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# Springfield Leader

"Your Community Leader"

VOL. 53 NO. 6 SPRINGFIELD, N.J., THURSDAY, November 5, 1981  
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LOOK UP IN THE SKY—Paige Carter of Jonathan Dayton Regional High School's gymnastics team flies toward the side horse during her gold-medal performance in the Union County championships Friday night, Carter won the all-around title and took gold medals in the vault and the uneven bars. Dayton, last year's champions, finished second, behind Scotch Plains. Story and more photos on page 15. (John Schaefer Photo)

## Ruocco, Montanari win in GOP sweep

Springfield voters thought a two-party system more important than new faces-and-new-ideas, according to the polls. They voted for Republican candidates across the board during Tuesday's gubernatorial election.

Just under 70 percent of the 9,142 registered voters who went to the polls, chose to have their futures decided by the men with experience—the two incumbents running for Township Committee seats—William A. Ruocco and Joseph Montanari Jr.

The 13-district township of about 15,900 residents voted in Ruocco to fill the three-year term over challenger Yale Greenspoon by a 3,288 to 2,929 margin.

Montanari, who will fill the one-year term, won over challenger Benjamin DiPalma by 320 votes, 3,246 to 2,926.

Ruocco and Montanari carried the 4th, 5th, 6th and 9th districts. Greenspoon and DiPalma were favored in the 7th and 8th districts.

Springfield voters, in favoring the GOP, paralleled the county vote, which favored Republicans in the gubernatorial, Senate, Assembly and Board of Freeholders contests.

Republican gubernatorial candidate Thomas H. Kean of Livingston registered 3,510 votes compared to 3,045 votes for Democratic candidate James J. Florio of Rumorville.

In a bid for the two-year term of another term as county clerk, had 3,397 votes in Springfield, compared to 2,901 votes cast for his Democratic challenger, June S. Piroles.

Springfield residents overwhelmingly favored the public questions on the ballot:

- Water conservation—2,965 yes; 1,470 no.
- Governor's veto—3,310 yes; 1,125 no.
- Riparian Lands—2,244 yes; 2,044 no.
- Water Supply Bond Issue—3,645 yes; 1,356 no.
- Hazardous discharge—3,192 yes; 1,625 no.
- Water Supply Bond Issue—3,645 yes; 1,356 no.
- Farmland Preservation Bond Act—2,891 yes; 1,806 no.
- Amusement games—2,613 yes; 1,711 no.

Deadlines changed for holiday issues

This newspaper will go to press one day earlier for the Thanksgiving Day edition, so our employees may enjoy the day with their families.

As a result, the following deadlines will apply for that week only:

- All news material, including press releases, social stories and letters to the editor, must be in our hands no later than noon Thursday, Nov. 19.
- Advertising—space reservations deadline will be 5 p.m. Nov. 19.
- Advertising copy deadline will be noon on Friday, Nov. 20.

## Factions mark school debate

By PHILIP HARTMAN

The Springfield Board of Education was to have voted last night either to retain the school district as it is or to follow one of several options that may mean closing the James Caldwell or Edward Walton schools.

The board's decision is based upon evidence already heard this past week in public meetings, from Professor Henry J. Rissotto, the board consultant, Dr. Fred Baruchin, superintendent of schools, and members of the community.

The board began meetings for the reorganization issue on Oct. 26 to hear Rissotto's recommendation that the administrative offices be consolidated in the Florence Cavalliere School and that the Walton school be closed, "creating two geographic neighborhoods." Two meetings followed, the first on Oct. 28 when residents questioned Rissotto, and the second Monday when residents presented their opinions and recommendations to the board.

At the Monday meeting Baruchin told an audience divided into opposing factions of parents of Walton and Caldwell students that the decision is a policy-level one and that "the crux of the effort has to be the students."

He stressed that there are many complications and factors inherent in the final decision, but "we will spare no effort to make sure no one is compromised."

Heated verbal exchanges marked some portions of all of the meetings; however, tempers never seriously endangered the proceedings as the board heard the concerns of audience members.

From the parents' point of view, the issue centers on whether their children will be moved from their present neighborhood school to a school farther from their home. Audience members frequently used the term "the trauma of displacement."

According to Dr. Leonard DiGiovanni, board secretary, even now it is tentative how many or what children would be moved.

Residents cited many figures, but most estimated closing the Caldwell school would affect about 150 students in grades kindergarten through fourth, while closing the Walton school would mean moving about 50 fourth-graders.

The consensus among audience members was that "full-day kindergartens should be maintained for the district."

Residents also argued the advantages of a Caldwell closing because it would mean busing some students. Gaudineer would house the fifth through eighth grades.

She said the possible disadvantages to that plan would be putting the fifth-graders with older students and saving less money.

She admitted that putting fifth-graders in the middle school could be a problem, but said, "I feel the children can handle the challenge."

In an alternative recommendation to those made by Rissotto and Baruchin, board member Eileen Dahmen suggested all the schools could be left open in some capacity by moving the administrative offices from the Raymond

## Suit filed to protect Summit Hills tenants

The state Department of the Public Advocate last week filed suits against the owner of the Summit Hills apartment complex, charging failure to comply with the July Tenancy Protection Law.

According to the Advocate's office, the suits ask that Hemsley Enterprises "abide by provisions of the state's new condominium conversion law" by giving 90-day protection from eviction to tenants who are not purchasing their apartments.

The suits were filed in Union County and Essex County Superior Courts on behalf of 211 senior citizens and disabled tenants.

Eighty-nine of those tenants live in the Crest Ridge Apartments in West Orange. The remaining 122 tenants live in the 228-unit Summit Hills Apartments in Springfield. Both complexes are owned by Hemsley.

The Hemsley firm is part of the Helmsley real estate conglomerate of New York, one of the largest real estate conglomerates in the Northeast, according to the Advocate's office.

The firm also is New Jersey's largest converter of apartments to condominiums; it is converting 3,000 units in New Jersey and more in New York.

Public Advocate Stanley C. Van Ness said the suits were filed against the firm "after two months of negotiations and communications had failed to produce a protection agreement."

He added the Helmsley had "demonstrated inconsistency" by agreeing to provide eviction protections for elderly tenants of the Linwood apartments in Fort Lee, which were approved for conversion during the summer-and-then-declining to furnish the same protections for residents of the Springfield and West Orange projects.

During the last week in September, the department filed against the owners of the Troy Hills Village apartment complex for lifetime protection on behalf of more than 130 tenants.

Kenneth Meiser, deputy director of the public interest division, said the landlord was served with the complaint on Oct. 9. "He has 30 to 60 days to file his answer, which will give reasons why he thinks the protection should not be given," Meiser said.

The director speculated that "1983 would probably be the earliest this case will go to trial."

Van Ness said negotiations are proceeding with a number of owners of other apartments approved for conversion prior to the adoption of the protection law on July 27. He added that additional lawsuits may be filed.

"There are approximately 6,000 senior citizens and disabled people around the state who are in this dilemma," Van Ness said.

"We believe the legislation could authorize earlier protection for eligible tenants before and after the effect."

(Continued on page 1)

## Election Results

Districts	Township Committee				Governor	
	Greenspoon (D)	DiPalma (D)	Ruocco (R)	Montanari (R)	Florio (D)	Kean (R)
1	149	176	175	155	158	190
2	168	171	188	184	168	203
3	112	134	170	154	117	182
4	110	122	294	283	138	288
5	129	137	203	197	123	225
6	295	282	524	524	440	420
7	255	245	211	213	269	230
8	262	247	147	170	227	211
9	206	220	269	25	213	291
10	337	320	274	274	307	328
11	332	315	254	254	389	242
12	228	223	236	233	205	275
13	346	334	343	348	300	425
TOTAL	2,929	2,926	3,288	3,246	3,045	3,510

## Republicans praise township electorate

By SHARI BROWN

They all agreed from the tearful Yale Greenspoon to the victorious Republican candidates for Township Committee, the platform for a two-party system was too vital an issue to contest effectively.

According to Ruocco, that was the most important factor, assuring Republican's victory in Tuesday's Township Committee elections.

"I thank the people of Springfield for keeping the two-party system alive," Montanari, his running mate, said.

"I'm glad to see that the people of Springfield voted not so much party lines, but intelligently," he continued. "They looked at the candidates; they looked at the issues, and they thought about it."

"They came out in strong voting force, and they showed me they are interested in government. I think this will make government wake up a little," he added.

"I think that politically Springfield has the most sophisticated electorate that I have ever run across in my life, and I commend them for it," Ruocco said.

"I felt that the town was going to have a very close election, but I felt that the Republicans had the edge (because) we're in an era where the American people want a change. The Democrats had won for many years."

"The people of Springfield do not want one party to have total control, and that's great because our country is based on a two-party system," he added.

But Ruocco also attributed the victory to hard work. "We won because we worked very hard," he said. "We made our campaign a person-to-person campaign. We knocked on 80 percent of the doors in Springfield."

"Springfield is not a politically oriented town; it's a people-oriented town," he added.

Ruocco said his "primary aim is to see if we can get the Township Committee to plan better and run in a more efficient, businesslike manner, to keep the tax rate down. We're concerned about everybody's money."

Montanari said that even though the Republicans are "the minority party," he would try to implement more service-oriented programs. "The people in this town that pay taxes deserve more for their money. It's an above average community, and they deserve above average services."

"From Feb. 4 '81 now, I was an appointee," Montanari said. "That was a learning period for me. Now that I'm elected, I feel I can put forth what the people want...that I can talk with a little more authority."

"I think Greenspoon and DiPalma were good men and sincere to the town," Montanari said. Yet he had to admit, "I feel good about winning. Nobody likes to lose."



THE NUMBERS TELL—Winners of the election for Township Committee, Republicans William Ruocco and Joseph Montanari, point to the vote tallies that allowed them to return to their seats as the governing body. Springfield voters favored Republicans in every contest Tuesday.



MASQUERADE WINNERS—The funniest, scariest and most original masqueraders... The winners of the costume contest were...

David Statler and Michelle Pecora, winners for the most original costume... The winners of the costume contest were...

# Regional board of ed revises sick leave policy

The Union County Regional Board of Education Monday accepted the second reading of the revised Regional Policy, concerning cumulative sick leave for full-time employees in the regional district. The policy extended the unused portion of the annual sick leave allowance to 12 days per year for 10-month employees. Under the present policy, 10-month employees are allowed 10 days per year. The policy will not change, however, for 12-month employees, who currently are permitted 12 days.

# Goldberg, Mollen to head ADL units

SPRINGFIELD—Bernard Mollen has been appointed chairman of the Suburban Division of the B'nai B'rith Anti-Defamation League's (ADL) Essex County Society of Followers. Harvey Goldberg has accepted the chairmanship of the Metropolitan Area Sports Goods Division of the Society of Followers of the ADL-Defamation League of B'nai B'rith.

# 2 are honored for police work

Sgt. Raymond F. Lynch and Assistant Prosecutor David J. Hancock, both of the Union County Prosecutor's Office, were two of six law enforcement officers honored with special state award for outstanding police work in New Jersey.

# Wans is named to honors group

SPRINGFIELD—Barbara Wans, daughter of Mr. and Mrs. Adam Wans of Pitt Road, has earned distinction as University Scholar for the 1981-82 academic year at Susquehanna University, Selinsgrove, Pa.

# Wadle canoes in Pine Barrens

SPRINGFIELD—Randi Wadle, daughter of Dr. and Mrs. Rodi O. Wadle of New York, is participating in a recent canoe trip to Cedar Creek in the Pine Barrens area of southern New Jersey.

# Samuel Braskin, 75; retired accountant

SPRINGFIELD—Federal services were held Oct. 22 in the Methodist Chapel at Millburn, Union, for Samuel Irving Braskin, 75, who died Oct. 21 in Overlook Hospital, Summit.

# Test postponed

SPRINGFIELD—The blood pressure reading scheduled for Wednesday in the Sarah Bailey Civic Center has been postponed until Nov. 18 from 2 to 4 p.m. due to the observance of Veterans' Day.

# Newark man sentenced to jail term for shoplifting

SPRINGFIELD—Judge Daniel L. Snyder of 518 Malcolm N. Barbero Road, Newark, sentenced to a 30-day jail term for shoplifting and three other charges. The court fined each of the three other persons \$250.

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# 200 Club to honor eight police officers

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# Kiwanis cites Nuffelman

The Millburn-Springfield Kiwanis Club recently honored Walter Nuffelman, the state district governor of the Kiwanis International, and Leonard Murray, his district governor, during the club's annual installation dinner.

# Parents can visit

Principals of the four asked to check in at the Union County regional high school office, where high schools have invited student guides will be all high school parents to waiting to lead tours of the visit "schools" during building "open" days.

# Speakers Bureau available

SPRINGFIELD—West Essex Electric's Speakers Bureau in Springfield offers a variety of audio-visual presentations to the public free of charge. These programs have been available to interested groups in the area since 1975.

# Aerobic dancing to start

SPRINGFIELD—Dance instructor Debbie Cracken of the Yvette Dance Studio, Cranford, has announced three series of aerobic dancing to begin Tuesday. The classes will run eight weeks on Tuesdays and Thursdays at 10:30 a.m., 1:30 and 6 p.m.

# Elks offer breakfast

MOUNTAINSIDE—Elks Lodge 1285 will hold its monthly family breakfast Sunday from 8 a.m. to 1 p.m. at the lodge house, Route 22 East, Mountain Side.

# Newman earns B.A.

SPRINGFIELD—Betty Newman, daughter of Mr. and Mrs. Leo J. Newman of Warwick Circle, has received a bachelor of arts degree from Bucknell University in Lewisburg, Pa.

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# Suit filed to protect Summit Hills tenants

(Continued from page 1) The suit was filed in the Superior Court of New Jersey, Essex County, on Oct. 28. The suit seeks to protect the rights of tenants in the Summit Hills apartment complex.

# Cable Users pick Naimark

Helen Naimark of the Summit Cable Advisory Committee was elected president of the newly organized Cable Users Association of New Jersey at the group's first meeting, Naimark is president of the Cable Users Association of New Jersey.

# Harvest event slated Nov. 5

St. Stephen's Church will sponsor a harvest dinner and fair Thursday, Nov. 5, at the church, 119 Main Street, Millburn. The public is invited.

# Bids received on Rt. 22 work

DELA PELL Contracting Co., Union, is the apparent low bidder for a reconstruction project on Route 22 in Union, Springfield and Mountaineer. The state Department of Transportation reported that the bid was \$1,377,864.85.

# Campanella named trustee emeritus

SPRINGFIELD—Alicia J. Campanella of Pennington has been elected a trustee emeritus of Union College. Campanella served as a trustee of the college since 1974. She was named to emerita status as an honorary title post her retirement, following her resignation from the board in August.

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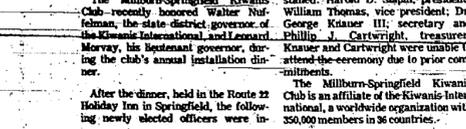
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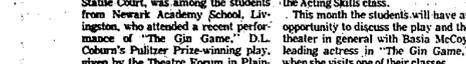
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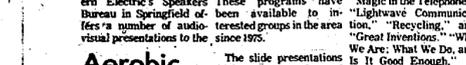
KIWANIS INSTALLS OFFICERS—Kiwanis officials welcomed newly elected officers of the Millburn-Springfield Club during its annual installation dinner.



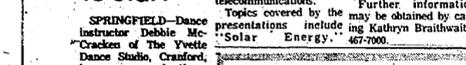
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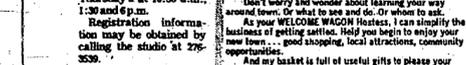
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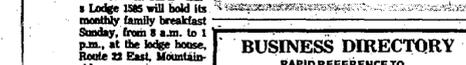
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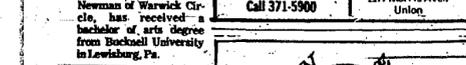
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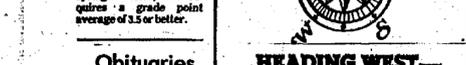
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Love a bargain? you'll love these values! THE PRODUCE PLACE. Fresh Crisp STRING BEANS 49¢. Red Seedless GRAPES 89¢. AVOCADOS 39¢. Lemons 10.99¢. Apples 49¢. CABBAGE 12¢. SOUTHERN YAMS 3 Lbs. 89¢. ACORN & BUTTERNUT SQUASH 29¢.

ANOTHER REALTY CORNER SALE. This Lovely Ranch style home at 13 Kipling Avenue, Springfield has just been listed. Call ANNE SYLVESTER'S REALTY CORNER, REALTOR. CALL 376-2300 TODAY.

ONE DAY ONLY GALA JEWELRY SHOW. Masur's. The Largest Selection We Have Ever Presented Of Fabulous Jewelry For Men and Women! NOV. 15th SUNDAY NOON-9 P.M. Masur's. 505 Millburn Ave. (Cor. Short Hills Ave.) Short Hills, N.J. • (201) 376-5400. Regular Hours: Open Daily to 5:30 P.M., Mon. & Thurs. to 9 P.M.



# Only one ultra light 100's gives you the Merit taste idea.



Only 5 mg tar

FILTER 100's  
ULTRA LOW TAR

## MERIT Ultra Lights

Regular & Menthol

Warning: The Surgeon General Has Determined That Cigarette Smoking Is Dangerous to Your Health.

© Philip Morris Inc. 1981  
5 mg "tar," 0.5 mg nicotine av. per cigarette by FTC method

### Make diet food luscious with attractive recipes

Counting and watching calories can be more interesting and bearable if you choose combinations of foods to carefully control the calories, yet provide attractive variety. And you don't need to feel deprived. Even dressings or sauces can be thick and luscious.

**CHEESEY EGG OPEN FACER**  
4 hard-cooked eggs, chopped  
1/4 cup dairy sour half and half  
3 tablespoons chopped celery  
2 tablespoons chopped green pepper  
1 tablespoon sweet pickle relish  
1 tablespoon prepared mustard  
1/2 teaspoon salt  
1/2 teaspoon pepper  
6 slices baked type white bread, toasted  
6 slices (6 oz.) Mozarella cheese, sliced  
6 slices tomato  
Combine eggs, sour half and half, celery, green pepper, pickle, relish, mustard, salt and pepper in mixing bowl. Spread over toasted bread slices. Broil several inches from source of heat for three minutes. Remove from broiler and top each with a slice of cheese and tomato. Broil until cheese melts.

**STUFFED GREEN PEPPERS**  
8 medium sized green peppers  
1 pound ground lamb  
1/4 cup chopped onion  
1/4 cups seasoned breadcrumbs  
3 medium sized tomatoes, chopped  
1 can (4 oz.) drained steams and pieces, drained and chopped  
1 cup (4 oz.) shredded Mozarella cheese  
3 teaspoons Worcestershire sauce  
1/2 teaspoon salt  
1/8 teaspoon pepper  
Cut tops off green peppers; remove seeds and membrane. Parboil peppers five minutes in enough boiling salted water to cover; drain upside down. Sprinkle inside of peppers with salt and cover to 275 degrees. Bake 45 minutes or until tender.

**YOGURT BAKED CHICKEN**  
2 cartons (8 oz. each) plain yogurt  
2 tablespoons fresh lemon juice  
1 1/2 tablespoons soy sauce  
1 1/2 teaspoons ground coriander  
1/4 teaspoon curry powder  
4 whole chicken breasts, split and skinned  
Combine yogurt, lemon juice, soy sauce, coriander, curry powder and soy sauce in a three-quart rectangular baking dish. Turn chicken breasts in sauce to coat all sides. Cover and marinate several hours or overnight in refrigerator. Preheat oven to 375 degrees. Bake chicken, uncovered, 45-55 minutes or until tender. Frequently baste.

**DILLY COTTAGE CHEESE DRESSING**  
1 cup lowfat cottage cheese  
3 tablespoons kumquat juice  
1/2 teaspoon salt  
1/2 teaspoon minced dill pickle  
1 tablespoon minced green onion  
Place cottage cheese in small mixing bowl. Beat on high speed of mixer until almost smooth, about five minutes. Stir in remaining ingredients. Cover and chill two to three hours to allow flavors to blend. Serve over a tossed green salad.



CAMP DONATION—Grand Knight Charles Cameron, left, looks on as Brian Denman, financial director of Camp Fallma of New Jersey, accepts a donation check from Art Flenda, right, past grand knight of the Springfield Knights of Columbus Council 556A. Three times a year, volunteers plan a free week's camp experience for fifty handicapped children at the Fallma facility.

### Party set by Novat

Novat, the new B'nai B'rith B'nai B'rith Women's Club, will hold its installation dinner and charter party Nov. 21 in Temple Beth El, Cranford. It was announced by Beverly Mendel, 222-4115 or Mark Ross, president, at 232-2974.

### To Publicity Chairmen:

Would you like some help in preparing newspaper releases? Write to this newspaper and ask for our "Tips on Submitting News Releases."

### Luncheon planned

The Foothill Club of Mountaineers will hold its luncheon meeting today at 11:30 a.m. at the Galloping Hill Caterers, Five Points, Union. A skill called "Women Are Funny" will be presented by Mildred Farrell. Candlelight bowling will be held Sunday, Nov. 15 at 6 p.m. at the Garwood Lanes. Additional information can be obtained by calling Sophie Manur at 232-8050.

### Bressman to speak

The Greater Elizabeth Section, National Council of Jewish Women (NCJW), has announced that author Lillian Bressman will be guest speaker at its annual membership meeting Wednesday at 8 p.m. at the YM-YWHA of Eastern Union County, Green Lane, Union. She will discuss "The Joy of Yiddish Humor." Mrs. Bressman is the wife of Dr. Edward Bressman. Additional information can be obtained by calling Wendy Kaplowitz of Union, program chairman, at 664-0127.

### Son is born to Diamonds

An eight-pound, three-ounce son, Alan Craig Diamond, was born Oct. 8 in Chilton Memorial Hospital to Mr. and Mrs. Jerome Diamond of Cedar Grove. Mrs. Diamond, the former Arlene Widowsky of Hillside, is the daughter of Mr. and Mrs. Jack Widowsky of Union. Her husband is the son of Mrs. Shirley Goldhammer of Springfield and the late Mr. Philip Goldhammer.

### Birth of son announced

A son, Jordan Evan Goldhammer, was born Sept. 29 to Dr. and Mrs. Howard D. Goldhammer of New Hope, Pa. Mrs. Goldhammer, the former Arlene Widowsky of Hillside, is the daughter of Mr. and Mrs. Jack Widowsky of Union. Her husband is the son of Mrs. Shirley Goldhammer of Springfield and the late Mr. Philip Goldhammer.

### Child is born to Millers

A daughter, Danielle Nicole Miller, was born Oct. 8 to Mr. and Mrs. Bruce W. Miller of Scotch Plains, formerly of Springfield. Mrs. Miller, the former Nancy Schindler, is the daughter of Mr. and Mrs. John Schindler of Springfield. Her husband is the son of Mr. and Mrs. Edward S. Miller of Springfield.

### Unit sets a dinner

The annual pot roast dinner given by the Ladies Benevolent Society of the First Presbyterian Church of Springfield will be held in the parish house, 37 Church Mall, Tuesday, Nov. 10. Dinner will be served from 5:30 to 7:30 p.m. Tickets are available at the church office. Additional information can be obtained by calling the church office at 378-4200.

### Slaters have a daughter

A daughter, Sarah Rebecca Slater, was born Oct. 4 to Mr. and Mrs. Jeffrey L. Slater of King of Prussia, Pa. She is the couple's first child. The baby's mother, who retains her maiden name, is the daughter of Mr. and Mrs. Bernard M. Borish of Philadelphia, Pa. Her husband is the son of Mr. and Mrs. Jack M. Slater of Springfield. The baby's great-grandparents are Mr. and Mrs. George Ginsberg of Newark, Mr. and Mrs. David Peck of Atlantic City and Mrs. Helen Borish of Philadelphia.

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IRVINGTON: 34 Union Avenue, Irvington, NJ 07033  
SPRINGFIELD: 131 Springfield Avenue, Springfield, NJ 07081  
UNION: 977-978 Stuyvesant Avenue, Union, NJ 07081

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# this week

social / entertainment / sports / classified

## Harvest lunch, activities scheduled for Hadassah

The Springfield Chapter of Hadassah will hold its 10th annual luncheon Thursday, Nov. 12, at 11:30 a.m. at the Shuckamaxon Country Club, Westfield. A luncheon with Saks Fifth Avenue, with music while dining, will follow a gourmet luncheon.

Edith Calin and Freya Bruckner are co-chairmen; Estelle Berger is in charge of reservations; Francis Ostrofsky, games; Irene Chokier, programs; and Dorothea Schwartz, publicity. Assisting will be Mildred Seidman, Henrietta Lutz, Bee Ehrenkrantz, Barbra Spiegel, Deborah Braun and Barbara Rubenstein. Cecile Bloemfield and Iris Segal are fund-raising vice presidents, and Evelyn Spielholz is president.

Proceeds from the luncheon will be used to purchase a cardiac monitor for Hadassah's hospital on Mt. Scopus. In the past the group has purchased operating tables, cardiac monitors and an isolate incubator for infants.

The chapter will hold its annual auction, social, auction and market Saturday, Nov. 21, at 6:30 p.m. at the American Legion, Hall, North Trivett Street, Springfield. Coffee and cake will be served.

Deborah Braun, chairman, will be assisted by Frances Ostrofsky, Dorothea Schwartz, Bernice Spiegel, Pat Schwartzman, Evelyn Gingsel, Barbara Rubenstein, Dorothy Brief, Rose Levy, Freya Bruckner and Mildred Seidman. Max and Les Schallman will be in charge of the food corner. Iris Segal and Cecile Bloemfield are fund-raising vice presidents.



MEMBERS OF 'MAME' CAST—Left to right, Phyllis Dal Maestro of Union, Helen Basin of Mountaineer and Joan Hayes of Union will in the cast of 'Mame,' Dec. 4 to 6 staged by the Overlook Musical Theater, Summit, in Summit High School.

## Brothers Zim to perform for Congregation Israel

Congregation Israel of Springfield has scheduled a two-hour program featuring the Brothers Zim Saturday, Nov. 14, at 8:15 p.m. in Jonathan Dayton Regional High School, Springfield.

Dr. Leonard Strulowitz, congregation president, and Edward Kurzer, concert chairman, have announced that the concert is a "first and exclusive engagement for the entertainers in this area."

The program will feature Jewish soul music, Israeli folk music and "kosher rock." The Zim Brothers are known for their "wide spectrum of Jewish music appealing to all ages."

Patrons and sponsors will be invited to meet the Brothers Zim after the performance at a reception to be held in the synagogue. Refreshments will be served.

The event was arranged by committee chairman Kurtzner, Margot Schlesinger, co-chairman, and Jack Solomon, Ralph Witzkin, Jack Steinhilber, Zachary Schneider, Fred Bayroff, Abraham Borenstein and Lieb Anfang.

### Holiday art sale set

The Summit Art Center will hold its annual holiday art sale with a preview party sale on Friday, Nov. 13, from 7 to 9 p.m. The sale will continue daily through Nov. 22 from noon to 4 p.m. at 68 Elm St.

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## Marriage held for Miss Foster, Robert Hydock

Jacqueline Louise Foster, daughter of Mr. and Mrs. Richard Foster of Springfield Avenue, Springfield, was married Sept. 6 to Robert James Hydock, son of Mr. and Mrs. Edward Hydock of Shunpike Road, Springfield.

Msgr. Francis X. Coyle officiated at the ceremony in St. James Roman Catholic Church, Springfield. A reception followed at the Priar Truck Inn, Cedar Grove.

The bride was escorted by her father, Patricia Brennan of Springfield served as maid of honor. Bridesmaids were Joan Schwaibart of Forked River, Susan Foster and Lisa Foster, both of Springfield, all sisters of the bride. Kelly Hydock of Springfield, niece of the groom, served as flower girl.

Michael Hydock of Union served as best man for his brother. Ushers were Kenneth Conte of Nashua, N. H., David Casillas of Springfield and Dino Di Cocco of Connecticut.

Mrs. Hydock, who was graduated from Jonathan Dayton Regional High School, Springfield, Union College, Cranford, and Seton Hall University, where she received a B.S. degree in business administration, is an accountant for Tenon, Linden.

Her husband is a self-employed landscaper in the Union and Springfield areas.

The newlyweds, who took a honeymoon trip to South Hampton and Bermuda, reside in Colonia.

## Ayling-Mullen marriage held in Princeton

Patricia M. Ayling, daughter of Mr. and Mrs. Robert W. Ayling of Princeton, was married Sept. 12 to Brian J. Mullen, son of Mr. and Mrs. Leo V. Mullen Jr. of Springfield.

The Rev. Brendan Scott, S.J., officiated at the double ring ceremony in St. Paul's Church, Princeton.

The bride was escorted by her father. Her attendants were Marianne Burke, Jennie Smith, Elisabeth Bachman and Esther Rosenberg.

Richard Muller served as best man for his brother. Ushers were Bob Ayling, Jeff Gross, and Steven Brunner and Gavin Widom, both of Princeton.

Mrs. Mullen, who was graduated from Stuart Country Day School, attended the College Misericordia and the College of New Rochelle. She received certification from the Kalamazoo College School in Boston, Mass., and is an assistant in the promotion department of Mademoiselle Magazine.

Her husband, who was graduated from Jonathan Dayton Regional High School, Springfield, and Seton Hall University School of Law, received a B.A. degree in political science from Villanova University. Formerly with the Union County Prosecutor's Office, he is associated with the law firm of Glen J. Vids in Union.

## Susan I. Fern troth is told

Mr. and Mrs. Raymond Fern of Springfield have announced the engagement of their daughter, Susan I. Fern, to Bruce Lawrence Trinker, son of Mr. and Mrs. Herbert Trinker of West Orange.

The bride-elect, who was graduated from Jonathan Dayton Regional High School, Springfield, and Cook College, Rutgers University, New Brunswick, where she received a B.S. degree, is a senior research microbiology assistant at E. R. Squibb Sons in Princeton.

Her fiance, who was graduated from West Orange Mountain High School and Rutgers College, Rutgers University, New Brunswick, where he received a B.S. degree, is a mechanical engineer at Westinghouse in Baltimore, Md.

A spring wedding is planned.

## Benefit action set by Rosary society

The St. James Rosary-Arc Society of Springfield will sponsor a benefit action on Nov. 13 in the school auditorium at 7:30 p.m.

Refreshments will be served. Prizes, handcrafts, plants or items for the white elephant table may be contributed by contacting Chairman Dot Swidler at 376-3515.

Ticket information may be obtained by calling Mary Ackerman at 376-1608, Peg Hough at 376-8977 or Jeanne Kelly at 376-3315.

## Religious Notices

**HOLY CROSS LUTHERAN CHURCH**  
Church of the Redeemer  
"Lutheran Hour" and TV's "This is My Day" - 7:15 a.m., morning service - 10:30 a.m., noon service - 12:30 p.m., 7:30 p.m. Adult Choir.

**ST. JAMES ROSARY-ARC SOCIETY**  
THURSDAY - 7:30 p.m. Male Chorus monthly. \$2.00. School rehearsal. THURSDAY - 7:30 p.m. Male Chorus monthly. \$2.00. School rehearsal. THURSDAY - 7:30 p.m. Male Chorus monthly. \$2.00. School rehearsal.

**ST. PAUL'S CHURCH**  
THURSDAY - 7:30 p.m. Male Chorus monthly. \$2.00. School rehearsal. THURSDAY - 7:30 p.m. Male Chorus monthly. \$2.00. School rehearsal.

## Seminar scheduled

Susan Finkle, fund-raising vice president of the Northern New Jersey Region of Hadassah, will lead the first annual big gifts seminar Sunday from 9:45 a.m. to 3 p.m. at the Passaic-Clifton YW-YMHA, Scoles Avenue, Clifton.

## Social-auction set by Rosary society

The St. James Rosary-Arc Society of Springfield will sponsor a benefit action on Nov. 13 in the school auditorium at 7:30 p.m.

Refreshments will be served. Prizes, handcrafts, plants or items for the white elephant table may be contributed by contacting Chairman Dot Swidler at 376-3515.

Ticket information may be obtained by calling Mary Ackerman at 376-1608, Peg Hough at 376-8977 or Jeanne Kelly at 376-3315.

## Satellite group plans meeting

The Satellite Chapter of the Springfield Hadassah will meet Tuesday at 8:15 p.m. at the home of Marlene Olarsch of Springfield. Ellen Meth, a regional vice president, will moderate a discussion dealing with problems presented in brief socio-dramas. Barbara Merkin, program vice president, has coordinated this portion of the meeting.

Barbara Rubenstein, president of the group, has announced that Hadassah is the Women's Zionist Organization of America, and the Satellite Chapter was formed "to meet the needs of the younger Jewish women in the Springfield community."

Additional information can be obtained by calling Mrs. Olarsch at 376-3464 or Mrs. Rubenstein at 322-1848.

## Service slated for children

Children will be given special attention at the family service in St. James Roman Catholic Church, Springfield, at 7:30 p.m. One Friday each month the temple requests that parents and grandparents bring children with them. Services will begin an hour earlier, and the children will assemble on the "bimah" as the cantor chants the kiddush or blessing over the wine.

Children in the Religious School will participate in the service. The Oeag Shabat or refreshment and discussion period following the synagogue service will be provided by the Sisterhood and the religious affairs committee. Eleanor Rice is chairman.

Warren Mokowitz is coordinator of the family service program.

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**St. Paul Choir sings Sunday**

The boys and men of St. Paul's Choir, Westfield, will open with a work originally written for the birthday of Queen Mary, wife of William III (April 30, 1694) on their first concert of the season in the St. Paul's Church, Broad Street.

Abendmusik series Sunday at 4 p.m. in St. Paul's Church, Broad Street.

**Charge for Pictures**

There is a charge of \$5 for wedding and engagement pictures. There is no charge for the announcement, whether with or without a picture. Persons submitting wedding or engagement pictures should enclose the \$5 payment.

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# DINING GUIDE

A COMPLETE REFERENCE OF FINE RESTAURANTS

## Chestnut Tavern: generous, delicious

When was the last time you sat down and enjoyed a cup of coffee d'vita cappuccino?

Well, if it hasn't been for some time, I would suggest you run over to one of my favorite Italian eating establishments, the Chestnut Tavern Restaurant, 649 Chestnut St., Union. It has the greatest cappuccino that ever had the pleasure of teasing your taste buds after you've enjoyed your favorite Italian dish.

You know, when you think about it, there are very few Italian Restaurants that are worth writing home about. Many places call themselves Italian Restaurants, but, by no means, can ever fill the bill and, quite frankly, should stick to serving shots and beers and leave the cooking to the pros.

For more than 33 years now, the Chestnut Tavern has been delighting customers from all walks of life and continues to do so today under the direction of owner Deo Waldelich. To make sure their customers get nothing less than the best, she has put her son Richard in the kitchen to supervise the masterpieces that find their way to the tables of some of the most critical customers in the business — the Italian food gourmet!

What makes the Chestnut Tavern so popular among its many customers? Well, among other things, there is a casual atmosphere that you feel immediately as you enter the premises and, secondly, the large portions of each meal certainly don't hurt business. It's common knowledge that many steady customers come back two or three times a week and there was even a customer who moved to Alaska and one of the first things he did when he returned to the area for a visit was... you guessed it, he stopped off at his favorite Italian-American Restaurant, the Chestnut Tavern for a piping hot slice of veal Parmigiana and a loaf of tangy garlic bread.

The menu is quite extensive with Italian-American dishes, and it's hard to find any they don't feature. One of my real favorites is zuppa de clams, served in a red sauce that you begin to smell even as it reaches your table. The portion is more than generous and sauce is delicious. The same goes for their linguini served with two of their specialties or with calamari or scungilli.

There's so much more including feticcino Alfredo, shrimp scampi and an assortment of meat and seafood dishes.

That's hard to equal.

For the pizza-lover, they have it for lunch and up to 5 p.m., along with a fine sandwich menu for those with a kegger appetite. There's also a late-snack menu that includes pizza. By the way, for those who enjoy dessert after dinner, I highly recommend their mouth-watering offering of rum cake or amaretta cheese cake. Outstanding!

It's worth noting that all of the above mentioned also can be taken out in special containers that keep everything fresh and hot. If unexpected guests arrive, or if you feel like inviting the gang over for a "blast," there also are large party platters with all sorts of "goodies" available to take out.

The Chestnut Tavern is open seven days a week for lunch and dinner. No reservations are required.

ONE FOR THE ROAD: HAVE YOU TRIED THE \$6.95 special at O'Connors's, 708 Mountain Boulevard, Watchung, and at their other location in Somerset, It's Monday through Friday for dinner, and the entire changes every night. If also includes their famous salad bar. Great buy for the money and a-b-so-tastefully delightful!

PIPE'S PUB is at it again! The famous restaurant located at 322 North Broad St., Elizabeth, always is looking for new ways to satisfy customers. This time they are offering family-style Thanksgiving dinners on the holiday that include a whole Turkey with all the trimmings. What a great treat for the family. Call quickly for your reservations.

IT IS EXTREMELY encouraging to get "food back" on the success of this column and even more important, the positive reaction we've been getting from our advertisers since the start of our Restaurant Dining pages.

Mrs. Callen for instance, from the Liberty View Restaurant at Liberty State Park, Jersey City, tells us that many new customers have visited her restaurant as a direct result of her advertising with our nine newspaper group. We thank you Mrs. Callen for passing this information on to us and also thank you for giving us one of the finest restaurants in the State of New Jersey.

Mr. JAVONSON, Manager of Dunn's Restaurant, 600 W. Westfield Avenue, Roselle Park, N.J., told us that after our second article, shrimp scampi and an assortment of meat and seafood dishes gained a reputation as one of the finest of its kind in the area.

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Includes choice of appetizer, Shrimp or Chicken, Caesar's Salad, Spaghetti, Chicken, Home-Made Sauce, and a choice of Bread, Raisin Bread, or Unbeatable Greek Salad

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Bring or Send Your Friends for FREE Anniversary or Birthday Cake, with a complimentary reservation and so for OPA-OPA Treats

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**A great place to dine...**

**Amby's**

Old Fashioned Tavern Restaurant

A great place to brunch!

Sunday Family Brunch

10:00 AM - 2:00 PM

14.95 Dinner 13.50

10:00 AM - 2:00 PM

14.95 Dinner 13.50

10:00 AM - 2:00 PM

14.95 Dinner 13.50

BE OUR GUEST FOR DINNER... ENTER NOW!

CLIP and MAIL

**FREE! DINNER FOR TWO**

Compliments of The Suburban Publishing Corp.

THIS WEEK AT FAMOUS The Westwood 438 North Avenue, Garwood

HERE'S ALL YOU HAVE TO DO:

1. Fill in your name, address and telephone number.

2. Write "FREE DINNER FOR TWO" on the coupon.

3. Send this coupon to: Suburban Publishing Corp., P.O. Box 1000, Garwood, N.J. 07031.

4. We will randomly select one name to receive a complimentary dinner for two at The Westwood Restaurant, 438 North Avenue, Garwood, N.J. on the date of your choice. The dinner is valid for any day of the week, except on the date of the drawing. The dinner is for two people only. The dinner is not valid for cash, and is not transferable. The dinner is not valid for any other special offers or discounts. The dinner is not valid for any other special offers or discounts. The dinner is not valid for any other special offers or discounts.

NAME: \_\_\_\_\_ STREET: \_\_\_\_\_

TOWN: \_\_\_\_\_ STATE: \_\_\_\_\_ TELEPHONE: \_\_\_\_\_ ZIP: \_\_\_\_\_

Absolutely No Purchase Necessary To Enter

**O'CONNOR'S**

BEEF 'N ALE HOUSE COLONIAL FARMS

708 Mountain Blvd. 1744 Service Rd. Somerset 873-3990

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Spectacular NOVEMBER SPECIALS

START TODAY

EAT HEARTY AND SAVE TOO!

EVERY WEEKDAY NIGHT

ONLY \$6.95

MON. - WED. - THURS. - FRI.

Includes: O'Connor's Special Salad & Bread, Soup

Lump Cut N.Y. Strip Steak  
You Best Breaded SIRLOIN STEAK  
Mashed Potatoes and BROILED SCALLOPS

Prime Ribs Au Jus  
Broiled Potatoes & Broiled Scallops

INTERNATIONAL AIRPORT 589-1000

**Week-end Specials**

FRIDAY AND SATURDAY DINNER

FRIDAY NIGHT SEAFOOD BUFFET \$9.95

PRIME RIB OF BEEF \$12.95

ENTERTAINMENT NIGHTLY! DON & JAN

It's all happening at

**Holiday Inn**

1000 International Airport Blvd. 589-1000

**A Weekly Feature of**

The Old Mansion at Elizabethtown

117 N. Broad St. Elizabeth, N.J. 07208

SUNDAYS 11:30 AM - 2:30 PM

MILY BUSINESSMEN LUNCHEON SPECIALS

15 to 200 Limited Seating Available

American Express Restaurant 965-1516

100 Westfield Ave., Roselle Park, N.J. 245-6355

**dunn's restaurant**

PRIME RIB \$17.95

Choice aged beef, served to order with french fries or baked potato, house salad and cheese foam.

KIDS ARE SPECIAL ON SUNDAY \$3.95

Open Face Prime Rib Sandwich with French Fries...

NEW LOWER DRINK PRICES

NEW HAPPY HOUR

New Menu... All entrees under \$8.00

900 Westfield Ave., Roselle Park, N.J. 245-6355

**PIPER'S PUB**

MUSIC & SONG FEATURING MARK MUSCATELLO

LOBSTER DINNER \$7.95

**MARK TWAIN DINER**

ALL BAKING DONE ON PREMISES

BUSINESSMEN'S LUNCHEON 11-4

WEEKDAYS Mon. thru Fri. FROM \$2.95

Includes: Soup or Juice, Coffee, Tea, and Cakes

1637 Vanhook Road at Rt. 22 Union • 688-6666

**Artene's Tallyho**

SUNDAY thru FRIDAY \$5.95 DINNER

YOUR CHOICE: VEAL PARMIGIANA, CHICKEN CORDON ROUGE, BROILED FLOUNDER FILET, ENGLISH CUT PRIME RIBS, VEAL PARMIGIANA, CHICKEN FRANCAISE, SHRIMP PARMIGIANA

INCLUDES: SOUP, VEGETABLE, POTATO, DESSERT

1637 Vanhook Road at Rt. 22 Union • 688-6666

**Drop Zone Restaurant**

DROP ZONE PASTA FESTIVAL YOUR CHOICE

Fettuccine Alfredo, Lasagna, Manicotti, Baked Ziti, Ravioli & Meatballs, Linguine & Meatballs, Spaghetti & Meatballs, Cavalliti & Meatballs, Fettuccine & Meatballs

\$2.50

Parties • Catering

121 E. 2nd Ave. Roselle, N.J. 241-8223

Lunch or Dinner Nov. 9, 10, 11 12 & 13

Now Open For Lunch from 11 A.M.

## Business news

**HENRY A. BIRDGALL**, a retired senior staff engineer for the Western Electric Co. of Springfield, was named 1981 recipient of the Award of Merit by ASTM.

**THE SCHEERING-PLOUGH CORP.** board of directors announced a regular quarterly dividend of 42 cents per common share.

**NATIONAL COLOR LABORATORIES, INC.** (OTC), Roselle, announced revenues of \$7,867,758 for the fiscal year ended Aug. 31.

**GLORIA MIDURA**, assistant vice president of business development for the Summit and Elizabeth Trust Co., Clark, was donated to the United Way of Union County to receive the awards committee.

**JAMES MC COLLUM**, of Orange, is a bookkeeper and sales associate with Jordan Baris Inc., Realtor, Irvington, recently was honored with a plaque for Service and the treatment of outstanding sales achievement.

In McCollum's 20 months with the organization, he has listed 26 properties, sold 16 and, according to Jordan Baris, company president, "propelled himself well on the way to the kind of year that sets year-end achievement figures on end." McCollum was cited as the firm's top producer for September.

**GEN GATTO**, account supervisor at Basell & Jacobs Inc., Union, was named associate director of the agency's new marketing division; according to B & J senior vice president and general manager Ron Verba.

**CLINTON FACTORY OUTLET**

**DOWN FILLED**

COATS • JACKETS • VESTS

1st Quality

Ladies' • Mens • Children's Many Styles & Colors

**SPECIAL DOWN-FILLED PARKA**

44.95

CALL FOR DIRECTIONS 201-762-2800

78 MILLBURN AVENUE MILLBURN, NEW JERSEY

HOURS: MON-SAT 9-5:30 MASTER CARD VISA

**BUYRITE**

CORDIALS STOCK AMARETTO 750 ml 6.30

B & B 750 ml 13.82

DRAMBUIE 750 ml 12.74

MANTO 750 ml 9.45

WATERFORD CREAM 750 ml 10.55

REIGNER BLACKBERRY BRANDY 750 ml 5.05

VODKA BANZAI 80 proof 750 ml 6.72

BEER SCHLITZ 12-oz. loose cans CASE 6.99

MOOSEHEAD 12-oz. 1/4 bottles CASE 11.98

BOURBON EARLY TIMES 1 liter 6.39

GIN GORDON'S 1.75 liter 9.98

WINE SAN MARTIN BURGUNDY 1.5 liter 2.98

FOLIGNO SOAVE 1.5 liter 3.37

BROTHERHOOD HOLIDAY 750 ml 2.49

GALLO PINK CHARBIS 1.5 liter 5.37

SOVERAINE TABLE WINE 1.5 liter 3.99

CONDELLO CHARBIS 1 liter 4.73

PRECIOSO 1.5 liter 2.49

PREPARED COCKTAILS COCKTAILS FOR TWO PINA COLADA 1.75 liter 3.37

CANADIAN WHISKEY WINDSOR CANADIAN 1 liter 6.11

BRANDY SMALL-CASK 750 ml 6.93

GIN GORDON'S 1.75 liter 9.98

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FRESH CIDER WITHOUT PRESERVATIVES

WICKHAM FARMS RT. 202, MORRISTOWN 3 MI. So. of Morris-Stone Open Daily 8 am. - 5 p.m.

Buy Direct from Factory OVERHEAD DOORS

EASY TO INSTALL

- No Screws
- Aluminum Fiberglass
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- Resistant to Rust, Panels
- Plywood Panels
- 1/2" Thick

SEE THEM MADE AT BARGAIN QUALITY CALL TOLL FREE 800-822-8222

CALL • WRITE • VISIT ridge doors

New Road, Monmouth Junction N.J. 08852

Open 9 to 5 - Sat. 10 to 12





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## Come in and buy your brand new 1982 car or leftover from one of the following dealers and receive...

**BOB DORAN FORD ANNOUNCES UP-FRONT MONEY!**

UP TO \$700 BACK ON A NEW EXP

UP TO \$500 BACK ON A NEW ESCORT (GLX, GT Series)

UP TO \$600 BACK ON A NEW MUSTANG

Why wait four years for your money when we can put cash in your pocket sooner, not a reduced annual percentage rate but cash up front. Lower your monthly payments. Apply your savings to your down payment (borrow less to begin with) or you can get a check directly from Ford. \*\* Just buy between now and Nov. 22nd.

**\$500 Up-Front Money on Courier, too!**  
Courier Program runs to Nov. 22, 1981 and applies to all 1980 or 1981 models.

**Doran Ford**  
NEAR UNION CENTER  
2037 MORRIS AVE., UNION  
Open Evenings 9:30 - 11:00 and Sat. 10:00 - 6:00-0040

**PLUS... FREE WIN A TRIP FOR TWO to Exciting ATLANTIC CITY!!!**

Includes Hotel & \$100 Spending Money

Maybe You Will Be A Lucky Winner! To enter is easy. Just visit one of these friendly, dependable new car dealers. Fill out an entry blank and deposit it at one of the showrooms.

No Purchase Necessary...  
Deadline To Enter Nov. 21, 1981

**2ND PRIZE... \$100 WORTH OF GASOLINE**  
DEADLINE TO ENTER - NOV. 21, 1981  
It's Easy - It's Fun - Enter NOW

Official Rules:  
a. Entries must be received before the deadline.  
b. You may enter as often as you like.  
c. No purchase is necessary.  
d. Decision is final.  
e. Employees of the participating dealers, Irvington Herald Inc., Suburban Publishing Corp., and their relatives are not eligible.  
f. Winners will be selected at random and notified by mail.

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### Roselle-Roselle Park Public Notice

NOTICE TO THE PUBLIC: The Board of Education of Roselle-Roselle Park, New Jersey, is hereby notified that the following proposed ordinance was introduced and passed at a meeting of the Board of Education held on October 21, 1981, at 7:30 p.m. in the Board Room, Roselle-Roselle Park, New Jersey. The ordinance is as follows:

**ORDINANCE NO. 181**  
AN ORDINANCE TO AMEND THE CHARTER OF THE BOROUGH OF ROSELLE-ROSSELLE PARK, NEW JERSEY, TO PROVIDE FOR THE REGULATION OF THE USE OF PARKING LOTS IN THE BOROUGH OF ROSELLE-ROSSELLE PARK, NEW JERSEY.

WHEREAS, there has been a proposal to amend the Charter of the Borough of Roselle-Roselle Park, New Jersey, to provide for the regulation of the use of parking lots in the Borough of Roselle-Roselle Park, New Jersey; and

WHEREAS, the Board of Education of Roselle-Roselle Park, New Jersey, has adopted the following ordinance to amend the Charter of the Borough of Roselle-Roselle Park, New Jersey, to provide for the regulation of the use of parking lots in the Borough of Roselle-Roselle Park, New Jersey:

SECTION 1: The Charter of the Borough of Roselle-Roselle Park, New Jersey, is amended to read as follows:

SECTION 2: The Board of Education of Roselle-Roselle Park, New Jersey, is authorized to regulate the use of parking lots in the Borough of Roselle-Roselle Park, New Jersey, in accordance with the provisions of this ordinance.

SECTION 3: This ordinance shall take effect on the date of its adoption.

ADOPTED: October 21, 1981.  
BY THE BOARD OF EDUCATION OF ROSELLE-ROSSELLE PARK, NEW JERSEY.

JOHANNA BREDEEN, Clerk

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\$36,001 - \$49,500	40%	10.77%	21,800
\$49,501 - \$63,000	45%	10.27%	28,800

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Federal Regulations prohibit redemption of interest on Six-Month Certificates, interest on 30-Month Certificates is contingent on an equivalent annual rate which is based on a reinvestment of both principal and interest at the same rate upon maturity. However, the interest rate may change at the time of redemption. Federal regulations require that a penalty be levied if funds (including interest) are withdrawn from any Certificate prior to its maturity.