

# Echo LEADER

Serving Springfield and Mountainside

SPRINGFIELD N.J., VOL. 75, NO. 21

THURSDAY, JANUARY 15, 2004

TWO SECT

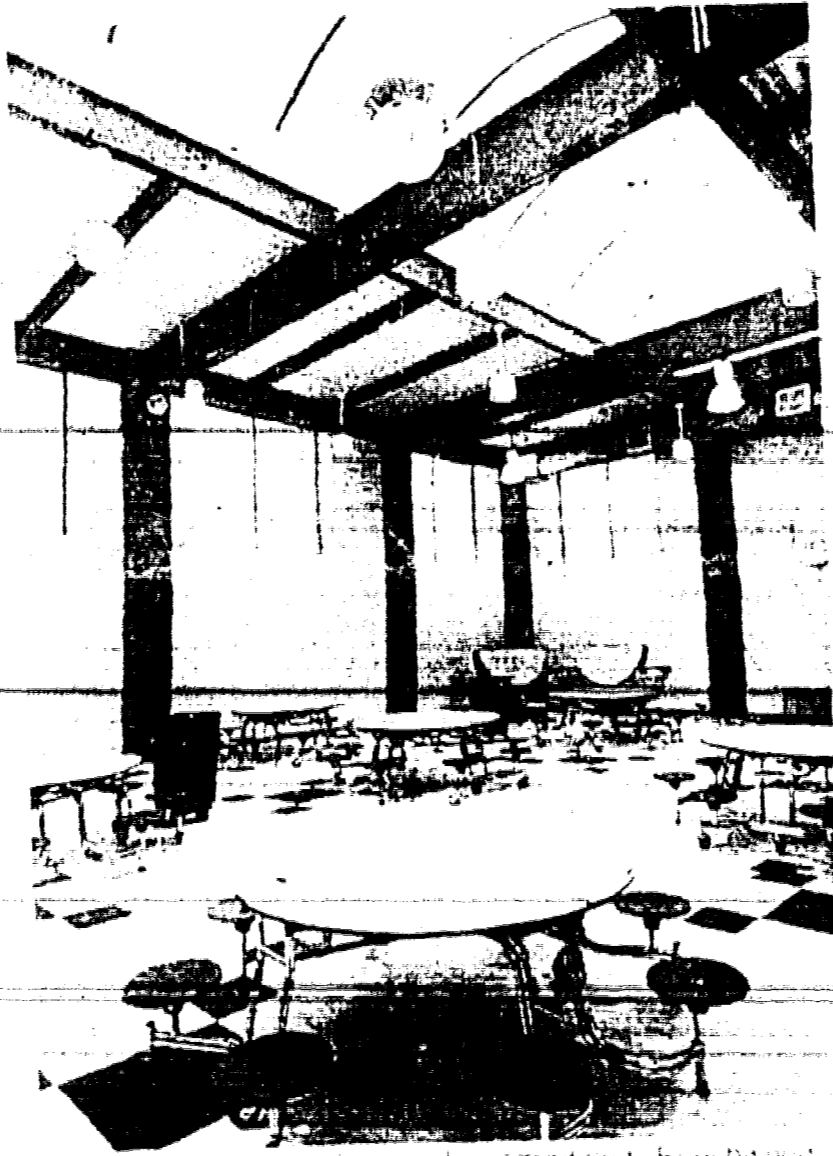
## School finally opens

By Jean M. DeVin  
Staff Writer



## Unknown vis unnerves scl...

By Brian Pedersen  
Managing Editor



## Mayor plans to push for Meisel progress

By Rick Kirtich  
Staff Writer

## Attorneys continue fight about rail decision

By Steven Rella  
Staff Writer

Welcome to the ECHO LEADER

**COMMUNITY CALENDAR**

Monday	Feb. 24
Tuesday	Feb. 25
Wednesday	Feb. 26
Thursday	Feb. 27
Friday	Feb. 28
Saturday	Feb. 29
Sunday	Mar. 1

**DeRose appointed Mountainside judge**



**Firefighters respond to accident**

**FIRE BLOTTER**

**Home windows, walls damaged**

**POLICE BLOTTER**

**Library's familiar face gets rewarded**



**Mountainside police officers earn awards**

**POLICE BLOTTER**

**School board declares appointment process**

**Registration begins for Beechwood kindergartners**

**The crowning touch.**

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Draw down \$25,000 initially and receive our 1.99% six month introductory APR. Don't need \$25,000 right now? No problem, you'll still receive Prime minus 1/2% for the life of the loan - currently 3.50% APR.

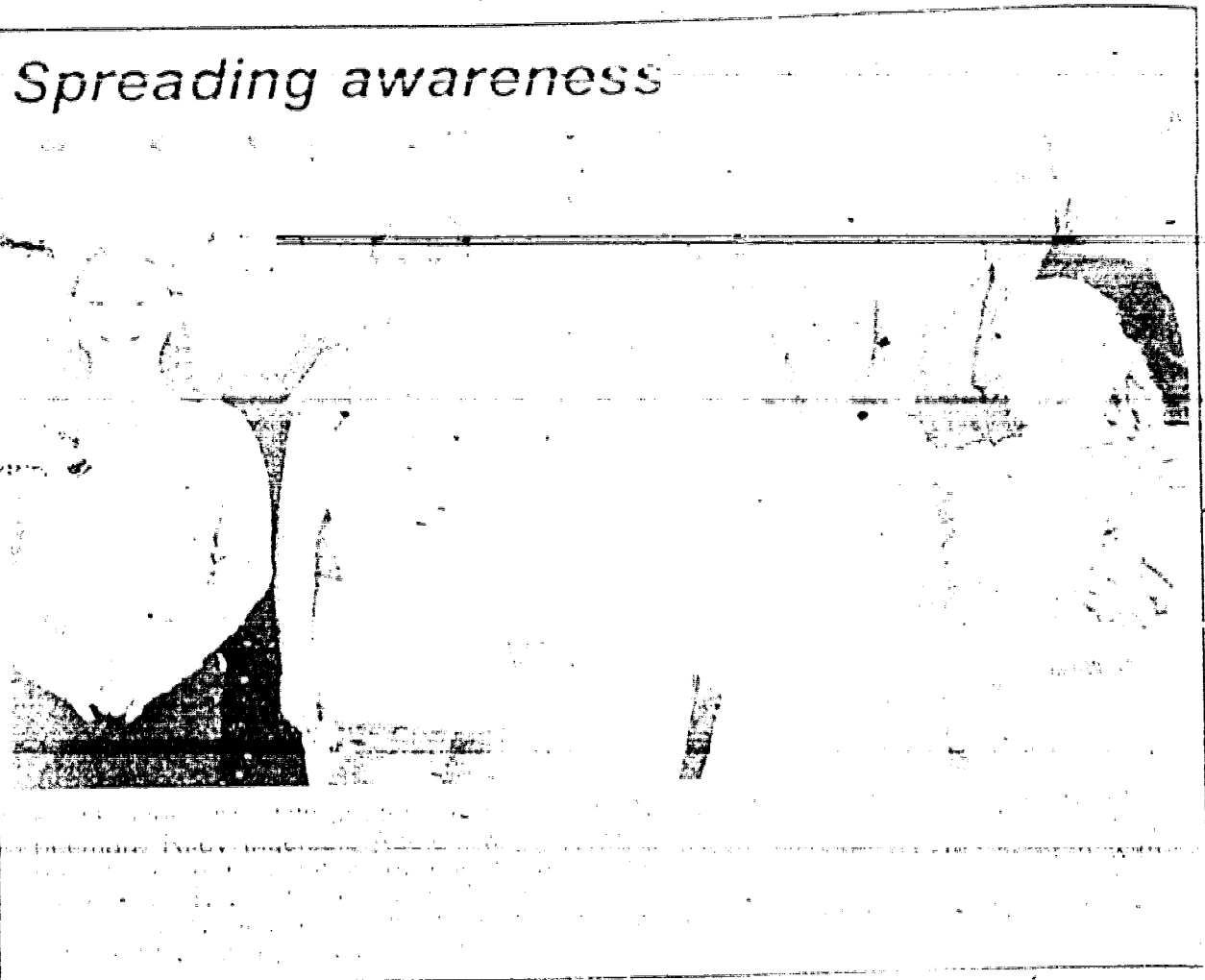
With this great rate, no closing costs or fees, now is the time to borrow. Apply online at [www.ucnb.com](http://www.ucnb.com), visit your local branch or call 1-800-UN-CENTER.

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Six Month Intro Rate with \$25,000 Draw

**3.50%**  
Prime minus 1/2% for the life of the loan

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UNION CENTER NATIONAL BANK

**King Day of Service honors two Summit residents for dedication**



**Jazz pianist to play in Summit**

**Churches unite for city's MLK Day services**

**SENIOR NEWS**

Must be 65 and on top for most of life to qualify

Learn how to balance personal finances

Women's Issues seminar offers lifelong learning

**United Way seeks recipients for awards**

**WORSHIP CALENDAR**

METHODIST

PRESBYTERIAN

**Catholic Services**

**Spelling bee brings funding for children's programs**

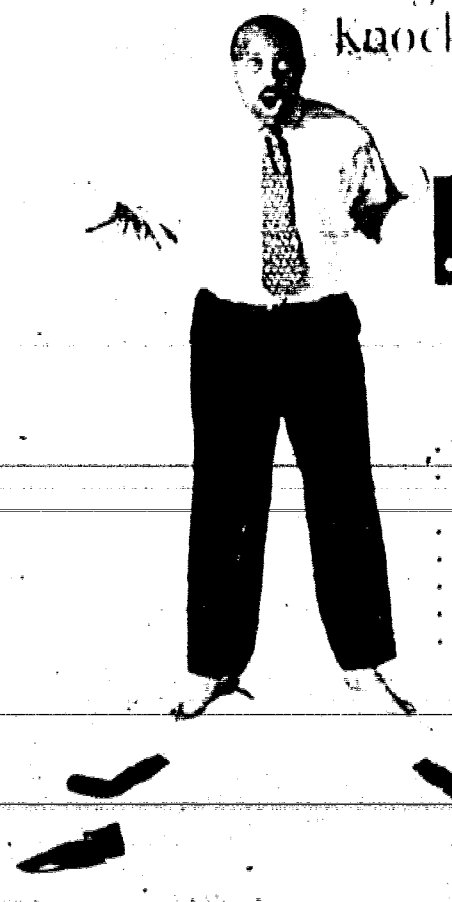
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\*Not to be combined with any other offers, discounts or special promotions. One coupon per purchase. Expires 02/01/04. Code: WG

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**Optometrist**

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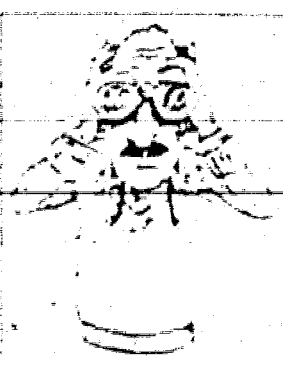


Howard Kupferman  
908 903 0964

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**Space Available**



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# COMMUNITY FORUM

**EDITORIAL**  
The onts is



Mayor Loefer's administration worked hard in 2003

What is your opinion about...

The quest for...

Borough saw tremendous transitions in 2003

His... who never extract the...  
... more than they have...  
Joseph...

Echo Leader

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discussion of local issues  
each week.

Send e-mail to [editorial@thelocalsource.com](mailto:editorial@thelocalsource.com)



## Plans under way for Winterfest fund-raiser



European  
concert  
planned

## Concord Singers begin rehearsals for spring season

# Total Wine & More SUPERSTORES

Northern New Jersey's Largest Wine Stores  
• LOWEST PRICES • LARGEST SELECTION

PERENNIAL FAVORITES			SPARKLING WINES		VALUE BRANDS	
<b>KENDALL-JACKSON</b> Chardonnay 9.17	<b>MERIDIAN</b> Cabernet Merlot or Chardonnay 7.77	<b>SANTA MARGHERITA</b> Pinot Grigio 17.07	<b>YELLOW TAIL</b> Cabernet Merlot or Chardonnay 5.97	<b>KORBEL</b> Brut - Extra Dry 9.47	<b>CARLO ROSSI</b> Pinot Grigio 7.49	<b>WOODBRIDGE</b> Pinot Grigio 11.00
<b>ROSEMOUNT</b> Pinot 8.87	<b>BERINGER</b> Pinot Grigio 4.17	<b>LINDEMANS BINS</b> Pinot Grigio 5.37	<b>MONDAVI</b> Pinot Grigio 7.67	<b>VEUVE CLICQUOT</b> Brut 30.07	<b>CAVIT</b> Pinot Grigio 10.09	
<b>FETZER</b> Pinot Grigio 6.47	<b>KENDALL-JACKSON</b> Cabernet Merlot 12.17	<b>COLUMBIA CREST</b> Pinot Grigio 8.37	<b>RUFFINO CHIANTI</b> Pinot Grigio 16.07	<b>FREIXENET</b> Cordon Negro 7.07	<b>FRANZIA</b> Pinot Grigio 7.09	
<b>J-LOHR</b> Pinot Grigio 11.07	<b>RAVENSWOOD</b> Pinot Grigio 7.67	<b>ON-SITE</b> MICHELLE Cabernet Merlot 11.37	<b>BOGLE</b> Chardonnay 6.67	<b>MARTINI &amp; ROSSI</b> Vodka 8.17	<b>SUTTER HOME</b> Pinot Grigio 6.09	

COGNAC		GIN		RUM/COGNALS		SCOTCH		VODKA		WHISKEY	
<b>JIM BEAM</b> Bourbon 21.00	<b>GORDON'S</b> Gin 13.09	<b>BACARDI RUM</b> Gold of Light 17.09	<b>DEWAR'S</b> Scotch 31.00	<b>SMIRNOFF 80</b> Vodka 18.00	<b>SEAGRAM'S VO</b> Vodka 19.29						
<b>SOUTHERN COMFORT</b> Bourbon 21.09	<b>BEEFEATER</b> Gin 26.00	<b>BAILEYS</b> Irish Cream 33.99	<b>JOHNNIE WALKER</b> Red 32.00	<b>ABSOLUT</b> Vodka 25.09	<b>CANADIAN CLUB</b> Whiskey 17.09						
<b>JACK DANIELS</b> Bourbon 33.09	<b>TANQUERAY</b> Gin 29.00	<b>HENNESSY</b> VS Cognac 23.09	<b>CLAN MACGREGOR</b> Scotch 15.09	<b>GREY GOOSE</b> Reg. L. Orange or Citron 24.09	<b>SEAGRAM'S 7</b> Whiskey 14.09						
<b>MAKER'S MARK</b> Bourbon 18.09	<b>BOMBAY SAPPHIRE</b> Gin 32.29	<b>GRAND MARNIER</b> Liqueur 26.09	<b>CHIVAS REGAL</b> Scotch 24.09	<b>SKYY</b> Vodka 23.00	<b>CANADIAN WHISKY</b> Whiskey 13.10						

DOMESTIC, IMPORT & MICROBREW BEER					
<b>SAM ADAMS</b> Lager Light 20.00	<b>BUDWEISER</b> BUD LIGHT 16.10	<b>CORONA</b> Reg or Light 21.50	<b>BUD-BUD LIGHT</b> BUD ICE-MILLER LITE MILLER GENUINE DRAFT 13.98	<b>COORS</b> COORS LIGHT 16.09	<b>HEINEKEN</b> AMSTEL LT 21.50
				<b>MILLER LITE</b> MILLER GENUINE DRAFT 16.10	<b>MILLER</b> 10.10

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Where campers select their own activities  
**Open House Saturday**  
January 17, 1:00 - 2:30 pm

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**THE MATTRESS FACTORY**

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# SPORTS

Sports Numbers  
Phone: 973-763-6700  
Fax: 973-763-2557

**Dayton ice hockey is on a roll with 3-game win streak**  
*Bulldogs bouncing back from slow start*

**GL boys' run to best-ever finish in UC Relays event**

By [Name] [Phone]

Union County Boys Relays  
at Elizabeth Dunn Sport Center  
Teams

SHUTTLE HURDLES

DISTANCE MEDLEY

500 RELAY

SPRINT MEDLEY

ONE MILE RELAY

SHOOT BALL

THREE MILE RELAY

TWO MILE RELAY

**Springfield St. James hoops manage to post exciting wins**

**Summit Seals swimmers excel in meet at Rutgers**

*As many as 9 qualify for Nationals in April*

Minutemen eye first victory

Youth wrestlers excel

**Dayton swimmers make splash**

## OBITUARIES

Frank A. Guerra

Saul Turner

William Olson

Mary Harmon

William Mucke

John Putvinski

William Harris

Simone Gechlik

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PUBLIC NOTICE

PUBLIC NOTICE

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<p><b>D'ONOFRIO &amp; SON</b> Lawn Maintenance Planting Mulching Tree Removal</p> <p>973-763-8911</p>	<p>All Types of Moving &amp; Hauling Call Now <b>Kangaroo Men</b> 973-238-2953 WE TOP TO IT</p>	<p><b>SCHAEFER MOVING</b> FREE ABLE VEHICLES FREE ESTIMATES FREE EST. WATER REFERENCES FREE REMOVAL</p> <p>CALL ANYTIME 908-964-1216</p>	<p><b>ABSOLUTE PAINTING</b> Painting Plastering</p> <p><b>LENNY TUFANO</b> 973-467-3430</p>	<p><b>CARLSON BROTHERS ROOFING</b> GABLE ROOF FLAT ROOF 908-272-1266</p>	<p><b>TUTOR</b> SAL &amp; GEPA 973-763-3059</p>	<p><b>FRIENDLY TREE SERVICE, INC.</b> A FAMILY BUSINESS PRUNING &amp; REMOVALS CRANE &amp; RIGGING SERVICES STUMP GRINDING FULLY INSURED FREE ESTIMATES</p> <p>908-688-8071</p>
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STUDENT UPDATE

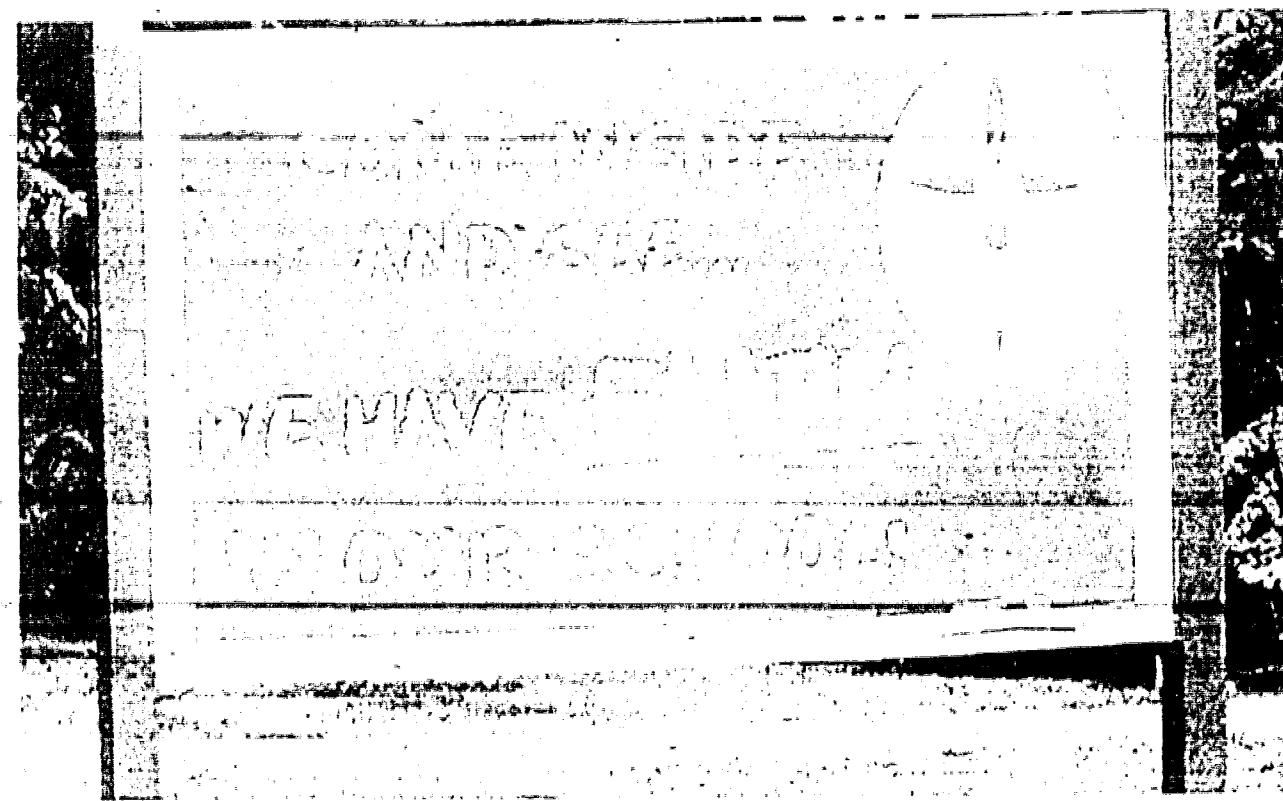
David ...  
1998 ...

...

De ... to attend Young ...  
Leaders Conference

...

St. James school adds new sign



AT THE LIBRARY

...

RECREATION

Lacrosse sign-ups ready

Works of Art, Old and New await visitors

PAL calendar set

Hit the slopes for fun

Children's programming continues this month

**A Supportive Yet Independent Lifestyle**

Spring Meadows  
11 Springfield Ave., Summit, NJ  
908.272.8852

**Is your home sitting on a lot of cash?**

Home Equity Loan  
Line of Credit

**ADOPTION**

**Lessons for Parents with Tweenagers: Issues in Middle Childhood**

Wed., January 21 • 7:30-9:00 p.m.  
Calvary Episcopal Church  
31 Woodland Ave., Summit, NJ

During these years children understand adoption as a gain and a loss, and they begin to integrate their understanding into their sense of self. This workshop will help parents prepare their children for the struggle for identity and independence that is the hallmark of adolescence.

To register or for more info, please contact Mary Ellen, 908.272.8239 or kochmek@comcast.net  
Workshop Fee: \$20 per person/\$30 per couple

[www.spence-chapin.org](http://www.spence-chapin.org)

**Kearny Federal Savings**

Call toll free 800.461.2263

Union County

- News
- Arts
- Entertainment
- Classified
- Real Estate
- Automotive

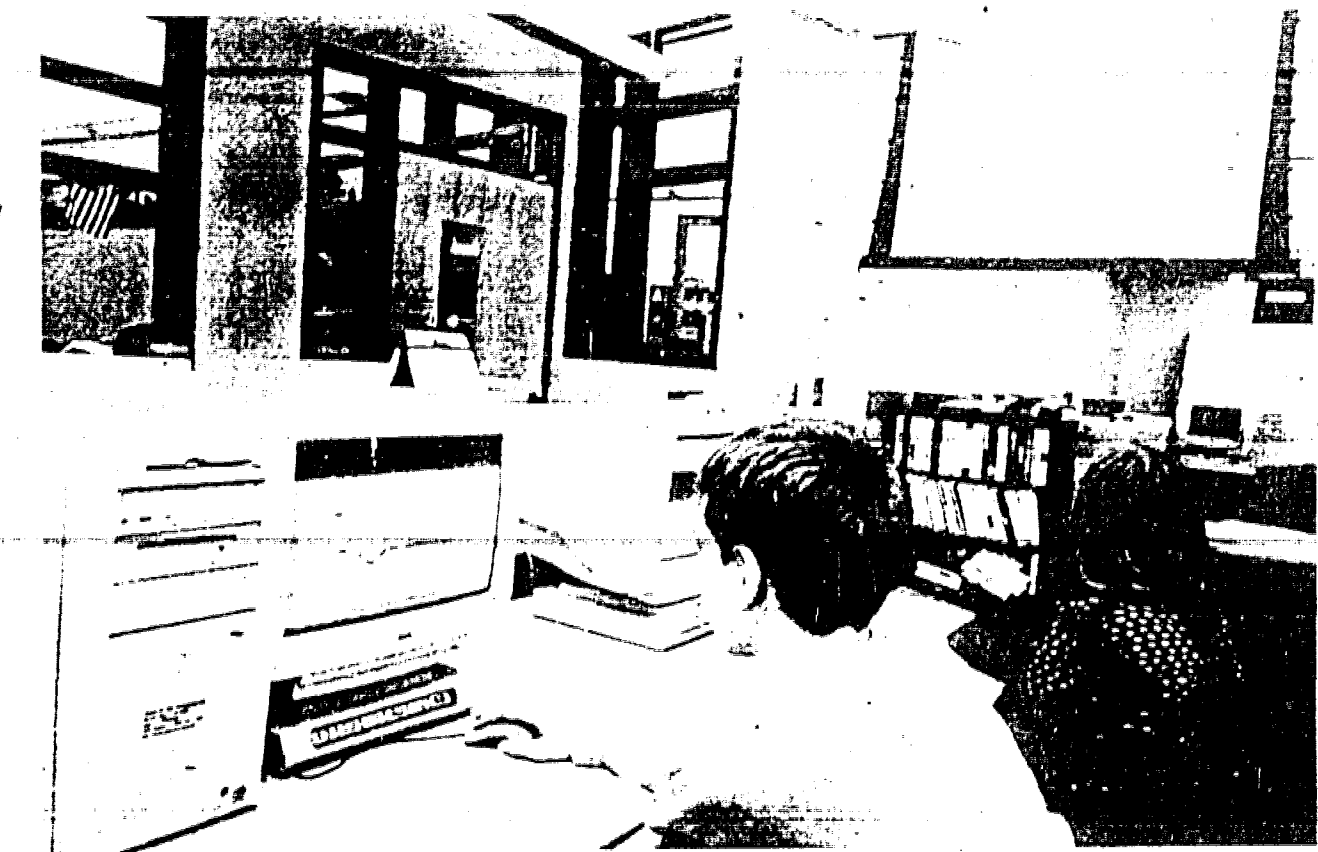
GENERAL COMMUNITY NEWSPAPERS

THURSDAY, JANUARY 15, 2004 SECTION B

Family business

Magnet school honored

By Esther Zehr  
Staff Writer



Budget unveiled today

Left Out

Assignment judge steps down

Begin retires after 21 years leading Union County bench

By Esther Zehr  
Staff Writer



Legislators vote along party lines on domestic partnership

By Esther Zehr  
Staff Writer

Frank & Gerry in an effort



# Domestic partnership passed

Celebrate partners raise money for local charities

Counselors association selling 104 books

# Retiring judge looks back on his tenure

Enrollment for 2004-2005

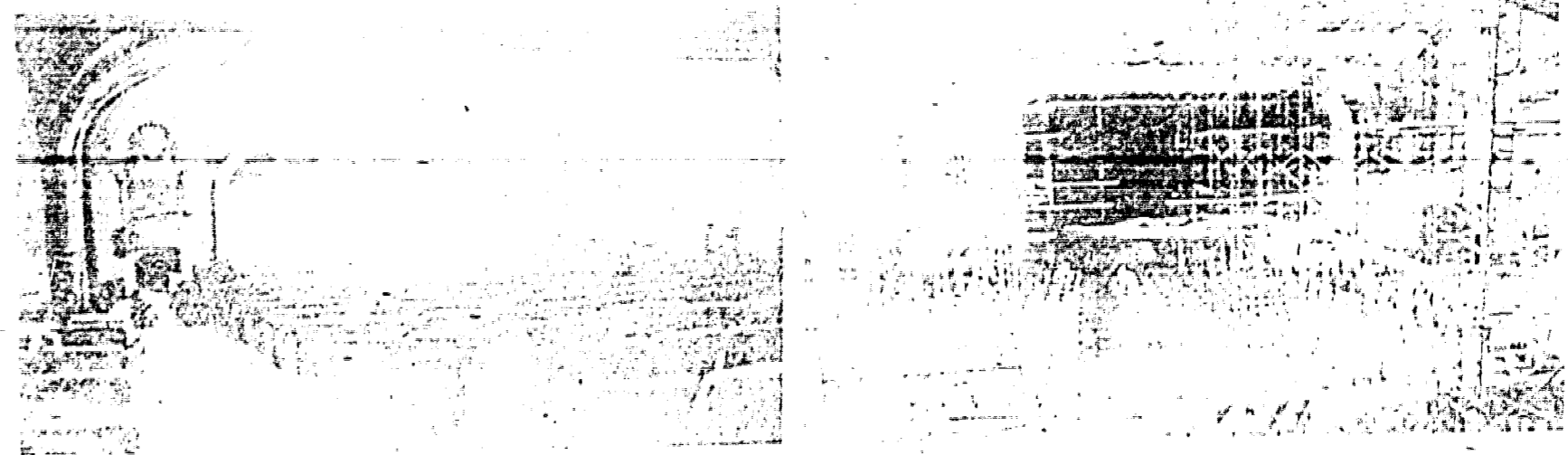
Free tax assistance

Nominations sought for Women of Excellence

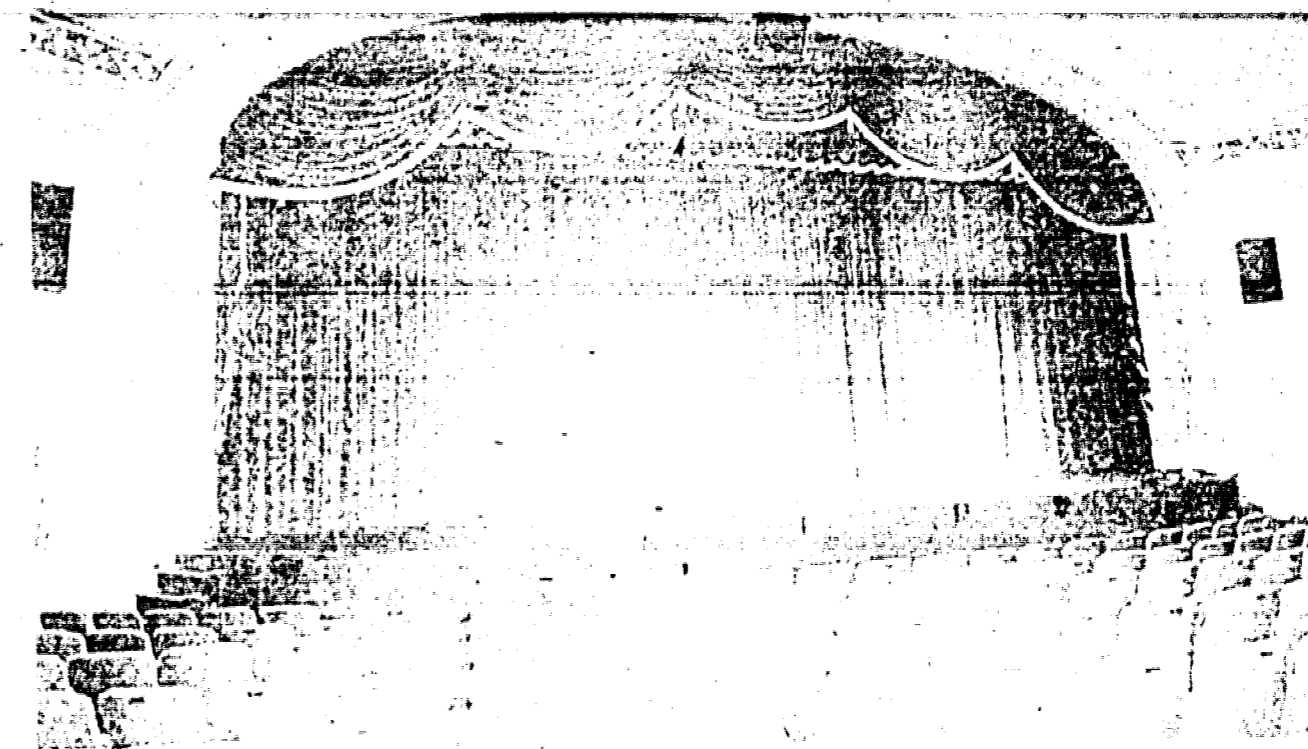
Volunteers sought

# ARTS & ENTERTAINMENT

## UCAC to mark 75 years of showstopping entertainment



Theater provides memories



Rehearsal

Want white teeth and straight teeth? Call us today.

**Budget** CAR and TRUCK RENTAL. Free Pick-up. Trucks • Cars • Vans • 4 x 4's

LET US DO YOUR TAX RETURNS...

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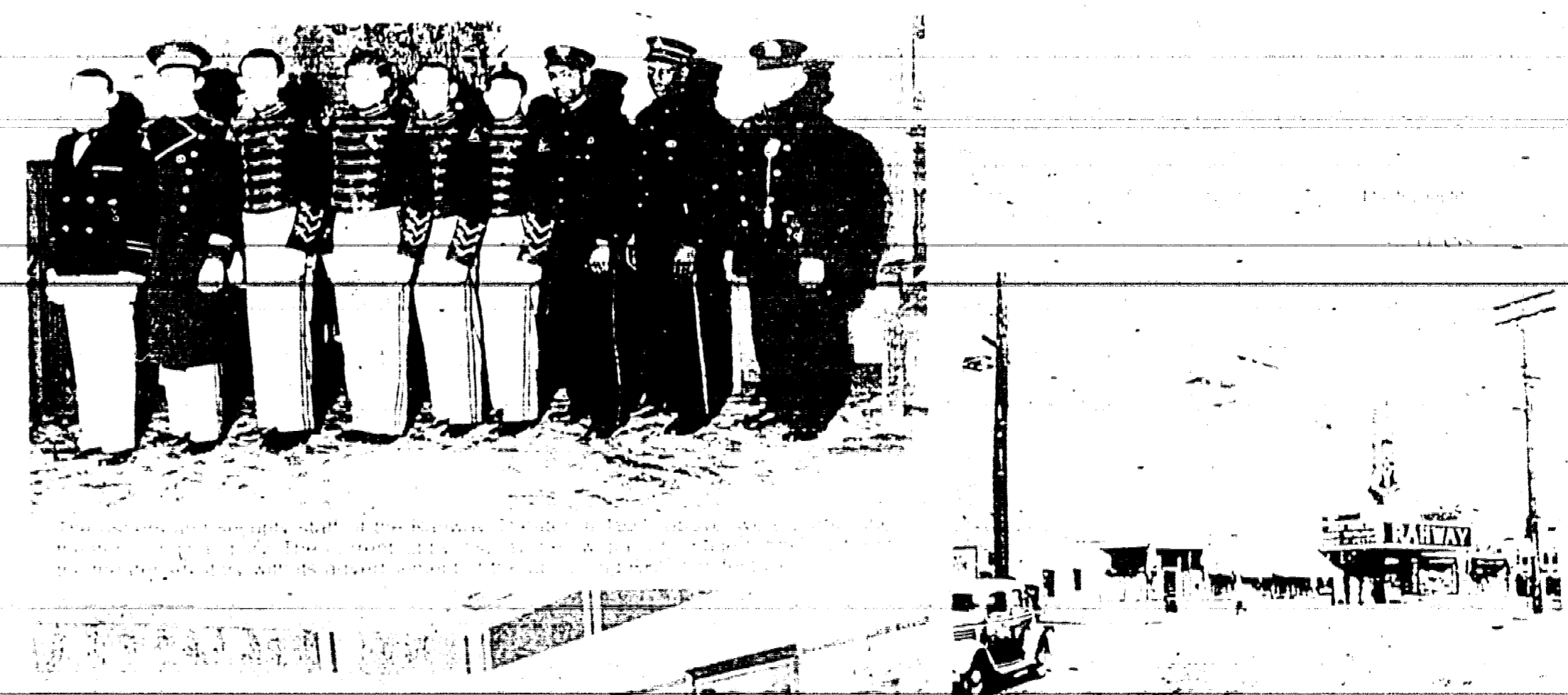
Celebrating Our 20th Year of Service to the Community  
A Family of Caring  
Providing Comprehensive Healthcare  
Delaware Nursing and Convalescent Center  
100 W. Stimpson Avenue  
Linden, NJ 07036  
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Your Bank Is Giving You The *Bah Humbug*  
is it the **CREDITORS** who stole your Christmas & **NOT THE GRINCH?**  
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DOWN

1. (10) \_\_\_\_\_  
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# What's Going On?

LEA MARKET SATURDAY 10:00 AM - 4:00 PM

OTHER SUNDAY 10:00 AM - 4:00 PM

OTHER FRIDAY 10:00 AM - 4:00 PM

AUCTION FRIDAY 10:00 AM - 4:00 PM

## REUNIONS

Tickets available

## HOROSCOPE

Jan 19-25

If your birthday is this week

Major events this week

Editorial deadlines

Entertainment on Friday

## UCC's Johnson exhibit moves to The Commons

Memories continue to be collected even in the present

Bill VanSant, Editor

**molly Maguire's**  
 IRISH PUB & RESTAURANT

JOIN US FOR SUNDAY BRUNCH FROM 11-2 \$12.95  
 FULL BUFFET INCLUDING OMBLÉ STEAKS  
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JOIN US SUNDAY EVENINGS FOR PRIME RIB  
 All Inclusive Choice of Soup or Salad, Choice of Prime Rib Steak  
 or King Cut Prime Rib Steaks, Potatoes and Vegetable, Coffee or Tea and Dessert

WHEN WAS THE LAST TIME YOU HAD A GREAT BURGER  
 Monday and Tuesday Nights 6:00-9:00 PM  
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**MOLLY'S INTRODUCES OUR SI-NSET SPECIALS**  
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 ALL INCLUSIVE \$14.95  
 Choice of Soup or Salad, Choice of Entree,  
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Private Party Room Available for All Occasions up to 100 People  
 Pub Menu Available until 11 PM - Openly until 2am  
 Serving Live & Diverse Music

Visit our website at [www.mollymaguires.com](http://www.mollymaguires.com) for additional info  
 1085 Central Avenue, Clark • (732) 388-6511

Memories continue to be collected even in the present

Looking for a place to play?

908 233 6669 Colonia Gymboree

New friends found!

Gymboree of Westfield and Colonia 908 233 6669

**GYMBOREE** Anniversary Celebration  
 Now Celebrating 25 Years

Winter Registration is Still Taking Place  
 SPACES AVAILABLE

Westfield 1022 Central Avenue  
 Colonia 1022 Central Avenue

# Community Dining Guide III

**Los Faroles RESTAURANT**  
 Spanish & Traditional Cuisine  
 624 Westfield Ave. Elizabeth 908-289-9289

**Windsor DINER • RESTAURANT**  
 Always Something New To Please Everyone  
 1030 KARIAN RD., CLARK (732) 382-7755

**IHOPE**  
 465 N Broad St., Elizabeth (908) 351-8833  
 KIDS EAT FREE Monday through Friday Evenings After 4:00 PM  
 WE DELIVER

Our 41st Year As Your Neighborhood Auto Repair Center

**20% OFF ALL BRAKE WORK**

**ACDelco**

INCLUDES TRUCKS UP TO 3/4 TON  
 INCLUDES PARTS & LABOR  
 LIMITED LIFETIME WARRANTY ON DISC PADS

WE ARE FULL SERVICE AUTO TECHNICIANS

• Engine Tune Ups • Computerized Engine Controls • Complete Exhaust Systems  
 • Complete Brake Service • Air Conditioning • Ignition  
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 • Wheel Balancing

**AL-X**  
 AUTO REPAIR & TIRE CENTER  
 415 CHESTNUT STREET, UNION  
 (908) 964-7155 (908) 964-7177

REGISTER NOW

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The Coolest Place in Union County!

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 Call 908-687-8610 or Fax 908-687-8924  
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Looking for something different during the Winter? Then check out our new **INDOOR SOCCER CENTER!**

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Computerized Tax Returns & Electronic Filing For Individuals And Small Businesses

Instant Refund Loan Same Day Only \$59.95  
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Call: (973) 763-7769

Advertise your tax service every week in your local Worrall Community Newspaper. Appearing Every Thursday Through April 11, 2004. CALL CLASSIFIED 1-800-564-8911

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# Stepping Out

## POETRY

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## SINGLES

DINNERMATES

## DISCUSSION

LOCAL WRITING GROUP

## FILM

ELIZABETH PUBLIC LIBRARY

## THEATER

WESTFIELD COMMUNITY PLAYERS

## HOBBIES

THE MODEL RAILROAD CLUB INC

## JAZZ

THE JOSEPH JAZZ ORCHESTRA

## VARIETY

THE YWCA OF UNION COUNTY

## KIDS

CRAFT TIME

## CONCERTS

COFFEE WITH CONSCIENCE

## BOOKS

BOOKS

## DANCE

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On behalf of Churches Organized to Stop Tobacco and Save Tomorrow in the Next Generation (C.O.S.T.I.N.G.), we would like to thank the following restaurants for supporting our efforts in tobacco control.

The Following Restaurants are Smoke-free:

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**C.O.S.T.**  
Churches Organized to Stop Tobacco and Save Tomorrow  
Visiting Nurse and Health Services • 354 Union Ave. • Elizabeth  
908-352-1200 Ext. 4251

## 'Allergist's Wife' is just what the doctor ordered

On the Boards



Meg Foster Center brings old friend Robin Strasser back to the stage with 'Allergist's Wife'...

Volunteers are sought

## N.J. Film Commission reports banner year for movies and television lensing in state

Jersey production industry... The state's film and television industry...

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FOUR CONVENIENT OFFICES TO SERVE YOU

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61 Broad St., Elizabeth, NJ 07201-3551  
642 Chestnut St., Union, NJ 07084-6060  
201 North Avenue West, Cranford, NJ 07016-1660

**VALENTINE GREETINGS**  
Publication Date: Thursday, February 12, 2004  
Copy Deadline: February 6, 2004

Take the time to write a 20 word Valentine Greeting to someone that you hold dear to your heart.

Your Greeting will appear in Union County, Essex County or Both Counties.

Style and Size of Ad

PLEASE PRINT CLEARLY

UNION COUNTY  ESSEX COUNTY  BOTH COUNTIES

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_

20 Words for \$10.00  
Union or Essex County  
Each Additional 10 words \$3.00

20 Words for \$15.00  
Both Counties  
Each Additional 10 words \$5.00

1 \_\_\_\_\_ 2 \_\_\_\_\_ 3 \_\_\_\_\_ 4 \_\_\_\_\_ 5 \_\_\_\_\_  
6 \_\_\_\_\_ 7 \_\_\_\_\_ 8 \_\_\_\_\_ 9 \_\_\_\_\_ 10 \_\_\_\_\_  
11 \_\_\_\_\_ 12 \_\_\_\_\_ 13 \_\_\_\_\_ 14 \_\_\_\_\_ 15 \_\_\_\_\_  
16 \_\_\_\_\_ 17 \_\_\_\_\_ 18 \_\_\_\_\_ 19 \_\_\_\_\_ 20 \_\_\_\_\_  
21 \_\_\_\_\_ 22 \_\_\_\_\_ 23 \_\_\_\_\_ 24 \_\_\_\_\_ 25 \_\_\_\_\_  
26 \_\_\_\_\_ 27 \_\_\_\_\_ 28 \_\_\_\_\_ 29 \_\_\_\_\_ 30 \_\_\_\_\_

Mail Form and Check before February 6, 2004 to:  
Or Call our Classified Department at 1-800-564-8911

**WORRALL COMMUNITY NEWSPAPERS**  
PO BOX 158, Maplewood, NJ 07083

Serving Union & Essex Counties with 18 Weekly Newspapers

COME INSIDE AND SEE...  
WE HAVE FAITH IN OUR SCHOOL!  
OPEN HOUSE  
JANUARY 25, 2004  
1:00-3:00PM  
FOR MORE INFORMATION CALL (973) 376-5194

Mrs. Patricia Dolansky, Principal  
Saint James the Apostle School  
41 South Springfield Avenue, Springfield



On the Boards

New submission info for A&E

Bill VanSant, Editor

# CAREER EDUCATION

St. John's announces its open houses

**DISCOVER ST. AGNES SCHOOL (PreK-8)**  
**"A Wonderful Place To Be!"**

Virtual Studies, Recreation, Full Day Kindergarten, Foreign Language K-8, Hot Lunch Program

**OPEN HOUSE!**  
 Tuesday, January 27 (9:30 am - 11:00 am)

**REGISTRATION (New Students)**  
 Thurs., January 29 (9:00 am-11:00 am) & (1:00 pm -2:00 pm)  
 Fri., January 30 (9:00 am-11:00 am)

Interested? Call us at (732) 381-0850 for more information. Visit us at [www.stagnesschool.com](http://www.stagnesschool.com)

**SOLOMON SCHECHTER DAY SCHOOL OF ESSEX AND UNION**  
 invites you to our **LOWER SCHOOL OPEN HOUSES** for grades pre-K through five:

**West Orange Lower School:** Tuesday, January 27, 2004, 9:30 a.m.  
**Cranford Lower School:** Wednesday, January 28, 2004, 9:30 a.m.

• Learn about our dual curriculum  
 • Meet our faculty and staff  
 • Tour the campus

For more information, and to make a reservation, please call the Office of Admission, 973 325 7994, ext. 2  
[www.ssbocessexandunion.org](http://www.ssbocessexandunion.org)

**Educating the Jewish Leaders of Tomorrow Since 1965!**

## ARTS CLIPS

Hospital shows artists

UCC seeks new plays

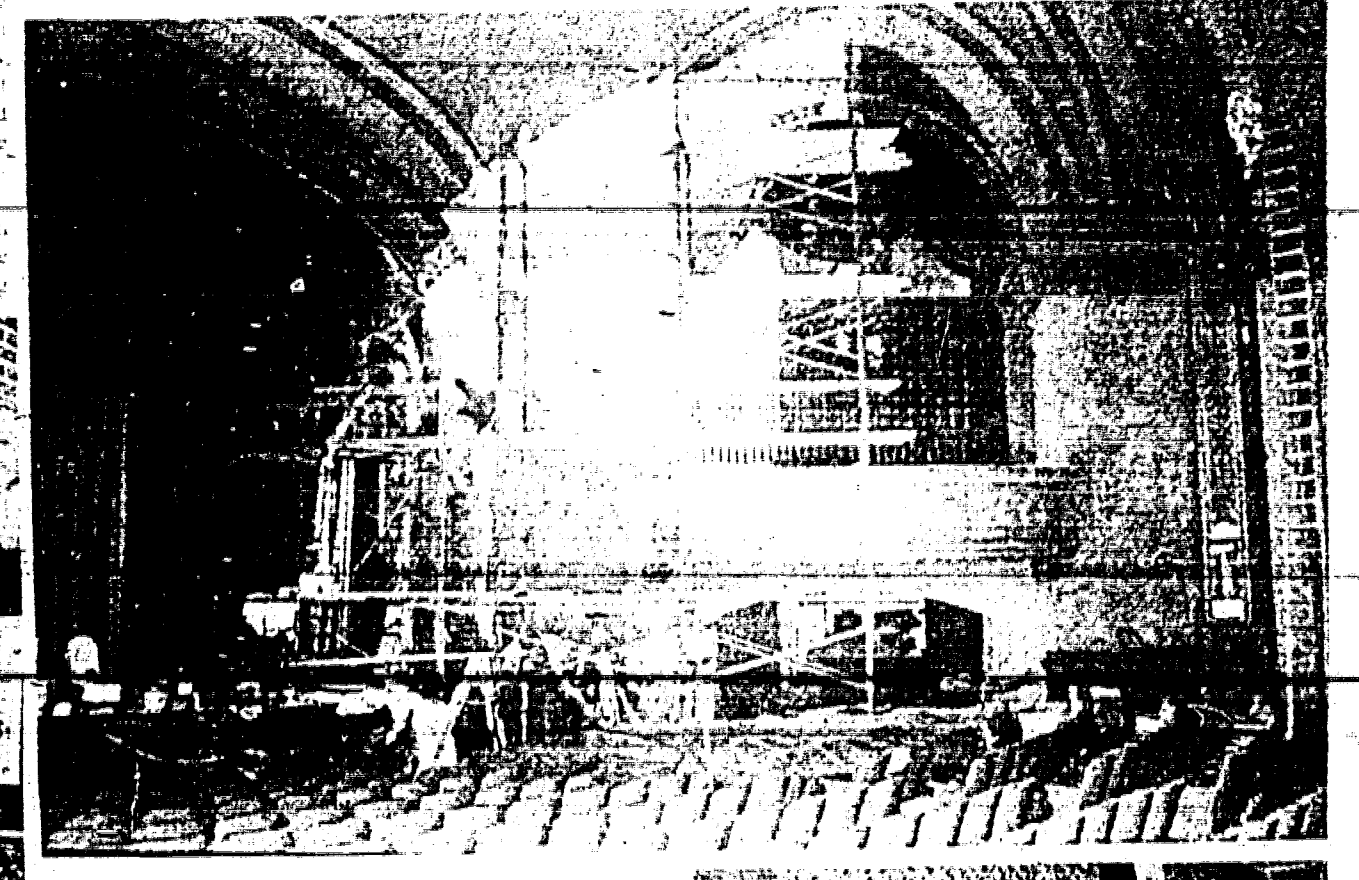
Filmmakers are sought

Chorale plans its season

## Plans for the future will include additional capital improvements



As this 100th anniversary celebration unfolds, the Union County Arts Center is preparing to launch a series of capital improvements...



The paper from the Union County Arts Center's 100th anniversary celebration...

**PREPARATORY CENTER FOR THE ARTS**  
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**LATE REGISTRATION FOR SPRING SEMESTER 2004**

By Phone: 973-655-4443 and Saturday, January 17, 9AM-3PM

For more information, call 973-655-4443 or visit us on the Web at [WWW.MONTCLAIR.EDU/MUSIC/](http://WWW.MONTCLAIR.EDU/MUSIC/)

**Attention 8th Graders**  
 You're invited to an Information Session  
**Thursday, January 15**  
 1776 Raritan Road  
 Scotch Plains, NJ 07076

**UCVTHS** **MAGNA**

**Union County Vocational-Technical High School**  
 6:15 p.m.

**Union County Magnet High School**  
 7:30 p.m.

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- 100% college placement

**To register or for more information call**  
 908-889-8288 ext. 339 908-889-8288 ext. 201

**St. John the Apostle School**  
 Middle States Accredited

**OPEN HOUSE** (New Parents) Sun., Jan. 25 PreK 3 yr. thru 7th 10:00 am-11:00 pm

**REGISTRATION** (New Parents) Sun., Jan. 25 PreK 3 yr. thru 7th 10:00 am-11:00 pm

Tues. Jan. 27 PreK 3 yr. thru 7th 4:00 am - 10:30

Thurs. Jan. 29 PreK 3 yr. thru 7th 1:00 pm - 2:00 pm

- Progressive Educational Curricula
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 Thursday, January 22nd - 7:00 pm

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 Saturday, February 7th - 9:00 to 11:00 am

**UCC helped these grads change their lives,**

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**YOU CAN CHANGE YOUR LIFE**

For information call 908-709-2518 or visit us online at [www.ucc.edu](http://www.ucc.edu)



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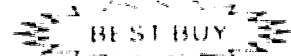
## NEWSPAPERS

UNION COUNTY  
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UNION COUNTY  
ESSEX COUNTY

## ADDRESS

## RATES



## DEADLINES

## ADJUSTMENTS

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## CLASSIFIED SPECIALS

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### ECONOMY CLASS

### AUTOS FOR SALE

## EMPLOYMENT

### HELP WANTED

New Rates!

### HELP WANTED

LEGAL SECRETARY

### HELP WANTED

### HELP WANTED

### EMPLOYMENT WANTED

### HELP WANTED

Administrative Assistant

400-922-7294

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EUROPA DOMESTICS

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(732)493-0339

## ANNOUNCEMENTS

### ANNOUNCEMENTS

FREE REAL ESTATE CAREER SEMINAR  
WEDNESDAY  
Jan 21st 19th 6:15-7:45 PM

### HELP WANTED

### HELP WANTED

JORDAN-BARIS, INC.  
REALTORS 973-736-1600

RECEPTIONIST

Counter Sales Position

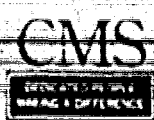
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It's a New Year!!



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RNs



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Worrall Community Newspapers serving 20 towns has openings for reporters in its Essex and Union County regions. If you think you have what it takes to be a reporter, send resume and clips to Tom Canavan, P.O. Box 3109, Union, N.J. 07083 or fax to (908) 686-4169. Be part of a company whose mission is to preserve democracy.

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## ANNOUNCEMENTS

### ANNOUNCEMENTS

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# REAL ESTATE

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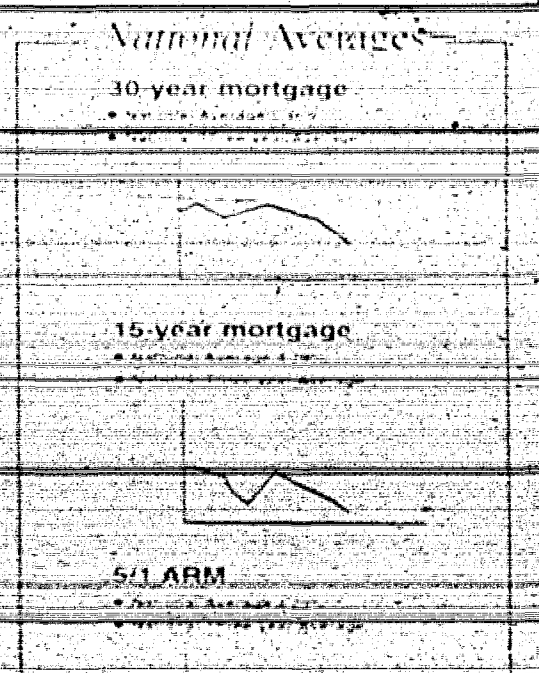
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15yr fixed	5.25-5.75	6.00-6.50	0-1	
ARMs (ppm)	3.75-4.50	4.50-5.25	0-1	
Additional	4.25-5.00	5.00-5.75	0-1	
30yr fixed	5.75-6.50	6.50-7.25	0-2	Other loan programs available loans to \$1.5 million
15yr fixed	5.25-5.75	6.00-6.50	0-1	Call for great rates and great service!
ARMs (ppm)	3.75-4.50	4.50-5.25	0-1	
Additional	4.25-5.00	5.00-5.75	0-1	
30yr fixed	5.75-6.50	6.50-7.25	0-2	Call for great rates and great service!
15yr fixed	5.25-5.75	6.00-6.50	0-1	
ARMs (ppm)	3.75-4.50	4.50-5.25	0-1	
Additional	4.25-5.00	5.00-5.75	0-1	
30yr fixed	5.75-6.50	6.50-7.25	0-2	Call for great rates and great service!
15yr fixed	5.25-5.75	6.00-6.50	0-1	
ARMs (ppm)	3.75-4.50	4.50-5.25	0-1	
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 UN18518 Offered at \$339,900

**UNION** - Move right in to this 5 BR, 2.1 bath Split Level home. Features include Family Room, Part Lrv, Best EIK, CAC & much more! Near schools & NY 208  
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**UNION** - Charming In Level Split features LR, FDR, EIK, lovely enclosed back porch, 3 spacious BR's & att garage. Near Washington School  
 UN18503 Offered at \$305,000

**ROSELLE** - Magnificent Bi-Level! Pristine condition! Prestigious area! Features 9' huge rms, 3 BR's, 2.1 baths, Captivating Great Entrance Hall, 2 car gar, 2 car, w/terrace & fire slider to patio & more!  
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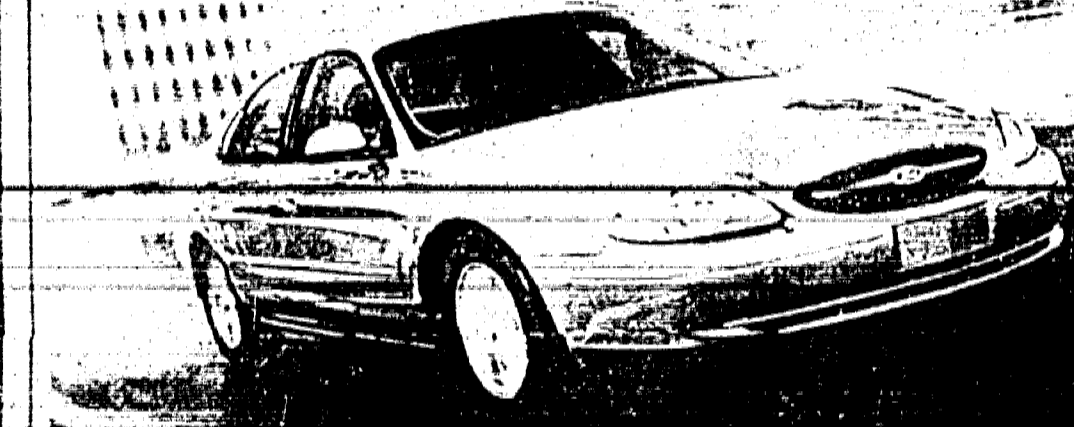


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96 MERCURY SABLE \$4995	00 PLYMOUTH VOYAGER \$10,995	00 DODGE DURANGO SLT 4WD \$17,995	
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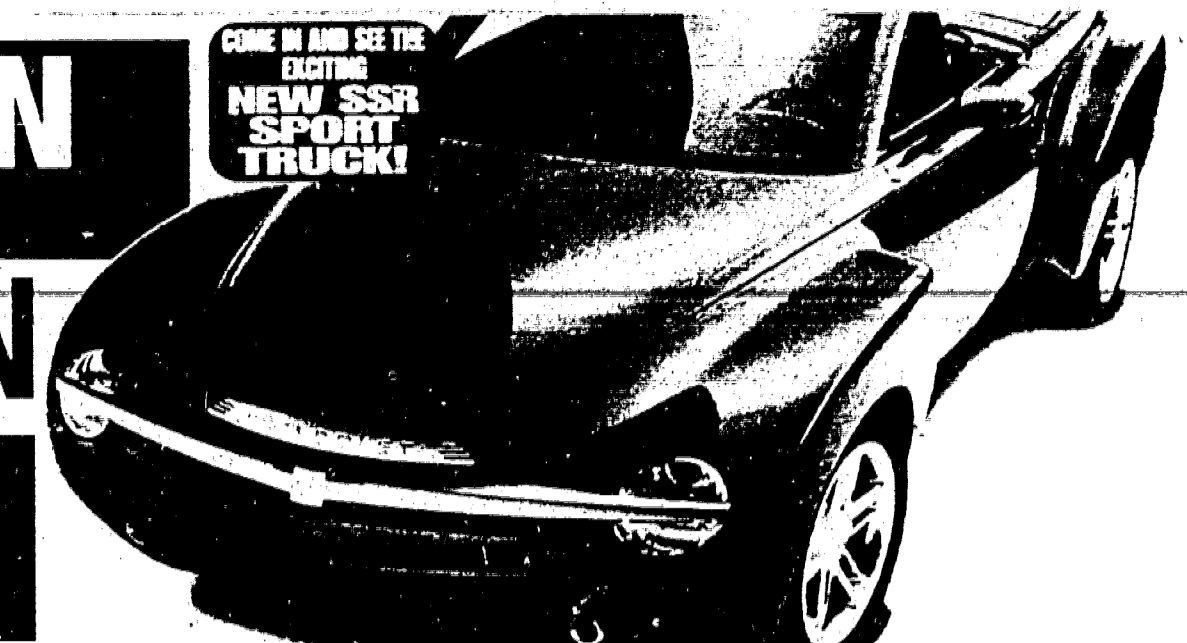
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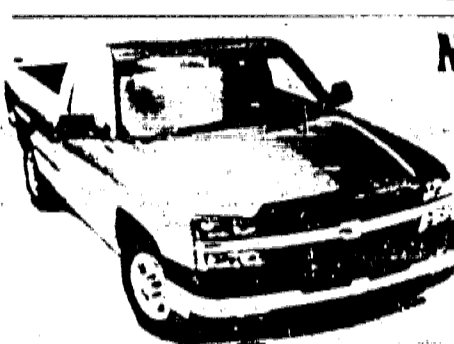
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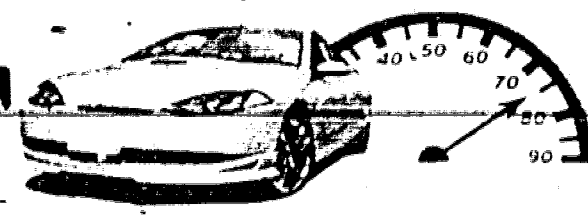
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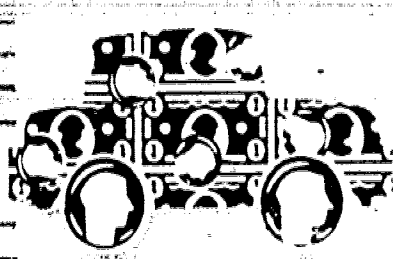
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