

IT'S A WET, WONDERFUL WORLD — Nearly every community has a local pool and each of them offers residents both young and old a chance to cool off and get away from the hazy summer heat, even if it's just for a little while. At left, Jeffrey Whyte, 7, of Mountaintide, splashes himself with water from the Mountaintide Community Pool. At top right, a super twisty slide is just one of the many new additions to the Summit Community Pool. Above, Mark Ozuroski enjoys a swim at the Summit pool.

Season shows healthy circulation figures as library tracks user trends

It was another one for the record books at the Summit Free Public Library. This was the busiest June in the library's history, said Library Director Glenn Devitt. During the month, library users borrowed 24,948 items, including books, magazines, films and recordings, 1,800 more than the previous June. This is part of a trend; the library also had record-breaking circulation for the first four months of 2004.

Summer is still sizzling things up at the Summit Public Library

The Summit Free Public Library, 75 Maple St., offers a host of programs and activities for children and adults this summer. For information on any of the following, call 908-273-0350 or visit the library's Web site at www.summitlibrary.org.

Here's lookin' at you



At the July 31 annual Summit Street Fair, Marlene Olarsch of Summit checks out a necklace and earring set designed by Barbara Weireub of Wewearit Jewelry Designs as Barbara's husband, Stewart, holds up the mirror. The downtown was bustling with activity during the fair as shoppers strolled by the stores, many of whom had tables outdoors.

Springfield churches collect back-to-school clothes for needy

Boxes of clothing might be called "clutter" by some, but to members of Springfield Emanuel United Methodist Church and St. James the Apostle Church in Springfield, the piles have a heavenly appeal.

DeLauro named director at Sharing Network

Maria DeLauro has joined The Sharing Network, based in Springfield, as the director of Performance Improvement. She is responsible for coordinating all aspects of The Sharing Network's performance improve-

Courses teach lifesaving skills

Westfield/Mountaintide Chapter of the American Red Cross continues to offer its health and safety course schedule for the summer. Unless otherwise noted, all programs take place in the chapter house at 321 Elm St., Westfield. For information, call 908-232-7090.

Infant/Child CPR This course teaches how to recognize and care for breathing and cardiac emergencies in infants and children. The fee is \$45; dates: Tuesday, Aug. 24 5:30 - 10:30 p.m. and Saturday, Sept. 18 from 9 a.m. - 3 p.m.

Mortgage Money on Your Terms. Your friends and neighbors at Kearny Federal Savings offer a variety of low rate mortgages. Our experienced loan counselors will explain all the details and the advantages of each mortgage plan.

Table with columns: Term, Rate, APR, Payment. Rows include 15-year fixed, 5/1 ARM, 7/1 ARM, 10/1 ARM, 10-year fixed, 20-year fixed, 25-year fixed, 30-year fixed.

Kearny Federal Savings. Celebrating 120 Years. Your Neighborhood Bank... Since 1884. Call Toll Free: 877-691-2265 (MY1-bank). Visit www.kearnyfederal.com

LET US WASH YOUR CAMPER'S DIRTY LAUNDRY. You've missed them dearly and are glad to see them when they return... Well, here's the help you need! Econ-O-Wash will pick up Camp Laundry at your home...

Short-term stays that leave long-term impressions at Sunrise Senior Living. At Sunrise, we understand that taking a vacation, a business trip or a much needed break from your caregiving routine can be a challenge for anyone caring for an elderly parent or family member.

SUNRISE SENIOR LIVING. At Sunrise, we provide fully furnished private suites, three delicious meals daily including snacks, personalized assistance and care, as well as stimulating activities, housekeeping and scheduled group outings.

BRIDGES seeks clothing, school supplies

Once again this year, BRIDGES will deliver new backpacks and school supplies to school age children living in shelters in Newark and Irvington. Donations may be brought to BRIDGES, located in Christ Church at 561 Springfield Ave. in Summit on Tuesdays from 9 a.m. to 2 p.m. or on Fridays from 9 a.m. to 6 p.m.

Editorial deadlines: Following are deadlines for news: Church, club and social — Friday, noon. Entertainment — Friday, noon. Sports — Monday, noon.

NEW YORK CORPORATION. Please Help Support WTC Area Firms. Includes: State Filing Fees, Corporate Seal & Book, Certificate of Incorporation, Corporate Resolutions, State Certificate, Preliminary Name Search, Attorney's Fee.

Wouldn't it be more convenient to receive your mail in the mail each Thursday? FOR EASY HOME DELIVERY CALL 1-800-698-7794

B'Nai Beshurun The Rabbi Barry H. Greene Early Childhood Center FALL 2004 Limited Space Available for Infants, Toddlers, Two's, Three's, Pre-K and our OUTSTANDING ALL DAY KINDERGARTEN "For The Exceptional Student"

NEW FOR 2005! FEELING OLYMPIC SIZE INSTRUCTIONAL POOL. Enroll Now for Summer 2005 Summer Saver Fee Ends September 1, 2004. 4, 6, & 8 week programs for ages 3 thru 15 years.

Back to School Savings MATTRESS FACTORY. MATTRESSES & BOX SPRINGS MADE ON THE PREMISES. Open To the Public. Tired of Your Mattress? Now Manufacturing Visco Foam Mattresses. FUTONS. GARWOOD 518 North Avenue Factory Showroom 908-789-0140

A vacation for you, or someone you care for. JUNIPER Village at Chatham Formerly Kessler Village New Name - Same Owner. 500 Southern Boulevard Chatham (across from Hickory Square Shopping Center & Charlie Brown's) juniperchatham.com

A checking account that will impress him? It has to be Select Checking. With Select Checking from Investors Savings Bank you get benefits far beyond your average checking account. As a member, you'll enjoy: 50% off lodging at more than 3,500 select hotels nationwide

Summer reading program continues

This year's summer reading program, "Discover New Trails," will continue at the Springfield Free Public Library...

Lizard Guys close reading program

Interested in learning about snakes, frogs, lizards and the like? Children 5 years of age and older and their parents are invited to celebrate the end of the summer reading program...

Craft Drop-ins

When children ages 5 & older don't have anything to do on a hot summer day, they can come cool off at the Springfield Free Public Library...

Festival continues with female friendship tale

The Springfield Free Public Library, 66 Mountain Ave., continues its summer International Film Festival...

AT THE LIBRARY

Today with "Take Care of My Cat" at noon and 7 p.m. For three friendship after high school? Five young women of differing backgrounds seek out their futures in the smoggy industrialized city of Incheon, South Korea...

Charity calendar twist spells comedy

The Springfield Free Public Library, 66 Mountain Ave., concludes its Luncheon Video Series, "Box Office Hits," on Aug. 24 at noon. This film is a British comedy drama based on a true story...

Second part of Tolkien trilogy offered

The Springfield Free Public Library, 66 Mountain Ave., continues its Young Adult Movie Days on Wednesday, Aug. 18 at 2 p.m. The cunning wizard, Saruman, has allied himself with the dark Lord Sauron, thereby uniting the two towers of Isengard and Mordor...

French Revolution serves a film backdrop

The Springfield Free Public Library, 66 Mountain Ave., concludes its summer International Film Festival...

Palmer Museum seeks applications for artists

The Donald B. Palmer Museum of the Springfield Free Public Library, 66 Mountain Ave., is currently accepting applications for artists who wish to exhibit their work in 2004-2005. Applicants are asked to submit a current resume, 10 slides representative of their work and a stamped self-addressed envelope no later than Sept. 7...

Alien pet learms how to love others

The Springfield Free Public Library, 66 Mountain Ave., concludes its Youth Services Summer Film Festival Adult Movie Days on Tuesday, Aug. 17 at 10:30 a.m. Lilo, a lonely 10-year-old girl, adopts a small ugly dog whom she names Stitch...

French Revolution serves a film backdrop

The Springfield Free Public Library, 66 Mountain Ave., concludes its summer International Film Festival...

Eyewear drive continues

This year alone, New Eyes donated new prescription eyeglasses for 7,000 needy Americans, and more than 300,000 pairs of recycled eyeglasses were shipped to medical missions and international charitable organizations in 25 developing nations...

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French Revolution serves a film backdrop

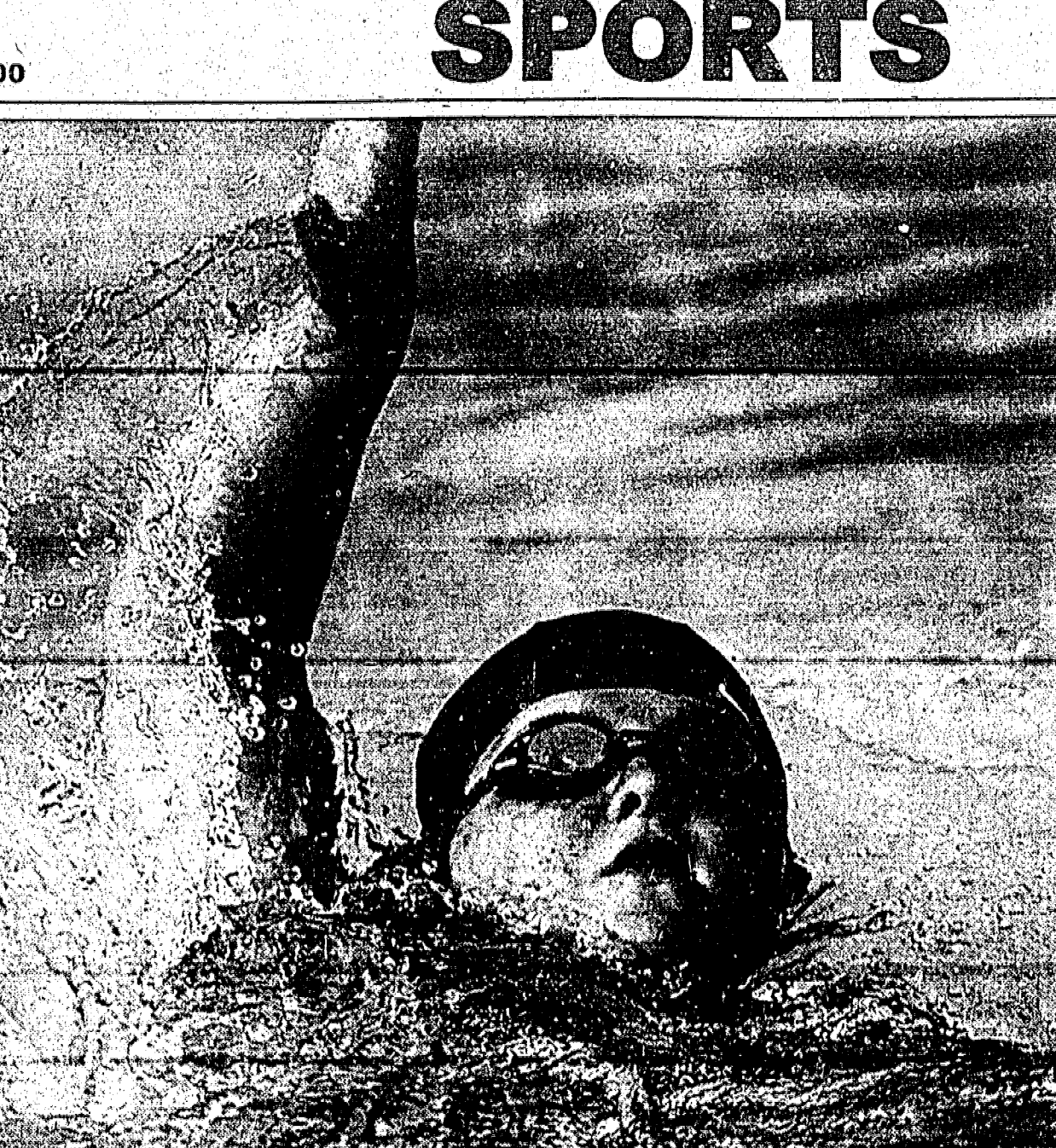
The Springfield Free Public Library, 66 Mountain Ave., concludes its summer International Film Festival...

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Tryouts are on the way

Sept. 7-9 for Summit Seals. The Summit Area YMCA will hold tryouts for the Summit Seals swimming team on Sept. 7 at its six-lane Hurst Pool located at 67 Maple Street in Summit...



Springfield swimming team standout Allison Weber, 9, excelled at the North Jersey Summer Swim League's division championships held July 26 at the Springfield Community Pool. Weber competed in the girls ages 9-10 25 freestyle and 25 breaststroke events, placing 28th in the freestyle field.

Summit athletes honored for efforts

While returning Summit High School athletes are preparing themselves for another fall sports season, we take a look back at the standouts of the past spring campaign. Here's a look at the awards attained by Summit High athletes during the spring 2004 season:

- BASEBALL: Team Awards: MVP: Jeff Johnson, Jeff Della-Piazza. Most Improved: Kevin Smith. Coaches Award: Kevin McNeil... Softball: MVP: Beth Dickey. Most Improved: Maria Bennett. Coaches Award: Betsy Congdon, Jamie Greenman... Boys' Lacrosse: All Conference (Fitch): First Team: Rob Schroeder, Jake Lackey, Mike Dugan, Chris Conlon... Girls' Lacrosse: All Conference: First Team: Gina Scioscia. Second Team: Alex Garvey, Cristina Maurizi...

Echo Lake summer concerts

The 2004 Union County Summer Arts Festival continues at Echo Lake Park in Mountainside with free concerts Wednesday evenings at 7:30 p.m. Bring your blanket or lawn chair and picnic basket for an evening of music beneath the stars...

Maul, Kelly, Demberger 1st in league championships

Puopolo swims to 3 firsts in divisional meet. The 2004 North Jersey Summer Swim League season came to a successful conclusion for Springfield's entry two weeks ago. Springfield swimmers first excelled at the divisional championships held at the Springfield Community Pool on July 26...

Swimmers' coaches are honored

Summit swimmer Allison Weber, 9, excelled at the North Jersey Summer Swim League's division championships held July 26 at the Springfield Community Pool. Weber competed in the girls ages 9-10 25 freestyle and 25 breaststroke events, placing 28th in the freestyle field.

PUBLIC NOTICE sections: SHERIFF'S SALE, TOWNSHIP OF SPRINGFIELD, NOTICE TO BIDDERS OF ADDENDA, ATTORNEY EXECUTORS.

PUBLIC NOTICE sections: WHEREAS, New Jersey Gasoline Retailers Association and Allied Trades, Applicant has filed an application with the Planning Board regarding Block 403, Lot 1...

PUBLIC NOTICE sections: WHEREAS, the applicant proposes to construct a 29,000 square foot building with a two-story addition and a two-story garage addition...

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Teams needed for softball tournament The Union County Amateur Softball Association will sponsor the Sixth Annual Dick Archer Memorial One-Pitch Softball Tournament Saturday at Warrinac Park on the border of Elizabethton and Roseland...

SPRINGFIELD PLANNING BOARD - Yelling to Appraiser CHAIR Mr. Forman - yes Mr. Grady - yes Mr. Grossbardt - yes Mr. Keith - yes

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Potential homebuyers should do their homework before they start

Rocke home buyers will have a easier time finding their first home when they understand how to work with a real estate sales associate and what information they need to have on hand prior to shopping. Not fully understanding how a real estate sales associate works and what he needs to know to help the unseasoned buyer may result in a slower and frustrating shopping experience for both the industry professional and the first-time buyers.

Betsy D. McIlquham, mortgage consultant Gold Services manager, Weichert Financial Services, said when working with a real estate sales associate, ideally buyers should have two years of their W-2s, a current pay stub and a current bank statement for all their accounts.

Today's market is different than it was a few years ago. There are more buyers than there are houses for sale, which means a home may have multiple offers. The combination of low inventory and multiple offers drives the bidding up. In addition, low interest rates continue to inspire more buyers to purchase a home.

Let's Ask Jill by Jill Guzman. "The 'Real' Professional in Today's Real Estate World." Includes photo of Jill Guzman and text about her services.

Thank you Jill Guzman. Another one of 'Our Success Stories' Congratulations! Meet John & Rhonda Bartocci, Former Homeowners of 835 Miltona Street, Linden, NJ.

"FHA serves the first-time homebuyer well," said McIlquham. "There are other options available wherein the credit does not meet the flexible guidelines of FHA.

"Meet with mortgage professionals as soon as possible and take the pressure off any uncertainty," said McIlquham. "Meeting with a mortgage professional also determines the maximum buying power the buyer has.

"Dear Jill: Just a quick note to say thank you for all your help in the recent sale of our home in Linden. As you know, this is the second time we have used Jill Guzman Realty, Inc. Just like the first time you and your staff were a pleasure to work with.

Prudential Real Estate Services. Springfield READY FOR OFFERS! Set upon a park-like property, this 4 Bedroom, 2 Bath Cape is truly exceptional. Call Robbi Usdin for info on the above listings at 908-313-1905.

mortgage market place

Weekly Mortgage News. Lender & phone, 30yr fixed rate/pts/apr, 15yr fixed rate/pts/apr, ARMs(ppm) rate/pts/apr, Additional programs/information. Includes National Averages for 30-year mortgage, 15-year mortgage, and 1-year ARM mortgage.

AUTOMOTIVE. AUTO FOR SALE. AUTO FOR SALE. AUTO FOR SALE. Lists various vehicles for sale including Buick Century, Honda Accord, and VW Golf.

Saleen: your typical \$66,000 Mustang. Buy Mark Maynard, Cluplex New Service. Because of Ford dealership connections Saleen is a well-recognized name.

Park Ave Acura. Delivers The Quality & Service You Expect From The People You Trust. Lease a New 2004 MDX \$425 per month for 48 months. 201-587-9000.

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NEW 2004 CHEVROLET IMPALA 4 DR

6 cyl, auto, p/str/brks/winds/lks, air, cd, Ssk#41029, VIN#49425594. MSRP \$22,670. Price includes \$3500 Factory & \$1500 GMAC Bonus Rebates. Must finance through GMAC.

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NEW 2004 CHEVROLET CAVALIER SPORT COUPE

4 cyl, auto, p/str/brks, air, cd, r spoiler, Ssk#40968, VIN#47363467. MSRP \$16,290. Price includes \$3500 Factory & \$1000 GMAC Bonus Rebates. Must finance through GMAC.

\$10712

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NEW 2005 CHEVROLET EQUINOX LS AWD 4 DR

6 cyl, auto, p/str/brks, air, cd, Ssk#50040, VIN#56009314. MSRP \$24,070. Price includes \$1000 GMAC Bonus Rebate. Must finance through GMAC.

\$21,812

SAVE OVER \$6875 OFF MSRP

NEW 2004 CHEVROLET SILVERADO 1500 PICKUP

6 cyl, auto, p/str/brks, air, locking rr diff, Ssk#40904, VIN#42299330. MSRP \$20,595. Price includes \$1500 GMAC Bonus Rebate. Must finance through GMAC.

\$13712

SAVE OVER \$10,500 OFF MSRP

NEW 2004 CHEVROLET TAHOE LS 4X4 4 DR

8 cyl, auto, p/str/ABS/winds/lks, air, cd, 3rd row seat, 4 airbags, trailering eqpt, Ssk#40877, VIN#4J287241. MSRP \$41,520. Price includes \$4500 Factory, \$500 GMAC Bonus & \$1000 in Value Coupons Rebates. Must finance through GMAC.

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| <p>2002 CHEVROLET CAVALIER</p> <p>4 cyl, auto, p/str/brks, air, cd, 22,000 mi. Ssk#6525, VIN#27102617.</p> <p>\$8212</p> | <p>1998 CHEVROLET BLAZER LS 4X4 4DR</p> <p>8 cyl, auto, p/str/ABS/winds/lks/mirrors/seats, air, cass/cd, roof rk, alloy, alarm/sec sys, 84,852 mi. Ssk#6549A, VIN#47796188.</p> <p>\$9712</p> | <p>2002 CHEVROLET MALBU 4 DR</p> <p>6 cyl, auto, p/str/brks/winds/lks/mirrors, air, cd, cruise, 22,105 mi. Ssk#6518, VIN#7M15249.</p> <p>\$10,712</p> | <p>2004 CHEVROLET IMPALA 4 DR</p> <p>6 cyl, auto, p/str/brks/winds/lks/mirrors, air, am/fm stereo, cruise, 13,807 mi. Ssk#6548, VIN#49313940.</p> <p>\$13,712</p> | <p>2002 CHEVROLET SILVERADO 2500 4X4 HD 2 DR</p> <p>8 cyl, auto, p/str/ABS/winds, air, am/fm stereo, 8 foot bed, 52,290 mi. Ssk#48538A, VIN#2E23707A.</p> <p>\$14,512</p> | <p>2001 CHEVROLET EXPRESS 12 PASSENGER THE PERFECT FIT ALL-21!</p> <p>8 cyl, auto, p/str/brks, air, am/fm stereo, 29,329 mi. Ssk#6934, VIN#1130551.</p> <p>\$14,712</p> |
| <p>2001 CHEVROLET BLAZER LT 4X4 4 DR</p> <p>6 cyl, auto, p/str/ABS/winds/lks/seats, air, am/fm stereo, lupo rk, security sys, 32,283 mi. Ssk#6511, VIN#12101270.</p> <p>\$14,912</p> | <p>2002 NISSAN XTERRA SE 4X4 4 DR ALL THE TOYS</p> <p>8 cyl, auto, p/str/ABS/winds/lks, air, cass/cd, sunl, security sys, 19,145 mi. Ssk#6462A, VIN#2524548.</p> <p>\$17,512</p> | <p>2000 HONDA ODYSSEY EX 4 DR FAMILY FUN</p> <p>6 cyl, auto, p/str/brks/winds/lks/seats, air, cd, security sys, 33,373 mi. Ssk#40513A, VIN#PH54017.</p> <p>\$18,212</p> | <p>2002 CHEVROLET TRAILBLAZER LS 4X4 4 DR FAMILY FUN</p> <p>6 cyl, auto, p/str/ABS/winds/lks, air, cd, security sys, roof rk, 28,947 mi. Ssk#6523, VIN#22370937.</p> <p>\$18,512</p> | <p>2002 JEEP LIBERTY LIMITED 4 DR</p> <p>6 cyl, auto, p/str/ABS/winds/lks/seats, air, cass/cd, leath, security sys, 35,503 mi. Ssk#6521, VIN#2W101551.</p> <p>\$18,612</p> | <p>2001 CHEVROLET TOWN & COUNTRY LIMITED 4 DR</p> <p>8 cyl, auto, p/str/ABS/winds/lks/seats, air, cass/cd, leath, security sys, 30,174 mi. Ssk#6504, VIN#1N28795.</p> <p>\$19,712</p> |
| <p>2002 ACURA RSX 2 DR</p> <p>4 cyl, 5 spd man, p/str/ABS/winds/lks, air, cd, moonrfl, 16,924 mi. Ssk#50005B, VIN#2C028273.</p> <p>\$18,712</p> | <p>2002 DODGE DURANGO SIT PLUS 4X4 4 DR</p> <p>8 cyl, auto, p/str/ABS/winds/lks/seats, air, cass/cd, leath, security sys, 35,650 mi. Ssk#6520, VIN#7M152881.</p> <p>\$19,912</p> | <p>2001 CHEVROLET SUBURBAN LS 4X4 4 DR FAMILY FUN</p> <p>8 cyl, auto, p/str/ABS/winds/lks/seats, air, cass/cd, security sys, roof rk, 33,618 mi. Ssk#6454, VIN#15213308.</p> <p>\$25,912</p> | <p>2004 CHEVROLET TRAILBLAZER LS 4X4 4 DR</p> <p>6 cyl, auto, p/str/ABS/winds/lks, air, cd, 21,493 mi. Ssk#6542, VIN#42110232.</p> <p>\$18,912</p> | | |

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