driving crew of volunteer drivers.

Illness. Her internist was a warm, amiable man who took an interest in her and her family. But when he left the practice, Blanca was transferred to his partner.

Her new doctor was abrupt. He'd rush into the room and immediately begin examining her. She didn't like his attitude and began avoiding office visits. "Maybe that's what it is, keeping me from going to the doctor," Lid told us uncomfortably. You can't feel comfortable before they start checking you out.

In Blanca's case, not seeing a doctor was dangerous. She had diabetes and high blood pressure, and she'd already suffered a mild heart attack. At the time, Blanca was reluctant to look for another doctor because she'd recently lost her job and health benefits. She has since found a new doctor.

Joligen is convinced a good rapport with her internist translates into better medical care. "He takes my complaints and symptoms seriously," she says. "He treats me like a patient, not like a dopey patient who doesn't know anything."

**Evaluating your care**

Your doctor may come highly recommended with top credentials and a winning personality. You alone are the best judge of the quality of the care you receive. Above all, trust your gut instincts.

"If it doesn't feel right, get out," says Inlander. "There is no need to hang around. There are plenty of good doctors willing to have you in their practice."

Sharon's blind trust in a physician nearly killed her. Now, she urges all patients to learn enough about their conditions to become smart medical consumers. "I think it's just really important for people to ask a lot of questions and not totally put their trust in their doctors. You really have to be responsible for your own health."

**It's easy to find good one**

It's easy to find a good doctor if you can weed out the bad ones, says Charles Inlander, president of the People's Medical Society. Avoid these situations:

- **Doesn't Listen to You:** A physician who doesn't let you talk or who quickly interrupts you isn't practicing good medicine. The number one reason for malpractice lawsuits is failure to communicate.
- **A Bad Attitude:** Doctors who maintain a condescending, "I know more than you do" attitude play a role in the dissatisfaction of patients. If a doctor says, "Don't tell me how to be a doctor," or "Are you questioning my judgment?"
- **Too Much Testing and Treatment:** Expensive tests and procedures are another pitfall. Especially if they yield no answers or benefits. Question a doctor who orders the same X-rays again and again. Or one who jumps at the most invasive treatments without considering less drastic options.
- **Reluctance to Refer:** It's time to move on if your doctor keeps trying a treatment that isn't working. Or, if he or she doesn't know when to call a nurse and refer you to a specialist. Also, warns Inlander, never use doctors outside their specialties. Women in particular shouldn't rely on a gynecologist for general health problems.
- **Being an Insider:** Always choose a doctor who seems unfamiliar but very well liked. It's estimated that 10 percent of the country's physicians have problems with substance abuse. Don't give them the benefits of the doubt, says Inlander. Get out.

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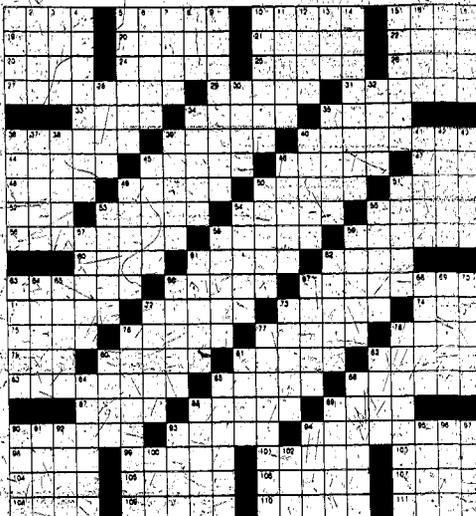
**98**



Mix And Match

ACROSS

- 1. Fold flat.
2. Glacier ice pinnacle
3. New York
4. Famous actor
5. Scorn of moral
6. Former fast
7. One of the Muses
8. African antelope
9. Game of chance
10. Street of Paris
11. Hard resin
12. Brother of Eliza
13. Genus of cereals
14. Monthly
15. Squid-like living area
16. Enter in a list
17. Neck part
18. Resort city
19. Granddaddy one
20. Wear or wets
21. Self
22. Avial
23. Famous cell phone
24. Secret
25. Jewels
26. Fuel
27. Trencher
28. To oblige
29. Brooke's legacy
30. Neap, for one
31. Barn
32. Sulfur
33. Defense noun
34. Ramen
35. Menapighted
36. Pinch
37. Marsh mangrove
38. Gargand
39. Coughed
40. Tilt
41. Coughed
42. Coughed
43. Russian leader
44. Expressive verb
45. Truman's birthplace
46. The former hit play
47. Biblical river
48. Bromo
49. Love
50. Stunt boys
51. Fictional uncle
52. Father, in French
53. We measure
54. The milk of Rome
55. Paralytic
56. Darcy



- 35. Former Pirates home-run leader
36. Exhausted
37. Ringworm
38. Merry celebration
39. Black and blue
40. Wheel puller
41. Sheep linen
42. Sea duck
43. Emetics
44. Everett
45. Bridge
46. Maldivian
47. Baseball great
48. Diminutive
49. Hattinger's spring
50. The white jay
51. English composer
52. Window
53. Hill cavities
54. Fruit
55. Opening in a tree
56. Bridge trumpet
57. Irregular
58. Spanish language
59. Soap plant
60. Solitaire
61. Whistle
62. Organ
63. Scandinavian language
64. Fatigue for suit
65. The Mew
66. The Mew
67. The Mew
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80. The Mew

DAWN ASSOCIATES

- 85. Dryer
86. Miffed
87. Unimpaired
88. Follows closely
89. Narrow passage
90. English songs
91. Exant
92. Winged
93. Hawk and France
94. The dill
95. Fundamental
101. Admire
102. Lohmism
103. Poison
104. Only fruit
105. To perform
106. Learning
107. Took to court
108. Staff part
109. Sheed
110. Paced out
111. Paced out
112. Olorocin
113. Salars
114. Chemical suffix
115. Book support
116. Borders
117. Fabric
118. M and throb
119. Purpose
120. Falls behind
121. Charnas
122. French verb
86. Suit at cash
87. Ample
88. Crucial
89. Poles
90. Sides
91. Sides
92. English word
93. A kind of
94. Partially open
95. To see
96. French river
97. White cubic
100. Fourth
96. Suit at cash
97. Ample
98. Crucial
99. Poles
100. Sides
101. Sides
102. English word
103. A kind of
104. Partially open
105. To see
106. French river
107. White cubic
100. Fourth

(See ANSWERS on Page B13)

NJSO continues program

The NJSO continues its Master Teacher Collaborative program. This program recognizes excellence in teaching by identifying teachers...

The Greater Newark Youth Orchestra is an orchestra training program which provides musical training for talented young people in and around Newark.

What's Going On?

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NOTICE OF PUBLIC AUCTION: PURSUANT TO N.J.S. 29:10A-1 UNDEVELOPED LAND & FOREST...

Editorial deadlines

Following are deadlines for news, club, and social. Thursday: Entertainment, Friday: Sports, Monday: Editor, Monday 9 AM: General, Monday 9 AM.

Public Notice

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Business Directory 4 PM Thursday  
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Ad Copy 12 noon Monday  
In-column 3 PM Tuesday

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### CHILD CARE

Child care in my home. 10/19/98  
Full time, 40 hours/week. 10/19/98

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Child care in my home. 10/19/98  
Full time, 40 hours/week. 10/19/98

### HELP WANTED

**GENERAL APPLICANTS**  
**GRAND OPENING**  
Need people to help with grand opening. All Areas. Full time. 10/19/98

### GENERAL APPLICANTS

General applicants for grand opening. All Areas. Full time. 10/19/98

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General applicants for grand opening. All Areas. Full time. 10/19/98

### HELP WANTED

**MECHANIC**  
**DEPARTMENT OF PUBLIC WORKS**  
**TOWNSHIP OF HILLSIDE**  
Part Time (No Benefits)  
\$13.50 per hour, 10/19/98

### MECHANIC

Mechanic for Department of Public Works. Township of Hillside. Part time. 10/19/98

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### MECHANIC

Mechanic for Department of Public Works. Township of Hillside. Part time. 10/19/98

### HELP WANTED

**PART TIME** Receptionist for Bloomingdale nursing agency. Immediate opening. 10/19/98

### PART TIME

Part time receptionist for Bloomingdale nursing agency. 10/19/98

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Part time receptionist for Bloomingdale nursing agency. 10/19/98

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Part time receptionist for Bloomingdale nursing agency. 10/19/98

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Part time receptionist for Bloomingdale nursing agency. 10/19/98

### HELP WANTED

**PART TIME** Planning assistant. Excellent benefits. 10/19/98

### PART TIME

Part time planning assistant. 10/19/98

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Part time planning assistant. 10/19/98

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### TELLER

United National Bank. 10/19/98

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United National Bank. 10/19/98

### Can you say

job openings in Italy?

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job openings in Italy?

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job openings in Italy?

### Can you say

job openings in

**HELP WANTED**  
SALES (INSIDE) Immediately fill position opening for an individual to join our classified advertising team. Responsibilities include telephoning clients, scheduling and on-going classified advertising a plus. Good communication, computer skills, excellent customer service. Selling the door has sales credits and typing skills are essential. Very entry, commission, benefits, medical and insurance. No experience necessary. If you are interested, please call 703-763-0700 between 10am and 5pm.

SALES Solid young company seeks experienced regional person for computer sales. MUST be on the Protected Territory in NJ. 1-800-247-8164

SECRETARY Full Time position for busy Computer & Real Estate office in Indiana. Must have computer skills and good telephone voice. Please call or interview. 703-763-0700

SECRETARY Part-time, very busy small office. Good computer and telephone skills. Heavy customer interaction. Fax resume to 703-763-0700

SECRETARY Part-time, very busy small office. Good computer & telephone skills. Heavy customer interaction. Fax resume to 703-763-0700

SECURITY

**ALARM INSTALLER**  
Experience preferred in Alarm & Fire Alarm. Fax resume and salary history to: Security Division, 1973-11-1955, Allentown, Pennsylvania Division.

**HAVES SECURITY INC.**  
New York, Ave.  
Newark, NJ 07102

**SHAMPOO ASSISTANT** Part time/full time. Great location in Union. Call Lisa 703-866-4200

**STAND OUT**  
Does your ad need a little more attention? You can create Ad-impact by using Ad-impact. The Type size is:

12 Point

14 Point

18 Point

24 Point

Ad impact by using larger type, check out Classified Representatives for the type you would like for your ad.

For more information, request literature or call the Classified Pages, 1-800-556-8911

**TYPIST**  
Worral Newspapers has openings for a typist in Maplewood office. Excellent typing skills, necessary, 600pm. Fax resume and salary history to: Call Maryanne, Editor, 703-763-0700

**WART STAFF** part time restaurant. Sun. Change Good salary, generous tips. Call: 703-763-0700

**WAREHOUSE** Small Union County company seeking full time warehouse help. Experience preferred. Call: 703-763-0700

We are a respected Computer Consulting Firm. We are seeking a Computer Consultant. The Consultant will be responsible for providing technical support to our clients. Fax resume to: 703-763-0700

**ADMINISTRATIVE ASSISTANT - Full Time**  
The position requires an organized, detail oriented individual to support the Sales Department. Fax resume to: 703-763-0700

**ADDITIONAL ASSISTANT** Part Time. Applicants must possess minimum 10 years of experience in retail sales. Fax resume to: 703-763-0700

For consideration, please fax resume to: 703-763-0700

**WHEN REPLYING TO A UNION COUNTY CLASSIFIED JOB NUMBER**  
PLEASE INCLUDE THE JOB NUMBER

**BOX NUMBER**  
Worral Newspapers  
P.O. Box 158  
Maplewood, NJ 07040

**EMPLOYMENT WANTED**  
BRAZILIAN looking for housing in Union County. Fax resume to: 703-763-0700

**CERTIFIED HOME** Clean and Comfortable. Call: 703-763-0700

**CLEANING LADY** European cleaning lady. Fax resume to: 703-763-0700

**EMPLOYMENT WANTED**  
CLEANING COOP Apartments, indoor/outdoor. Good references. Work in area. Call: 703-763-0700

**EXPERIENCED RELIABLE** central home health aide to care for the sick and elderly. Hourly. Salary. Call: 703-763-0700

**HOUSECLEANING EXPERIENCED** Call to arrange to meet at home. References available. Hourly. Call: 703-763-0700

**POLISHING/PAINTING** 10 years experience. Call: 703-763-0700

**ANNOUNCEMENTS**  
BLOODFUND FOR LIFE Have your daily blood for donation. Call: 703-763-0700

**SEARCH ON** for the New Max New Jersey USA. Call: 703-763-0700

**WANT TO teach** at home. Call: 703-763-0700

**PERSONALS**  
ADOPTION Together, we can give your baby a home. Call: 703-763-0700

**ADOPTION** A loving home awaits the newborn. Call: 703-763-0700

**ADOPT LOVE** loving devotion, financial security and opportunities await your child. Call: 703-763-0700

**GREAT SCOTTY IT'S MAGIC**  
A professional comedy magic program for all occasions. Call: 703-763-0700

**SCOTT DRUKER**  
703-857-4004

**MRS. RYNDICA**  
Real estate listings in Somerset. Call: 703-763-0700

**AMAZING MAIL** order Money Machine. Call: 703-763-0700

**DIAL A BIBLE MESSAGE**  
703-964-6356

**LOST & FOUND**  
LOST Car. Call: 703-763-0700

LOST Dog. Call: 703-763-0700

**Garageyard Sales**  
CLARK 238 VALLEY ROAD. Call: 703-763-0700

MAPLEWOOD 34 DURAND ROAD. Call: 703-763-0700

**Uniton County On-line Quick & Easy**  
www.localsource.com

**WE CAN DELIVER OVER FOUR MILLION PAIRS OF THESE FOR ONLY \$349**  
FEAST YOUR EYES ON THIS!

For only \$349 you can place a classified ad that will appear in 112 daily and weekly newspapers in New Jersey. Your ad will come face-to-face with 4.3 million readers.

**WORRAL COMMUNITY NEWSPAPERS**  
800-564-8911

**MISCELLANEOUS**  
LAPYETTE MILL Antiques. Call: 703-763-0700

**ANTIQUE**  
APPLIANCES 367 Rf 22 House. Call: 703-763-0700

**MISCELLANEOUS FOR SALE**  
ALPINE TRUCKER. Call: 703-763-0700

**BEORCON SET** Green sea. Call: 703-763-0700

**CHERRY DATING** room. Call: 703-763-0700

**BUILDING AND** materials. Call: 703-763-0700

**INSTRUCTIONS**  
COMPUTER TUTOR. Call: 703-763-0700

**QUILT INSTRUCTION** by a professional. Call: 703-763-0700

**TRANSFORM A HEALTH CAREER**  
Call: 703-763-0700

**NEED A COMPUTER?** Call: 703-763-0700

**OFFICE FURNITURE**  
Call: 703-763-0700

**REFRIGERATOR**  
Call: 703-763-0700

**STEEL BUILDINGS**  
Call: 703-763-0700

**TIRE**  
Call: 703-763-0700

**WALL UNIT**  
Call: 703-763-0700

**WIDE TANKING**  
Call: 703-763-0700

**Garageyard Sales**  
Call: 703-763-0700

**WANTED TO BUY**  
Call: 703-763-0700

**REPAIR-INDUSTRIAL ACCOUNTS**  
Call: 703-763-0700

**PETS**  
ADOPT SMYI. Call: 703-763-0700

**CONSTRUCTION**  
EVLVRA'S CLEANING SERVICE. Call: 703-763-0700

**CONTRACTOR**  
MELLO-CONTRACTORS. Call: 703-763-0700

**DECKS**  
DECK POWERWASHING. Call: 703-763-0700

**DRIVEWAYS**  
B. HIRTH PAVING. Call: 703-763-0700

**SERVICES OFFERED**  
AIR CONDITIONING. Call: 703-763-0700

**CARPENTRY**  
JOE DOMAN. Call: 703-763-0700

**PAINTERING**  
PATERNO PAVING. Call: 703-763-0700

**CARPENTRY**  
ROYAL LINOLEUM & RUG CO.  
Call: 908-964-4127

**CARPET CLEANING**  
Call: 908-964-4127

**CONSTRUCTION**  
EVLVRA'S CLEANING SERVICE. Call: 703-763-0700

**CONTRACTOR**  
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**CARPENTRY**  
JOE DOMAN. Call: 703-763-0700

**PAINTERING**  
PATERNO PAVING. Call: 703-763-0700

**ELECTRICIANS**  
ABLE ELECTRIC. Call: 703-763-0700

**FENCING**  
TOM'S FENCING. Call: 973-761-5427

**CONSTRUCTION**  
EVLVRA'S CLEANING SERVICE. Call: 703-763-0700

**CONTRACTOR**  
MELLO-CONTRACTORS. Call: 703-763-0700

**DECKS**  
DECK POWERWASHING. Call: 703-763-0700

**DRIVEWAYS**  
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**CARPENTRY**  
JOE DOMAN. Call: 703-763-0700

**PAINTERING**  
PATERNO PAVING. Call: 703-763-0700

**WORRAL NEWSPAPERS UNION COUNTY CLASSIFIED**

**EXERCISE EQUIPMENT** I buy, but don't use. Treadmill, \$100, exerciser, \$80. Just about needs new.

**\$16.00 for first 20 words**  
**\$4.00 each added-10 words**

Enclose Check or money order to: Worral Newspapers

NAME \_\_\_\_\_ TELEPHONE \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ ZIP \_\_\_\_\_

Write your ad in the spaces below and mail to:  
**WORRAL NEWSPAPERS UNION COUNTY CLASSIFIED**  
P.O. Box 158, Maplewood, N.J. 07040

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9	10	11	12
13	14	15	16
17	18	19	20
21	22	23	24
25	26	27	28
29	30	31	32

Search your local classifieds on the internet  
http://www.localsource.com/classifieds

**FLOORS**

**KEAN FLOORING**

**"BEST DEALS"**

Specializing in Hardwood Floors, Scraping, Rip, Staining, Installations, Sanding, Refinishing, Dust Free Sanding. Free Estimates. 201-956-1073 or 1-888-41-Floor

**KIM FLOOR** Sanding, staining, refinishing, parquet, Retaining Floors and Stairs. Total Stained, Bleaching, Floor Finishes. Call 973-228-3629

**GUTTERS/LEADERS**

**GUTTERS-LEADERS UNDERGROUND DRAINS**

Thoroughly cleaned. Thoroughly repaired. Repairs.

**AVERAGE HOUSE \$40.00-\$60.00**

All debris bagged from above. All Roofs and Gutters Repaired. Mark Meise. 973-228-4965

**GUTTERS/LEADERS** Check out the new "Rapid" Leaf Screens. Call 973-228-4414. Kean Floors

**GUTTERS/LEADERS** Check out the new Undergroup. Rainpipes, Gutter Guards, Screens needed. Free Estimate. Call 973-228-3629

**HEALTH & FITNESS**

**MEDICARE** RECIPIENTS are you still a New Jersey Resident? Subsidizing for the Medicare Premium. Medicare Call Center. Pay for them. We'll handle the billing. No penalty. No waiting. Medicare & Medicare Call Center. Call 973-228-3629

**Do-It-Yourself Ideas**

A Reader Service from Your Newspaper

**Bird Ejector**

Eliminates bird droppings from your car. Call 973-228-3629

**Hand Ejector**

Eliminates dirt and grime from your hands. Call 973-228-3629

**Car Wash**

Complete car wash system. Call 973-228-3629

**HEATING**

QUALITY AIR Conditioning & Heating. Free Estimates. Call 973-228-3629

**HOME IMPROVEMENTS**

The Chairman of All Remodeling. Bathrooms, Kitchens, Basements, Living Rooms, Additions, Decks, Pools, Siding, Windows, Doors, Gutters, Landscaping. Call 973-228-3629

**DOES YOUR HOUSE NEED A FACE-LIFT?**

CALL

**Frank's Painting & Handyman Service**

Small Job Specialist

Interior, Exterior, Repairs, Windows, Glass Replacement, Carpentry, Free Estimate

908-241-3849

**SEVERAL REPAIRS** done on garage doors. Call 973-228-3629

**HOME IMPROVEMENTS** M.G. Maintenance. Free Estimate. Call 973-228-3629

**HOME REPAIRS** Work Done Professionally for Less

Interior, Exterior, Repairs, Windows, Glass Replacement, Carpentry, Free Estimate

908-241-3849

**GLASS/HOME IMPROVEMENTS**

Windows, Doors, Gutters, Landscaping. Free Estimate. Call 973-228-3629

**LANDSCAPING**

Complete landscape services. Call 973-228-3629

**LANDSCAPING**

**HOLLYWOOD LANDSCAPING**

ARTISTIC LANDSCAPING DESIGN

EXOTIC GARDENS & POND INSTALLATION

FREE REMOVAL FREE ESTIMATES

908-686-1838

**NOOCH**

Landscaping & Maintenance. Call 973-228-3629

**MASONRY**

DREW MASONRY. Steps, Concrete Work, Paving, Brick Chimneys, Siding, etc. Call 973-228-3629

**MOVING/STORAGE**

PAUL'S M & M MOVERS. Call 908-586-7768

**BDD JOBS**

Services: Deck Cleaning, Resealing, Painting, etc. Call 973-228-3629

**PAINTING**

PROST'S PAINTING. Interior and Exterior. Call 973-228-3629

**HOUSE PAINTING**

INTERIOR AND EXTERIOR. Fully Insured. Free Estimate. Call 908-686-6455

**PAINTING & PLASTERING**

25 YEARS EXPERIENCE. FREE ESTIMATES. CALL: LENNY TUFRANO 908-273-6025

**PAINTING**

PAINTING TO Please the Most Finicky Customers. Free Estimate. Call 973-228-3629

**PLUMBING**

**BLEIWEIS**

PLUMBING & HEATING. All types of plumbing systems. Call 908-686-7415

**MAX SR. & PAUL SCHOENWALDER**

ESTABLISHED 1912. INSTALLATION & SERVICE. Call 908-686-0749

**RICHARD SCHOENWALDER**

PLUMBING, AIR CONDITIONING, HEATING. Call 908-686-0749

**PRINTING**

Maple Composition. 463 Valley Street, Maplewood. Call 973-762-0303

**RESUMES**

Resumes. Fast professional typesetting services. Call 973-762-0303

**ROOFING**

**J.D. ROOFING CONTRACTOR**

Flat roofing, repairs, shingles, re-roofing. Free Estimate. Call 908-322-4637

**WE STOP LEAKS!**

CLARK BUILDERS/INC. Leak Detection & Repairs. Call 908-686-7415

**ROOFING**

Repairs, shingles, etc. Free Estimate. Call 973-228-4965

**TILE**

**DEMCO TILE**. Complete tile installation. Call 908-686-7415

**TREE EXPERTS**

**BOYLE TREE SURGERY CO.** Established 1922. Tree & Stump Removal. Call 908-944-8158

**WOOD STACK** Tree Service. Local free company. Call 908-686-7415

**TYPESETTING**

**COMPUTERIZED TYPESETTING**

**Camera Work**

**Maple Composition**

463 Valley Street, Maplewood. Call 973-762-0303

**WINDOW SHADES**

All Custom Items on Sale. Call 908-686-7700

**BUY IT! SELL IT! LIST IT!**

Attention Advertisers you can be a part of our Real Estate section and reach over 100,000 potential customers in Essex County.

For Classified call: 973-763-9411

For Display/Ads call: 908-686-7700

Search your local classifieds on the internet: <http://www.localsource.com/classified>

# Real Estate

## TRANSACTIONS

Real estate transactions announced in the office of the County Clerk, Newark, New Jersey, published in abbreviated version of all transactions recorded in the 12 Union County municipalities incorporated cover. The information is provided by ERN Property Data, a Fort Lauderdale, Fla. information service, and is published approximately six weeks after it is filed in the county clerk's office.

**Clark**

Emilia Niedzwicki sold property at 17 Hillside Ave., to Salvatore B. Waters for \$192,000 on Feb. 24.

Jan Myskiel sold property at 16 Linda Lane, to Michael Laska for \$30,000 on Feb. 25.

Evilyn Palmquist sold property at 27 Dighton Blvd., to Neil R. Neilson Jr. for \$153,000 on March 4.

**Elizabeth**

J. and Y. Galatz and D.L. Cruz sold property at 614 Greer Ave., to Mavis R. Robies for \$152,000 on Feb. 4.

August Siano sold property at 333-335 Doyle St., to Jose M. Medeiros for \$175,000 on Feb. 5.

A. Stiller sold property at 1008-1012 Coakley Road, to Marilyn Camino for \$175,000 on Feb. 5.

Damaris Alvarez Hernandez sold property at 833 Louis St., to Oscar Valdez for \$109,000 on Feb. 5.

**Hillside**

Margaret and Ross D. Olivera sold property at 149 Ryan St., to Juan C. Rodriguez for \$110,000 on Feb. 23.

Federal Home Loan Mortgage sold property at 609 Chapman St., to Gianni Aquilino for \$119,000 on Feb. 23.

Deak of New York Trustee sold property at 1422-1424 St. to Leroy Shoups Jr. for \$47,000 on Feb. 2.

Ray D. and Jennifer P. Rojas sold property at 1253 Miriam Place, to Amalia Elmira for \$124,000 on March 2.

Joseph A. Chonahall sold property at 35 King St., to David A. West for \$153,000 on March 2.

**Linden**

HOH Association Partnership sold property at 136 S. Stella St., to Jean R. Adam for \$181,000 on Feb. 4.

Anna Fedrizzi sold property at 1810 Essex Ave., to Jose J. Diaz for \$183,000 on Feb. 9.

Nikolajka Thomas of New Jersey sold property at 1640 6th Ave., to David J. McGowan for \$184,900 on Feb. 9.

Crist C. Garan sold property at 409 Hana St., to Carol Glinica Aquilino for \$85,000 on Feb. 10.

John C. Main sold property at 42 Ruffin Road, to Stephen Wilk for \$140,000 on Feb. 10.

Julia Sojka sold property at 515 Alger Terrace, to Maria L. Paves for \$112,500 on Feb. 11.

Margaret M. Antonucci sold property at 1821 Essex Ave., to Tiziana Buccelli for \$134,000 on Feb. 17.

Chase Manhattan Bank sold property at 2702 Parkway Drive, to Manuel A. Gonzalez for \$115,000 on Feb. 17.

Janusz and Barbara Dumala sold property at 420 Alameda St., to Gary P. Smith for \$180,000 on Feb. 17.

Max T. Walk sold property at 4301 Thelma Terrace, to George-Ryan for \$145,000 on Feb. 18.

**Rahway**

Thomas and Anna Chung sold property at 741 Stone St., to Marlene Sosa for \$180,000 on Feb. 18.

Epine E. and Evonne Reed sold property at 1812 Brady Court, to Andrew A. Wilkes for \$120,000 on Feb. 19.

Countrywide Home Loans Inc. sold property at 366 Raleigh Road, to Albert DeLanna for \$48,000 on Feb. 19.

Nancy Roofelke, Warholia sold property at 328 W. Scott Ave., to Julia Ibarra for \$130,000 on Feb. 20.

Dorothy Meehan sold property at 849 Robert St., to Kellyann Stulack for \$145,000 on Feb. 23.

**Roselle**

Nina and Alex Kovell sold property at 312 W. 5th Ave., to Daniel White Jr. for \$118,000 on Jan. 20.

Stephen Bachion Jr. sold property at 524 Washington Ave., to Felix B. Ramos for \$76,000 on Jan. 26.

Thomas F. and Kathleen M. Roche sold property at 521 W. 6th Ave., to David J. Keeling for \$106,000 on Jan. 28.

Victor and Ophelia Essien sold property at 110 W. Highland Parkway, to Augustine Dorley for \$120,000 on Jan. 28.

**Roselle Park**

Patricia Laine and Theresa Aulino sold property at 227 E. Westfield Ave., to Debra Vega for \$129,000 on Jan. 30.

Louis and Marilyn Sugiola sold property at 136 Dalton St., to C. Roccoquillo for \$139,000 on Feb. 2.

Matthew D. and Patricia A. Felix sold property at 630 Maplewood Ave., to Thomas R. Solfaro for \$146,000 on Feb. 3.

Paul and Robin Pacifico sold property at 117 Axon St., to Tina Schwarz for \$120,000 on Feb. 4.

P. and M. Ciardi and J. and S. Rodriguez sold property at 160 W. Rockwell Ave., to Selmi Nikovic for \$210,000 on Feb. 10.

**Springfield**

Catherine Flockhart sold property at 87 Kipling Ave., to Gerlando Cascardi for \$160,000 on Jan. 27.

Alessandro and Linda Lopez sold property at 31 Green Hill Road, to Harvey Friedman for \$317,400 on Jan. 30.

Sandra R. Canales sold property at 70 Touker Ave., to Yvonne D. Buckley for \$163,000 on Feb. 2.

Cora Ecker sold property at 750 S. Springfield Ave., to Ronald W. Carty for \$132,500 on Feb. 2.

Carl E. Aglino sold property at 313 Northview Terrace, to Michael J. O'Connor for \$120,000 on Feb. 6.

**Summit**

Frank Joseph and Duane Ditta sold property at 26 Huntley Road, to Lorenzo Paschitto for \$165,000 on Jan. 11.

Max Arjun and Marie Voh H. Soltzen sold property at 75 Baker Road, to Joshua P. Gully for \$128,000 on Jan. 13.

A.L.C. British sold property at 55 Blackburn Place, to Kevin D. McGarr, for \$552,500 on Jan. 13.

L. Reynolds sold property at 310-12 Morris Ave., to Michael Analla for \$198,750 on Jan. 14.

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# Real Estate

## TRANSACTIONS

(Continued from Page B14)

Roger A. Quinn sold property at 91 Adwood Ave. to Brian DeLozza for \$218,500 on Jan. 16.

Peter L. and Karen A. Rappuzi sold property at 20 Edgemont Ave. to William Tappari for \$575,000 on Jan. 21.

Thodore A. Lovell and Lucia Swanson sold property at I Highland Drive to Frank C. Hellegren for \$634,000 on Jan. 20.

Patricia A. and Zenon M. Konar sold property at 317 Summit Ave. to Hugh D. Swenson Jr. for \$119,000 on Jan. 21.

Rudolf H. and Catherine K. Hegald sold property at 26 Ridge Road/Rush Road for \$550,000 on Jan. 21.

Chao Tai Tang and Rita Yee sold property at 423 Doremus St. to Steven Seibel for \$280,000 on Jan. 23.

Hegarty sold property at 1248 Glenn Ave. to Henricke Tavarez for \$110,000 on Jan. 14.

Edward J. Slonkowski sold property at 1073 Seagrass Road to Anthony Petrucci for \$137,000 on Jan. 14.

P. Scutanu sold property at 2752 Killian Place to Jose Oliveira, for \$143,000 on Jan. 14.

Jonathan J. and Maria A. Angelini sold property at 800 Liberty Ave. to Gustavo A. Marinoni for \$145,500 on Jan. 15.

Mary Baumann sold property at 2000 S. 11th Ave. to Eric G. Stomping for \$115,000 on Jan. 16.

Allen K. and Charles W. Heinrich sold property at 1446 Liberty Ave. to Joe E. Lucifora for \$115,000 on Jan. 20.

James Byron sold property at 1015 Woodley Ave. to Wallace Sales for \$142,500 on Jan. 20.

Rosetta Parker sold property at 28 Roselynn Place to Julia Russo for \$85,000 on Jan. 22.

Thomas E. Kubzall sold property at 1235 Jeanette Ave. to Brian J. James for \$193,000 on Jan. 22.

Paul Noble and Donna Goffa sold property at 1036 Woodland Ave. to Richard Mayer for \$184,000 on Jan. 23.

Doris and Fernanda Mangualini sold property at 1034 Lorraine Ave. to Ken Alvarez for \$155,000 on Jan. 23.

G. Garcia, C. Zdrojka, K. Minogue and J. Ryan sold property at 423 Withrop Road to Robert Querry for \$150,000 on Jan. 23.

Aaron and Carole Rothman sold property at 1095 Gates Terrace to George Symonides for \$250,000 on Jan. 23.

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## Union

Stefanik and Helena Szlachnik sold property at 2423 Steuben St. to Kevin Seely for \$216,000 on Jan. 20.

Marvin and Jeanne Zickman sold property at 782 Evergreen Parkway to Chao S. Aram for \$155,000 on Jan. 8.

Juanita Gibbons sold property at 1043 Burnet Ave. to J. J. Hoffman for \$160,000 on Jan. 8.

Michael Adamkovich sold property at 491 Linn Ave. to Frank R. Barlow for \$182,000 on Jan. 8.

Robert Adam sold property at 21 W. Line Ave. to J. J. Dockety for \$123,000 on Jan. 9.

James and Lisa Daniels sold property at 1097 Salsich Road (Northside) to Peter for \$100,000 on Jan. 9.

Richard A. and Joan Ann Roll sold property at 1483 Gregory Ave. to Jose Ocasio for \$120,000 on Jan. 9.

Robert A. and Kathleen Trinchese sold property at 853 Colonial Ave. to Jose Ocasio for \$148,000 on Jan. 10.

Dennis C. DeLora sold property at 2712 Parkside Drive to Jan Hanjous for \$255,000 on Jan. 12.

Charles Bindi Jr. sold property at 1032 Berkshire Drive to Manuel A. DeSantis for \$190,000 on Jan. 12.

Benjamin G. and Felia M. Brancaccio sold property at 2123 Van Buren Place to Amanda Figueroa for \$146,500 on Jan. 13.

Joseph P. and Ann T. Correns sold property at 1668 Van Ness Terrace to Atlanta Joseph for \$120,000 on Jan. 13.

## Union

Joseph and Michela J. Cirone sold property at 1431 Brookfield Ave. to Albert C. Lombardi for \$115,000 on Jan. 26.

Carl Guaringo sold property at 592 Stratford Road to Rakely Page for \$153,500 on Jan. 26.

Marc-Kao and Joan Pui-Kan sold property at 108 Mary Alice Court to Anne Graziano for \$220,000 on Jan. 27.

Seymour H. Gussow sold property at 361 Roseland Place to Penn and Reina Investment Co. LLC for \$100,000 on Jan. 28.

Wayne Heller sold property at 901 Park Terrace to Andrew Schopfer for \$155,500 on Jan. 29.

Sarah E. Healey sold property at 1049 Stepling Road to Donald B. Sauter for \$141,000 on Jan. 30.

## RENTAL

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

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30 YR FIXED	7.15	0.00	7.43	30 YR FIXED	6.25	0.00	7.25
1 YEAR ARM	5.75	0.00	5.75	15 YR FIXED	6.88	0.00	6.88
15 YR FIXED	6.88	0.00	6.88	1 YR ADJ	6.22	0.00	7.96
30 YR JUMBO	6.88	0.00	6.88	30 YR JUMBO	6.88	0.00	6.88
15 YR JUMBO	6.88	0.00	6.88	15 YR JUMBO	6.88	0.00	6.88
1 YR ADJ	6.88	0.00	6.88	1 YR ADJ	6.88	0.00	6.88
30 YR FIXED	7.13	0.00	7.16	30 YR FIXED	7.13	0.00	7.16
15 YR FIXED	6.75	0.00	6.78	15 YR FIXED	6.75	0.00	6.78
1 YR ADJ	6.50	1.00	8.10	1 YR ADJ	7.00	0.00	7.03
30 YR JUMBO	6.88	0.00	6.88	30 YR JUMBO	6.88	0.00	6.88
15 YR JUMBO	6.88	0.00	6.88	15 YR JUMBO	6.88	0.00	6.88
1 YR ADJ	6.88	0.00	6.88	1 YR ADJ	6.88	0.00	6.88
30 YR FIXED	6.38	3.00	6.67	30 YR FIXED	6.38	3.00	6.67
15 YR FIXED	6.00	3.00	6.29	15 YR FIXED	6.00	3.00	6.29
1 YR ADJ	6.63	3.00	6.98	1 YR ADJ	6.63	3.00	6.98
30 YR JUMBO	6.63	3.00	6.98	30 YR JUMBO	6.63	3.00	6.98
15 YR JUMBO	6.63	3.00	6.98	15 YR JUMBO	6.63	3.00	6.98
1 YR ADJ	6.63	3.00	6.98	1 YR ADJ	6.63	3.00	6.98
30 YR FIXED	7.25	0.00	7.27	30 YR FIXED	7.25	0.00	7.27
15 YR FIXED	6.88	0.00	6.91	15 YR FIXED	6.88	0.00	6.91
1 YR ADJ	5.83	0.00	7.86	1 YR ADJ	5.83	0.00	7.86
30 YR JUMBO	6.88	0.00	6.91	30 YR JUMBO	6.88	0.00	6.91
15 YR JUMBO	6.88	0.00	6.91	15 YR JUMBO	6.88	0.00	6.91
1 YR ADJ	6.88	0.00	6.91	1 YR ADJ	6.88	0.00	6.91
30 YR FIXED	7.00	0.00	7.05	30 YR FIXED	7.00	0.00	7.05
15 YR FIXED	6.75	0.00	6.77	15 YR FIXED	6.75	0.00	6.77
1 YR ADJ	4.88	0.00	NP	1 YR ADJ	4.88	0.00	NP
30 YR JUMBO	7.00	0.00	7.05	30 YR JUMBO	7.00	0.00	7.05
15 YR JUMBO	6.75	0.00	6.77	15 YR JUMBO	6.75	0.00	6.77
1 YR ADJ	4.88	0.00	NP	1 YR ADJ	4.88	0.00	NP
30 YR FIXED	6.63	3.00	6.97	30 YR FIXED	6.63	3.00	6.97
15 YR FIXED	6.38	3.00	6.67	15 YR FIXED	6.38	3.00	6.67
1 YR ADJ	5.83	3.00	7.46	1 YR ADJ	5.83	3.00	7.46
30 YR JUMBO	6.75	2.38	7.02	30 YR JUMBO	6.75	2.38	7.02
15 YR JUMBO	6.75	2.38	7.02	15 YR JUMBO	6.75	2.38	7.02
1 YR ADJ	6.75	2.38	7.02	1 YR ADJ	6.75	2.38	7.02
30 YR FIXED	6.50	2.63	6.86	30 YR FIXED	6.50	2.63	6.86
15 YR FIXED	6.00	3.13	6.51	15 YR FIXED	6.00	3.13	6.51
1 YR ADJ	5.50	3.63	6.20	1 YR ADJ	5.50	3.63	6.20
30 YR JUMBO	6.50	2.63	6.86	30 YR JUMBO	6.50	2.63	6.86
15 YR JUMBO	6.00	3.13	6.51	15 YR JUMBO	6.00	3.13	6.51
1 YR ADJ	5.50	3.63	6.20	1 YR ADJ	5.50	3.63	6.20
30 YR FIXED	6.50	2.63	6.86	30 YR FIXED	6.50	2.63	6.86
15 YR FIXED	6.00	3.13	6.51	15 YR FIXED	6.00	3.13	6.51
1 YR ADJ	5.50	3.63	6.20	1 YR ADJ	5.50	3.63	6.20
30 YR JUMBO	6.50	2.63	6.86	30 YR JUMBO	6.50	2.63	6.86
15 YR JUMBO	6.00	3.13	6.51	15 YR JUMBO	6.00	3.13	6.51
1 YR ADJ	5.50	3.63	6.20	1 YR ADJ	5.50	3.63	6.20
30 YR FIXED	6.88	1.30	7.02	30 YR FIXED	6.88	1.30	7.02
15 YR FIXED	6.50	1.30	6.72	15 YR FIXED	6.50	1.30	6.72
1 YR ADJ	5.38	2.25	7.01	1 YR ADJ	5.38	2.25	7.01
30 YR JUMBO	6.88	1.30	7.02	30 YR JUMBO	6.88	1.30	7.02
15 YR JUMBO	6.50	1.30	6.72	15 YR JUMBO	6.50	1.30	6.72
1 YR ADJ	5.38	2.25	7.01	1 YR ADJ	5.38	2.25	7.01
30 YR FIXED	6.88	1.30	7.02	30 YR FIXED	6.88	1.30	7.02
15 YR FIXED	6.50	1.30	6.72	15 YR FIXED	6.50	1.30	6.72
1 YR ADJ	5.38	2.25	7.01	1 YR ADJ	5.38	2.25	7.01
30 YR JUMBO	6.88	1.30	7.02	30 YR JUMBO	6.88	1.30	7.02
15 YR JUMBO	6.50	1.30	6.72	15 YR JUMBO	6.50	1.30	6.72
1 YR ADJ	5.38	2.25	7.01	1 YR ADJ	5.38	2.25	7.01

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