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Massage parlors closed Prostitution suspected

By Paul Greulich
Staff Writer

Acting on new ordinances requiring massage parlors to obtain operating licenses, Springfield officials closed 11 massage parlors on Dec. 8 for failing to comply with these new regulations.

The establishments closed were Sun Master Spa at 245 Morris Ave., Wellness Center at 226 Morris Ave., a Four Seasons parlor at 656 Morris Ave. and another Four Seasons at 11 Dunder Road. Sun Master Spa is the only of the four seeking to remain open, while the others are closed permanently. The remaining parlors in town began hurrying to comply, but even so, a fifth such establishment was closed on Dec. 13.

Some of these massage parlors are suspected of being fronts for prostitution and other illicit activities. The new law also requires massage operators to provide more thorough identification and proof of training.

At the Township Committee meeting on Dec. 13, committee members discussed the issue with the citizenry present. They indicated that some 67 violations were discovered since the new regulations took effect.

Dustin Blanchard, a legitimate massage therapist with a business located on Morris Avenue, complained to board members that the permit fees required would be damaging to his business.

Blanchard claimed the permit fees amounted to \$200 monthly and were the highest he'd ever heard of.

Blanchard also complained that ordinances regulating massage parlors are not a new or unusual source of action for a municipality to take and the fees put into effect in Springfield were recommended by the Union County Prosecutor's Office.

Earlier this year, the prosecutor's office sent a letter to all towns in the county suggesting massage parlors be regulated and offering examples of other towns' similar policies as possible guidelines to follow in establishing their own laws.

Staff Writer Paul Greulich can be reached at 908-686-7700, ext. 117, or echoleadernj@yahoo.com.



Photo by Barbara Kokkalis

Dr. L. Richard Eckle, right, chats with longtime patients Bob and June O'Dell at a recent luncheon at the Buona Gente restaurant in Springfield.

Retiring doctor hosts luncheon

By Tracy A. Politowicz
Managing Editor

Dr. L. Richard Eckle, an optometrist in Springfield who will be retiring at the end of the year, recently hosted a luncheon for some of his long-time patients.

Approximately 30 people attended the party at the Buona Gente restaurant in Springfield. Eckle indicated it was "heartwarming" to see such a turnout.

Eckle opened his practice in 1952 in an office above the National State Bank building. Seventeen years later, he moved his office into his home. In many instances, the doctor has taken care of four generations of families.

Springfield Police Chief William Chisholm, a patient of Eckle's for 42 years, was among the luncheon attendees. Chisholm said, "Dr. Eckle can't be replaced. He has roots in this town and is gracious to everyone. It is the end of an era in the township."

Currently, Eckle's only plan after retirement is to "stay home."

At the Board of Education meeting on Monday, Finance Committee Chairman Irwin Sablosky commented on S1701, "It overshadows everything we do. It's like a ball and chain."

Board members and parents present at the meeting Monday night agreed that a large part of the problem in trying to get this law amended is that there has been no significant public outcry against it.

New legislation making school budgets harder to meet

By Paul Greulich
Staff Writer

A growing and recurring concern among many education officials in New Jersey has been the statewide legislation S1701. This law, which was put into effect by the state Legislature in July of 2004, places additional restrictions on the budgets of public schools.

In Springfield, this legislation is beginning to take a toll. The budget restrictions may soon force schools to begin charging parents for non-mandated programs and activities, such as pre-kindergarten, after-school activities and facilities usage. It also limits those school districts in which the yearly budget has been voted down, as Springfield has, because the district is then forced to an even lower base to apply the 1%01 restrictions to.

At the Board of Education meeting on Monday, Finance Committee Chairman Irwin Sablosky commented on S1701, "It overshadows everything we do. It's like a ball and chain."

Board members and parents present at the meeting Monday night agreed that a large part of the problem in trying to get this law amended is that there has been no significant public outcry against it.

Springfield PTA President Kathy Rodriguez is among those concerned parents trying to start a grassroots movement to get this bill amended.

She encourages those community members concerned and looking to voice their feelings and opinion about this issue to contact the following representatives: Sen. Thomas H. Kean Jr. at 908-918-0414; acting Gov. Richard Codey, as president of the Senate, at 609-292-6000, and the members of the Education Committee: Sen. Shirley K. Turner at 609-530-3277, Sen. Nicholas P. Sciarra at 908-587-0404, Sen. Wayne R. Bryant at 856-757-0552, Sen. Robert J. Martin at 973-984-0922 and Sen. Joseph A. Palaia at 732-531-1303.

Staff Writer Paul Greulich can be reached at 908-686-7700, ext. 117, or echoleadernj@yahoo.com.

Sexual harassment accuser files civil suit

By Dan Burns
Staff Writer

Eileen Rogers, the Caldwell Elementary school nurse who claims she was sexually harassed by former Principal Ken Bernabe, has chosen a new forum to lodge her allegations.

Rogers filed a civil lawsuit against Bernabe and the Springfield school district last month. That means the legal gears can start turning, but court dates and a potential trial are still a long way away.

The Springfield Board of Education still hasn't been served with Rogers' civil complaint, according to the board's attorney Vito Gagliardi.

"We are aware of it, but we haven't been served with it yet," Gagliardi said.

Rogers claims Bernabe acted inappropriately around her and other females during work hours in the autumn of 2002. The alleged incidents included the principal massaging her neck, making comments to her about her sex life and making sexually suggestive remarks and gestures to Rogers and other women in her presence.

She said the incidents occurred roughly two to three times a week from September through December in 2002, even though she had asked him to stop repeatedly.

"I was tired of seeing women debased and humiliated," Rogers said. She described Bernabe as a "touchy, feely guy."

"It just made it a very hostile workplace for women," Rogers said. "It's very demeaning to think that your boss thinks he can do that to you."

Rogers initially registered her complaints with the New Jersey Department of Law and Public Safety Division on Civil Rights in May of 2003. It then determined no investigation into Bernabe's conduct was necessary, according to Gagliardi.

The school district investigated the claims as well, according to Gagliardi. According to Rogers, this was the only action taken was a requirement from then Springfield Superintendent of Schools Walter Mahler, asking Bernabe to attend a one-day sensitivity training seminar.

Bernabe is now retired, for reasons unrelated to the sexual harassment allegations, according to Gagliardi.

"It's unfortunate that this continues to drag on because of the impact on the district and the unfortunate impact this has had on Mr. Bernabe, even after his retirement," Gagliardi said.

Staff Writer Dan Burns can be reached at 908-686-7700, ext. 120, or echoleadernj@yahoo.com.

Six student teachers to join Springfield School District

By Paul Greulich
Staff Writer

Six new student teachers will be joining the Springfield School District for the 2005-2006 school year and are scheduled to begin their work in January 2006.

Depending on which subjects and age groups they are interested in teaching, these aspiring educators are assigned to real classrooms so that they may learn from experience.

Elizabeth Psychoyos, a student at Kean University, will teach sixth-graders at Florence M. Gaudineer School. Jaime Stankus from Seton Hall University will work with teacher Shari Schickman's eighth-grade class at the Gaudineer School. Erma Hennings, a student at The College of St. Elizabeth, will be assigned

to the third-grade classroom of Barbara Walsh at the James Caldwell School.

Jennifer Cabrera of Kean University will be working with special education students at The Walton School. Ryan Peters and Jenna Colineri are also both from Kean University. Colineri will be teaching special education students at Sand Meier and Peters will be teaching physical education at Caldwell School.

In Mountainside, Deerfield School prepares to welcome Nathan Rayl from Kean, who will teach eighth-grade social studies.

Each of these college students will be assigned to an experienced teacher and spend several weeks observing them before gradually taking over the "teacher's" duties until they assume

responsibility for the whole class. The student teacher will also help with lunch and playground duty and even attend faculty meetings. The original teacher will remain present to support and oversee them. Supervising professors from their respective colleges will visit periodically to observe the student teacher's progress and performance.

Most of the student teachers working in Springfield and Mountainside schools hail from the education programs of Kean and Rutgers, though student teachers from the programs of schools such as Seton Hall, Columbia, and St. Elizabeth are also welcomed regularly.

Paul Greulich can be reached at 908-686-7700, ext. 117, or echoleadernj@yahoo.com.

Hypnotist treats health problems

By Paul Greulich
Staff Writer

With smoking and obesity ranking as the leading causes of preventable death in America, a growing number of people are turning to medical hypnosis to get at what many health care professionals believe is the root of these and other health problems.

Mountainside resident and certified medical hypnotist Dr. Ron Glassman is offering treatment for people seeking to overcome their struggle with problems like drug and alcohol habits, as well as those trying to quit smoking or control their weight. Many others seek his help in conquering a phobia.

He has recently signed with Random House to publish a book outlining his findings over 26 years of work in the field. Glassman intends the book, titled "The Alpha Solution," to be "the definitive guide to the use of hypnosis to change eating habits." It is due on shelves in spring of 2007.

'All a diet does is deprive you of what you want. But if you change your mind about what you want, there is no diet, no deprivation.'

Dr. Ron Glassman

The title refers to the alpha waves which the human brain produces in certain states of relaxed concentration. It is in these states that the brain is most open to new thoughts and most able to be changed in form new habits.

Glassman himself struggled with obesity and large eating from age 10 to 20 for many years until he worked with a medical hypnotist at the Rutgers Mental Health Center who helped him lose weight and also changed the course of his career.

"I want to help other people conquer the struggle with food," he says. Glassman claims to achieve a success rate that is 15 percent to 20 percent higher than the national average.

He attributes his success to working with patients on a daily basis rather than in group therapy sessions. He also only works with one particular issue or problem a patient is having at a time. Glassman feels that hypnotherapy is more effective than dieting.

"All a diet does is deprive you of what you want," Glassman says. "But if you change your mind about what you want, there is no diet, no deprivation."

Though hypnotherapy is a growing practice, Glassman says its progress is hindered by western medicine's focus on pills and surgery, people's misconception of hypnosis as a single act, and the relatively small number of board-certified hypnotherapists working in America.

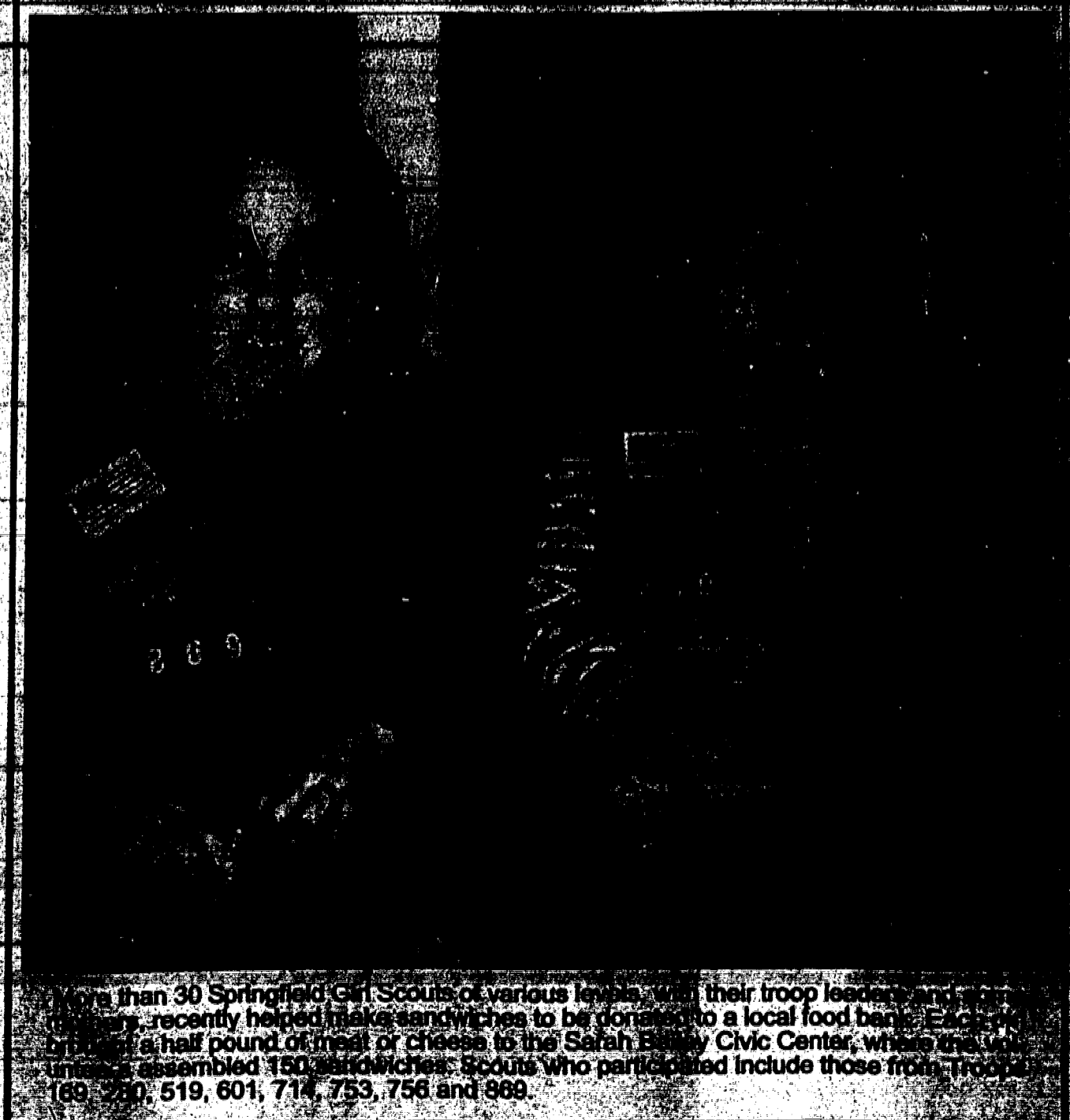
Glassman is part of a team of scientists at Columbia University Medical School Center for Neurobiology and Behavior that uses magnetic resonance imaging to study the human brain in various states, including hypnosis.

He was named Researcher of the Year by The International Association of Counselors and Therapists.

Glassman has offices in Manhattan as well as in Mountainside. More can be learned about his practice on his Web site at www.MedicalHypnosis.info.

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Scouts donate sandwiches



More than 30 Springfield Girl Scouts of various levels, with their troop leaders and parents, recently helped make sandwiches to be donated to a local food bank. Each girl made a half pound of meat or cheese to the Sarah Buggy Civic Center, where the volunteers assembled 150 sandwiches. Scouts who participated include those from Troops 169, 210, 519, 601, 714, 753, 756 and 889.

Breakfast with Santa



Springfield residents Cassie and Keira Gutzwiller visit with Santa Claus and his elf at the Springfield YMCA's Breakfast with Santa on Dec. 10. At the event, they also enjoyed a yummy breakfast and made holiday crafts.

Agency matches donations to foundation

Noble Title Agency in Cranford is hosting its second fund-raiser to benefit Children's Specialized Hospital Foundation. The hospital has several area locations, including one in Mount-ain-side.

EDUCATION

Computer lab open
The Summit public schools are sponsoring an open computer lab for the public in Room 107 at the high school, 125 Kent Place Blvd., Wednesdays from 6 to 9 p.m.

Computer or software instruction will not be offered, but a lab monitor will be available to assist with problems. Internet access is controlled by the district's firewall.

Lifeguard certification
Summit YMCA, 67 Maple St., will offer a Lifeguard Certification Class Monday to Dec. 30.

On successful completion, participants will receive Lifeguard Certification, First Aid Certification, and CPR/AED for the Professional Rescuer Certification.

COUNTY NEWS

ID cards for veterans

Union County Clerk Jonnie Rajoppi would like to remind veterans living in Union County that they can receive their free military discharge identification cards at the County Clerk's office.

The identification cards are available to veterans whose Certificate of Honorable Discharge and DD 214 forms are recorded at the Union County Clerk's office.

The distinctive red, white and blue cards have a raised seal certifying proof of recording from the Clerk's office, Rajoppi added.

If a veteran's discharge papers have never been recorded, the original document must be presented at the Union County Clerk's Office.

For more information, call 908-659-7403.

area and they are not accessible to the public.

The County Clerk's Office is located in the Union County Courthouse at 2 Broad St., Elizabeth. Office hours are from 9:30 a.m. to 4:30 p.m. Monday through Friday.

Ice skating center open for season

Warinanco Ice Skating Center, a facility of the County of Union, is open for the 2005-06 ice skating season.

Stating sessions will be as follows: Tuesdays and Thursdays, 12:30 to 2:30 p.m.

recruit and coordinate volunteers to assist during a public health emergency in partnership with state county and local health departments.

The Warinanco Ice Skating Center is located off Thompson Avenue in Warinanco Park, Roselle. Park entrances are located on St. Georges Avenue, Thompson Avenue, and Third Avenue.

Medical reserve corps seeks volunteers

The Union County Local Information Network and Communication System has launched a unit of the Medical Reserve Corps and is seeking volunteers.

UCMRC volunteers needed include medical and public health professionals such as physicians, nurses, pharmacists, dentists, veterinarians, and epidemiologists.

The Union County Medical Reserve Corps was created through the New Jersey Citizens Corps program, a federally organized program that is designated to strengthen the state's overall homeland security activities.

HOLIDAY GUIDE

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Children sing songs of the season



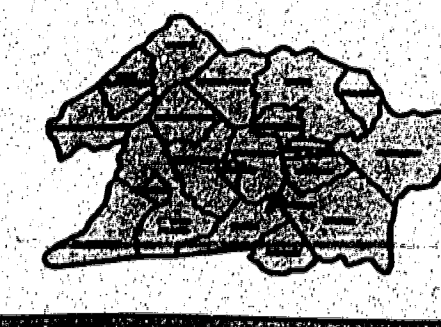
Mrs. Thomas's and Mrs. O'Brien's 3-year-old students sing seasonal songs for their recent Holiday Show at the Community Presbyterian Nursery School.

WORSHIP CALENDAR

BAPTIST
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242 Shanpke Rd., Springfield, Rev. Frederick Mackey, Sr. Pastor, Sundays: 9:30 AM Bible School for all ages...

OBITUARIES

Adam Chapleski
Adam Chapleski, 93, of Springfield died Dec. 11 in Overlook Hospital, Summit.
Born in Scranton, Pa., Mr. Chapleski lived in Newark before moving to Springfield 36 years ago.



Union County

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

Good deal to say

Elizabeth Cox of Summit has a good deal to say. She continues to be a forceful advocate for women's issues.

Her elective office stint was only two years in the state Assembly from 1971 through 1972 before renouncing took place.

Left Out

Cox calls herself an Eisenhower/Keen Republican, which Keen is open to question. She praises the grandfather, Congressman Robert Keen who, she reminds, was a father of Social Security.

Charles Zagorski

Charles Zagorski, 83, of Springfield, a Holocaust survivor, died Dec. 16 at home.

Anthony Rogala

Anthony Rogala, 77, of Mountaintide, formerly of Clark, died Dec. 13 in Overlook Hospital, Summit.

Freeholders approve their increased salaries

The Union County Board of Chosen Freeholders voted unanimously in favor of upping their annual salaries. Worrall Community Newspapers incorrectly reported in the Dec. 15 editions that the raises were retroactive to Jan. 1, 2005.

Caldwell Parsonage important in local history

The Caldwell Parsonage is listed on both the state and national registers of historic places. The historic home is surrounded by modern-day residences.



The Caldwell Parsonage is listed on both the state and national registers of historic places. The historic home is surrounded by modern-day residences.

Nearly 105 skirmishes, large and small, are documented as occurring within the county's boundaries over the six-and-one-half years of fighting.

On the first floor, the main meeting room, which accommodates both the historical society and the school group, is located in what had previously served as the parsonage's main living room.

Inside, antiques line the walls. A Nims and Clark piano, from 1835, sits under the window, while original photos of early county residents from families like the Hodleys and the Mockers, who owned Union Township's first hotel, line the walls in their original frames.

Along with Democrat Joanne Rajoppi, she represents the Union County Commission on the State Board of Community Development.

UCC's Cranford Commons renamed after Richel

By Lauren DeFillippo
Staff Writer
Renaming the Cranford Commons at Union County College was a surprise 23 years in the making.

UCEDC presents annual business awards

The Union County Economic Development Corporation presented its annual award to local business owners who have contributed to the county's economic and entrepreneurial development.

Holiday Spirit of 2005
Celebrate the Season in All Things
Townley Presbyterian Church
Invites you to our Christmas Eve Candle Light Service

Townley Presbyterian Church
Invites you to our Christmas Eve Candle Light Service
Music Begins at 7:30 PM
All are welcome

St. Mary's R.C. Church
232 Central Avenue
9 pm (Hispanic) Adult Choir Carol to Midnight Mass

Community United Methodist Church
301 Chestnut St. • Roselle Park
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Christmas Eve 7:00 PM Candlelight Service
Children's Program
11:00 AM Candlelight & Holy Communion
Bell Choir & Sanctuary Choir Music Presentation

CHRISTMAS EVE WORSHIP
10 p.m. Traditional Candlelight Communion Worship Service

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UCEDC presents annual business awards
The Union County Economic Development Corporation presented its annual award to local business owners who have contributed to the county's economic and entrepreneurial development.

Two groups unite in effort to ensure heat for needy

Freezing weather and high energy prices are impacting everyone this winter heating season. That's why Elizabethtown Gas and the United Way are working together to provide heating assistance to Elizabethtown Gas customers having trouble paying their utility bills.

Elizabethtown Gas is urging customers to call United Way's 2-1-1 to find out if they qualify for heating assistance through state programs or local community action agencies. Calls to 2-1-1 are free from any landline or cell phone in New Jersey. "Working families that live below or slightly above the poverty line face a daily struggle with life's basic needs, such as paying for utilities, food and rent," said James W. Home Jr., CEO of the United Way of Greater Union County.

"In many instances, they must decide whether to buy food for their children or pay their utility bills to keep their children warm. To help needy families in need warm and fed, we want to give them the information and contacts at local community agencies to obtain the assistance that is available from state and local programs, including energy assistance grants from Elizabethtown Gas."

United Way's certified agency partners Proceed Inc., Urban League, and Elizabethtown Presbyterian Center are helping implement the assistance programs in Union County.

United Way's role in this energy assistance partnership is just one program the non-profit organization has developed to improve local lives. United Ways across the country focus on what matters most in communities by developing and investing in programs that address the root causes of community needs — why problems exist.

As such, United Way programs are not just "stop gap" measures, but ultimately preventative ones that affect powerful and lasting change. United Way works by creating community collaborations by building partnerships, assessing needs and service gaps, forging consensus and leveraging resources to make a measurable difference.

Community partners often include schools, government policy makers, businesses, organized labor, financial institutions, voluntary and neighborhood associations, community development corporations and the faith community.

The United Way system includes approximately 1,400 community-based United Way organizations. Each is independent, separately incorporated and governed by local volunteers.

PUBLIC NOTICE

NOTICE TO ABSENT DEFENDANTS (N.J.S. 17:28) STATE OF NEW JERSEY TO: KAREN M. ANNICCHJARICO, JR., and JOSEPH M. ANNICCHJARICO, JR. ...

PUBLIC NOTICE

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Israel Antoine relaxes during the Literacy Volunteers of Union County's annual awards dinner with his wife, Tori, right, and his mother, who help him celebrate his Award for Student Excellence.

Literacy Volunteers group cites one of its own with annual award

Literacy Volunteers of Union County celebrated the success of its student, Israel Antoine, at the annual Literacy Awards Dinner, held at Somerset Hills Hotel. The event was an international wine tasting dinner and silent auction that raised funds for Literacy Volunteers of Union County.

Each is independent, separately incorporated and governed by local volunteers. The United Way system includes approximately 1,400 community-based United Way organizations.

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ARTS & ENTERTAINMENT

Singer takes his style back to the future during week of concerts

By Jeff Cummins, Associate Editor

The title track on DaVido's upcoming CD is called "Running Every Red Light." The Union singer said it's about a guy who left the woman he loves, and suddenly decides to turn around and ride right back to her.

"In the '60s, they all had those big male voices, and those big images," said DaVido. "Today's male singers are a little more laid back. What I do seems to work for me; I did a lot of studying on those guys."

Westfield author's book explores vengeance

By Jeff Cummins, Associate Editor

Immediately following the 9/11 tragedy, patriotism became the rule of the day, almost without limits. Several years later, the mood in the country seems reminiscent of the Vietnam era, and there are now decided limits to patriotism.

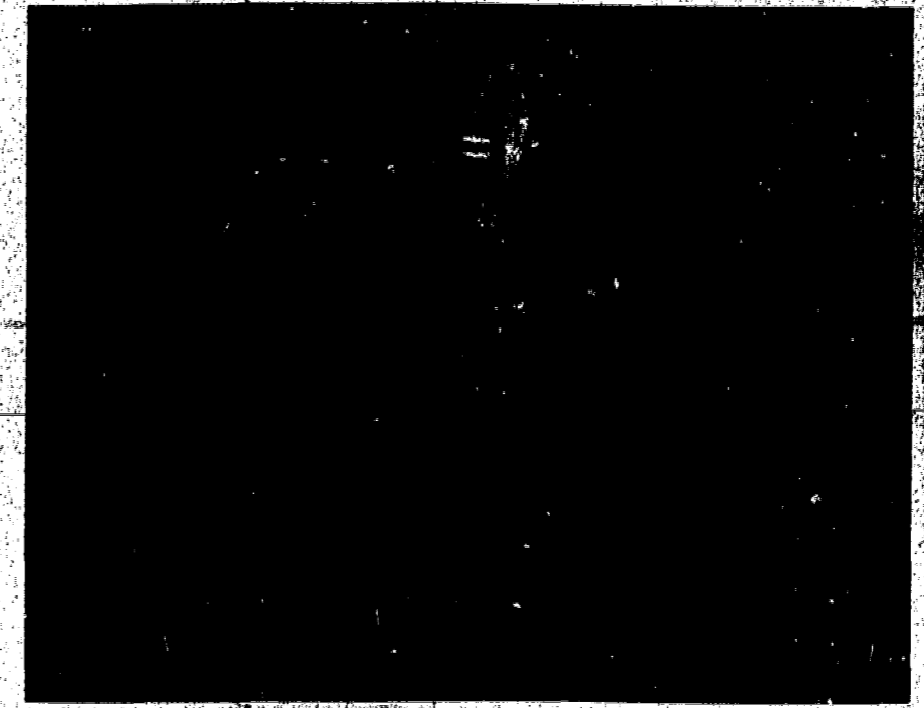
"I'm hoping the fantasy I perform becomes reality in years to come," said DaVido. "The way that I perform will become reality again. It will become the new, old wave of music again."

Westfield author's book explores vengeance

By Helen Argryz and Anders Argryz

The New Jersey Symphony Orchestra and the New Jersey Performing Arts Center decided to give their audiences a present. It was a golden-blond haired woman with an ever-present smile and the voice of a cork.

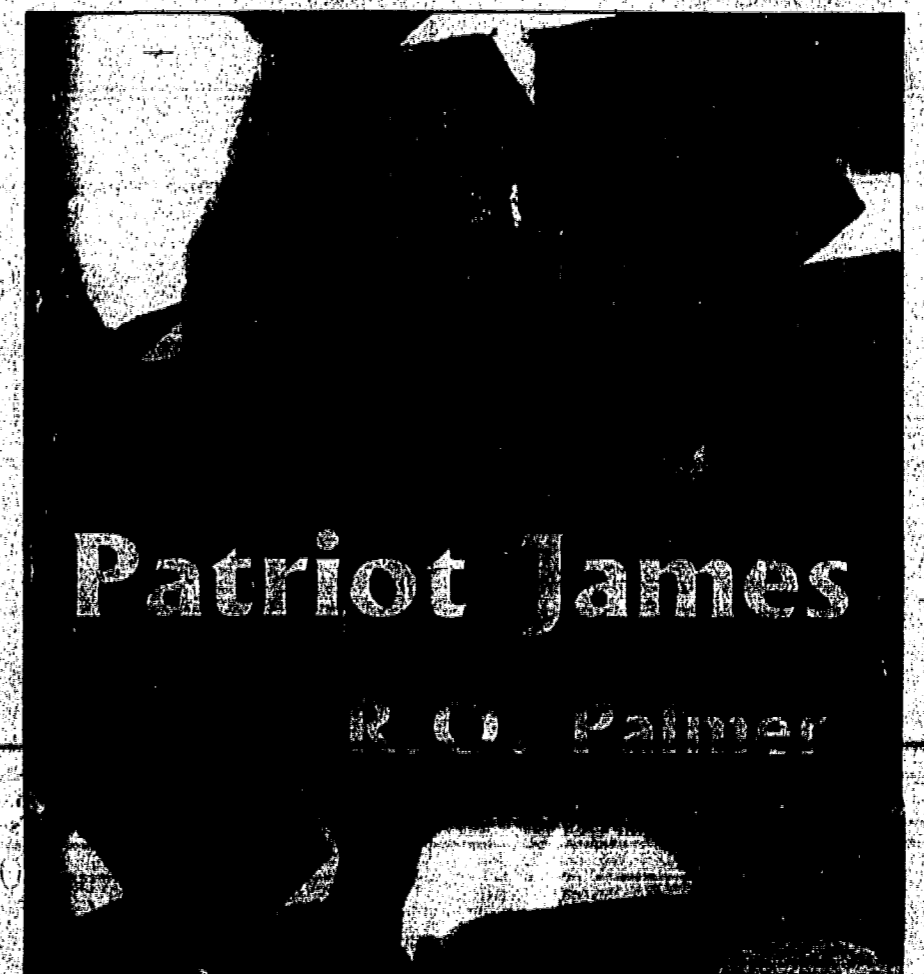
Every word in a complete holiday mood and ready for our present, and another person is going to read the book and say, "This reaction is vengeful, and it's a bit of both."



Singer DaVido, a native of Union, brought his mid-'80s, one-man singing act to the St. George Theater on Staten Island.



Whiting is excellent as Clara in 'Nutcracker'



Patriot James

Westfield author's book explores vengeance

Whiting is excellent as Clara in 'Nutcracker'

By Jeff Cummins, Associate Editor

Anyone who lives in Essex or Union counties should be well versed in the outstanding arts offerings available here.

"I started out having my main take me to ballet on Saturday mornings," said Whiting. "At 8, I took private lessons with Amanda Gonzalez. That summer, I went to New Jersey Ballet and increased my level of ballet."

New Jersey Ballet regularly performs at Keen Ballet in Union, and the hours of preparation its performers endure produce pay dividends with spectacular performances like "Nutcracker."

Just another example of the cream-of-the-crop talent that New Jersey Ballet uses in presenting "Nutcracker."

Whiting proved she was more than worthy of the promotion, dazzling the audience with her grace and balance throughout the performance.

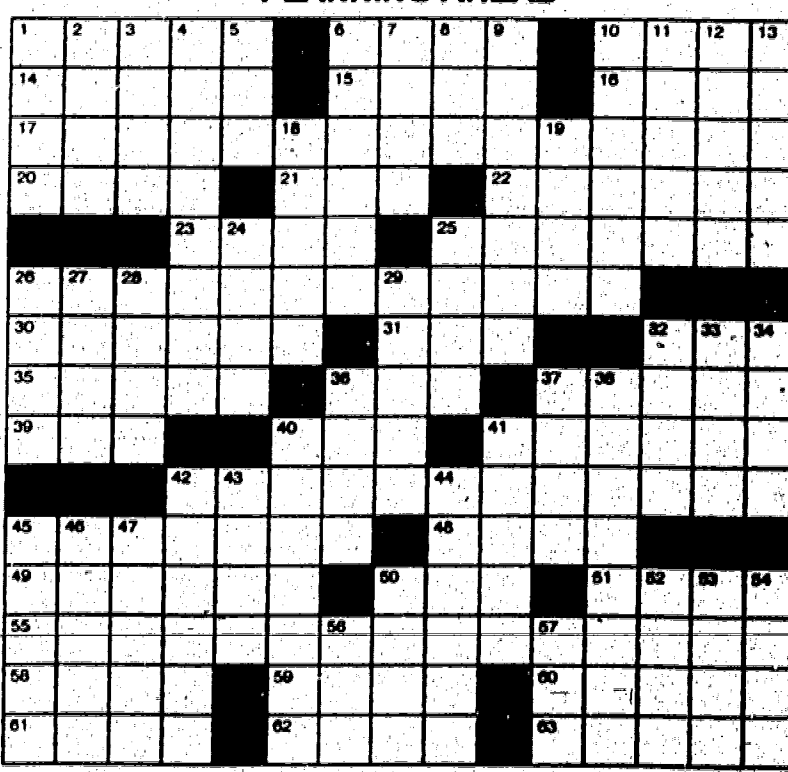
Her finished product was tremendous, and she honed it through seemingly endless days of rehearsal.

Renee Fleming sang many songs of the season at NJPAC on Saturday evening — as if every selection were taken lightly, except it soon became clear she was simply there because she was enjoying singing as much as she was enjoying hearing herself sing.

ACROSS

- 1 Quarterback Starr and TV's Simpson
6 Links rental
10 Actress Seymour
14 Fields of expertise
15 Jal...
16 Foul smelling
17 Start of quip
20 Writer/critic James
21 Giant plant
22 Set of governing facts
23 Operation souvenir
25 Four earthly places?
26 Part 2 of quip
30 Squares with
31 Bay State cape
32 Meadow morn
35 Kind of kingdom
36 Census info
37 First name of 6 Down
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40 Have bills
41 Salon treatment
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45 Patched again
48 In... attuned
49 Minister, at times
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55 End of quip
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59 Geological span: var.
60 Too thin
61 Newshawk sense
62 Related
63 The end for Plato?
DOWN
1 Mexicali area
2 Snug as a bug in
3 Access Russo
4 Rests
5 Fed. stipend

PLANNING AHEAD



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By Charles Press

- 6 Batista's successor
7 Bushfuls
8 Barnyard butter?
9 Affix, as tents
10 Carson or Cash
11 Roomy dress
12 Frisco player, familiarly
13 Noses out
18 Heads toward the sky
19 One-third of a WWII movie
24 Jazzman Baker
25 Rocker material
26 Mouths off
27 Goshish glance
28 Orsk's river
29 Piece a bet
32 Actress Falco
33 Lacking potency
34 Angled annexes

ANSWERS APPEAR ON PAGE B5

HOROSCOPES

Dec. 26 to Jan. 1
ARIES, March 21 to April 19: Look for new and exciting opportunities within your career or business sector.

TAURUS, April 20 to May 20: Practice discipline and be patient in all affairs or matters relating to your home and family.

GEMINI, May 21 to June 21: Make time to review your investment strategy or financial portfolio very carefully.

CANCER, June 22 to July 22: Power plays at work among co-workers or colleagues are probable this week.

LEO, July 23 to Aug. 22: Health or dietary issues are highlighted this week.

DO your homework and come up with a plan for attaining your desired state of physical fitness.

VIRGO, Aug. 23 to Sept. 22: Romance is in the air. Do your best to maintain your composure and stay in control of your senses.

LIBRA, Sept. 23 to Oct. 23: The focus is on establishing a new home or, perhaps, remodeling your current residence.

SCORPIO, Oct. 24 to Nov. 21: Your thoughts or ideas will go far beyond the normal scope of understanding this week.

SAGITTARIUS, Nov. 22 to Dec. 21: Break free from prior financial worries and look forward to a period of prosperity.

CAPRICORN, Dec. 22 to Jan. 19: With the new moon this week, you are encouraged to break ground and initiate a personal project. Think like a pioneer and move forward.

AQUARIUS, Jan. 20 to Feb. 18: Do not ignore a hunch of information stemming from your subconscious.

PISCES, Feb. 19 to March 20: Unification in purpose takes you far. Use the knowledge, experience or connections provided by friends or associates to help accomplish your goals.

If your birthday is this week, discipline, practical action or application of design will be your biggest challenge during the coming year.

To ensure your ultimate success, slow down and absorb all the required information.

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REUNIONS

The following schools are planning reunions:
Union High School, Class of 1976, 30-year reunion, 2006.
Union High School, Class of 1981, 25-year reunion, 2006.
Union High School, Class of 1986, 20-year reunion, 2006.

Send us information of your high school reunions
Worrall Community Newspapers seeks information on all reunions of Union County schools.

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Dr. Ellen Novick, MD

Dorfman to curate series at Arts Guild of Rahway later this month

The Arts Guild of Rahway will present "A Separate Reality," an eclectic exhibition of realistic visual artwork curated by New Jersey artist Samantha Mae Dorfman, from Jan. 11 through Feb. 10. There will be an opening reception on Jan. 15, from 1 to 4 p.m., admission is free.

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Concert provides relief
On Dec. 30, Westfield Young Artists' Cooperative Theatre will present two benefit concerts to raise funds for the Gulf Coast hurricane victims.

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David Worrall Nancy Worrall
Walter Worrall Raymond Worrall Peter Worrall

Happy Holidays
Our wish for you this holiday season - Peace, Joy and Prosperity
All offices will be closed Monday, December 28 and Monday, January 2.

REAL ESTATE

PEOPLE IN THE NEWS

Quinones joins RE/MAX

RE/MAX Fidelity has added Ricardo Quinones to Union as its newest sales associate. Ricardo specializes in the listing and sale of residential and commercial properties throughout Essex, Middlesex and Union counties. "By being a RE/MAX associate, I will be able to provide my clients with the latest services in technology, allowing me to offer more comprehensive marketing plans," said Quinones. To contact Quinones, call RE/MAX Fidelity at 908-241-0700, or log on to his Web site, www.rquinones.remax-nj.com.

Top agents are honored at Weichert in Westfield

Three sales associates in Weichert, Realtors' Westfield Office, were recently honored for their office success in June. Harvey Tekel, branch manager, made the announcement.

Nancy Kronheimer was named top listing associate in the office, in addition to earning the award for top dollar volume in June. Kronheimer is a member of Weichert's 2004 Million Dollar Sales and Marketed Clubs, in addition to Weichert's Ambassador's Club, an honor that places her in the top 2 percent of the company's 15,800 sales associates. She also holds membership in the New Jersey Association of Realtors Circle of Excellence at the bronze level for 2004.

Tressa Malone was named top sales associate in the office for the month. She is a member of Weichert's 2004 Million Dollar Sales Club and Weichert's 2004 Executive Club, an honor that places her in the top 5 percent of the company's 15,800 sales

associates. Furthermore, Malone holds membership in the NJAR Circle of Excellence at the bronze level for 2004.

Mary Ann Ciesla was awarded for generating top revenue units. Alan Rubin was awarded for top production in June. Rubin is a member of Weichert's 2004 Million Dollar Sales and Marketed Clubs, in addition to Weichert's Ambassador's Club, an honor that places him in the top 2 percent of the company's 15,800 sales associates. He also holds membership in the NJAR Circle of Excellence at the silver level for 2004.

Invite the fine sales associates from Weichert's Westfield Office in to learn about the real estate services that Weichert has to offer. They can be reached for real estate at 908-654-7777, located at 185 Elm St.

Lowery wins honors in month of September

Prudential New Jersey Properties' Summit office has named Robert Lowery the Sales Associate of the Month for September.

"Bob is incredibly driven and strives to always exceed client expectations," says Kim Crites-Carloto, manager of the Prudential New Jersey Properties Summit office. "Buyers and sellers benefit from his local market expertise, industry savvy and excellent negotiating skills."

Lowery joined the Summit office of Prudential New Jersey Properties in 2003 as a certified relocation specialist and accredited buyers representative.

He is a member of the National, New Jersey and North Central Jersey Associations of Realtors, and the Garden State Multiple Listing Service.

His market area includes residential neighborhoods throughout Summit, Chatham, Long Hill, Madison, Bernard Township, Short Hills and Maplewood.

Lowery may be reached at the Summit office, located at 428 Springfield Ave., by phone at 908-273-0400, or via e-mail at RobertLowery@PruNewJersey.com.

Top September honors to Baratta of Prudential

Prudential New Jersey Properties' Millburn office has named Helen Baratta Sales Associate of the Month for September.

"Helen is able to assist her clients with a broad range of real estate services," says Barbara Weiss, manager of the Prudential New Jersey Properties Millburn office. "Her comprehensive support and thorough communication contribute to her extraordinary success."

A sales associate for 17 years, Baratta has received many local and national awards, including Prudential Real Estate's President's Circle award, a distinction ranking her among the top 8 percent of associates in the national Prudential Real Estate Network, and Silver Level membership in New Jersey Association of Realtors 2004 Circle of Excellence Sales Club. She has also been honored with the New Jersey Association of Realtors Distinguished Sales Club award.

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REAL ESTATE STRAIGHT TALK
from Judy Zinn

WIN-WIN AGREEMENTS

When you are ready to negotiate a home purchase agreement, it's important to remember that a successful negotiation does not necessarily mean everyone gets what they want and no one goes home disappointed. "Win-win" is an easily misunderstood term. In a real-life "win-win" situation, some compromises are inevitable in the process of all parties coming to a fundamental agreement. The secret to negotiating a satisfactory purchase contract is to expect to make some concessions at the bargaining table.

Approach the meeting with a positive, open-minded attitude. Try to listen and stay sensitive to the other's point of view. Be clear about your priorities, but don't expect to prevail on every point. The more you remain flexible, the better your chance for a fair compromise. Stay focused on what you feel is truly important. Too often negotiations break down because people become fixated on issues of lesser consequence. When you become stuck on a point of contention as minor as the cost of painting the picket fence, be willing to split the difference. Above all, trust your real estate agent, who has the expertise to bring the proceedings to a happy resolution.

For "rock solid" advice on buying or selling real estate, contact me at 973-744-5544 x301

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15 YR FIXED	5.375	0.00	5.463 FEE	15 YR FIXED	5.750	0.00	5.789 FEE
30 YR JUMBO	6.250	0.00	6.338 \$375	10 YR FIXED	5.250	0.00	5.305 \$350
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INSIDE BUSINESS

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Volume Nine, Number One
January 2006

Competition emerges from bank mergers

Despite the warnings from some business executives that bank mergers are harmful to business and individual customers, banks in the Union County area are using the mergers to increase customer services and grow their customer base.

"Competition is fierce in the banking industry," noted Barbara Muhrbuter, senior vice president of retail banking in the central division for Valley National Bank.

That competition translates into more services for customers, according to banking officials interviewed by *Inside Business*.

Commerce Bank, based in Cherry Hill, is one of the fastest growing banks in the country and is a major source of some of that competition. Although not involved in mergers or acquisitions for the most part, the bank now has more than 350 branches, or stores as they prefer to call them, in New Jersey, Delaware, Washington, northern Virginia, Connecticut, and Pennsylvania, and will expand to Florida in early 2006.

"We were one of the first to offer seven-day-a-week banking and extended hours. Branches opened at 6 AM the Friday after Thanksgiving," said David Flaherty, a spokesman for the bank, enumerating some of the changes other banks have had to try to match. "We were the first to offer no surcharges on ATMs, no fees on credit cards, and penny arcades (free coin counting machines)."

Mergers creating larger and larger banking organizations create new opportunities for community and regional banks, the banking officials said.

"The last consolidation may just be the latest in a series for a customer. He may have been through three or four changes by then and he has had enough. With each merger, the decision making process for that customer gets further and further away from where it originally was," Flaherty said. "This creates a great opportunity for us with both business and individual customers."

Other banks that have been involved in mergers and acquisitions of their own say the mergers help the customers.

Valley National Bank, based in Wayne, recently acquired Shrewsbury State Bank in Monmouth County, NorCrown Bank with its 15 branches in northern New Jersey, and now has a total of 154 branches, mostly in New Jersey and nine in Manhattan.

"We have kept the branches of the other banks open and kept their managers so people see the same faces. On the corporate side, we have had even less turnover of customers than what is normally expected

even without an acquisition being involved. Many of our customers now find the new branches more convenient," said Martin J. Carbotti, senior vice president for commercial lending in Valley's central New Jersey division.

"We have the ability to lend more money than a customer might have been able to get at NorCrown because we are a bigger bank. One customer had a relationship with NorCrown and a larger relationship with a much larger bank. After the acquisition, he wanted us to handle both accounts," Carbotti said. "That is just one story. There are many other similar ones."

"We may be larger than some small community banks, but we are accessible. We answer our own phones. Even the chairman of the board answers his own phone. We

(Continued on page 3)

PENNY ARCADE

Articles

Did you know...

Gateway to Growth

Profiles

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Special Expanded Issue



This is a publication of
The Gateway Regional Chamber of Commerce.

INSIDE
BUSINESS
THIS
ISSUE...

Gateway to Growth

Here's looking at you, kid

By John L. Picard

Beginnings are wonderful things. Full of hope. Full of potential. They are a reminder of what is possible.

It's a new year! It is time to renew our commitment to fulfill the dream of your business or career.

Month in and month out, this column has offered real-life business development and growth ideas to help you realize the potential of that dream. We have sought to provide you with the tools you need to achieve a real return on your investment in your critical business relationships. Along the way, I have shared stories of family and of humor.

Underlying it all is a commitment to the dynamic relationships that are the lifeblood of each business. However, it has been frustrating that the nature of a newspaper column has limited my ability to do the very thing I discuss... *create a real dialogue and relationships with each of you.*

Let me wish you each a successful 2006 and invite you to make this column a two-way dialogue between us. I invite you to email me at jpocard@picardmarketing.com, fax me at 908-771-0937 or call me



directly at 908-771-0512. Ask any question you may have about business development, retention, growth, the latest marketing technology or the simple need to build an architecture of connection around your most important relationship opportunities.

We have known each other for years. It's time we took this relationship to the next step. I leave you with the final line from the film classic, *Casablanca*. As Humphrey Bogart walks off into the fog with Claude Rains, he says: "Louis, I think this is the beginning of a beautiful friendship."

JOHN PICARD is principal of Picard & Company, a strategic marketing firm specializing in business growth and customer retention. Functioning as a "relationship architect,™" the firm strengthens customer relationships to optimize long-term returns and profitability. Picard can be reached at 908-771-0512 or via e-mail at jpocard@picardmarketing.com or visit www.picardmarketing.com.



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Federal credit unions expand members and services

The days of federal credit unions being tied to one business or industry and open only to designated group of employees are long gone. As the financial institutions have expanded membership, most also have expanded the services provided to directly compete with banks in many instances.

Federal credit unions still stand apart from banks. Each is a cooperative made up of members and is a not-for-profit organization. In existence since the 1930s, there are now nearly 6,000 in the United States serving more than 46,000,000 people. Originally conceived to promote savings and provide loans at reasonable rates, the organizations have grown over the years to provide a wide range of financial services.

"One of our most recent additions for us were Visa gifts cards" said Linda Farro Wood, president of United Financial Services Community Federal Credit Union. Wood admits the name of the institution is "quite a mouthful," but it accurately reflects what the organization is today.

"We started as Wenewark Federal Credit Union to serve the employees of Western Electric in Newark. With the changes in the communications industry Western Electric no longer existed and in 2000 we became a community based credit union," Wood said.

The federal guidelines were changed at that time to allow credit unions to expand beyond one industry or company. They can now be geographically based and anyone who works, worships, goes to school or has some community involvement in the designated geographic area can be a member. Membership conveys voting rights in the organization. Unlike banks, members of the board of trustees serve as volunteers.

Many credit unions are open to the families of those who qualify for membership and many have a policy that once a person is a member, he or she can remain a member, even if the member moves or severs the original local connection.

United Financial with 3,300 members is now one of the larger credit unions in the state. It serves 11 municipalities in central Union County and has offices in Scotch Plains.

"We have a full service mortgage program and loans for almost any situation. We are now working on providing plastic travelers checks that resemble credit cards," Wood said.

Another credit union that grew out of Western Electric in Newark is Atlantic Federal Credit Union, which now serves more than 300 companies in the Newark area as well as anyone who works, lives, worships or has a community connection to Newark. Based in Kenilworth, Atlantic Federal Credit Union now has branches in Newark and Elizabeth.

"Because we are a not-for-profit, our lending rates are generally lower than in banks and our savings interest rates are generally higher," said Maryann Small, marketing manager. "We have increased our online services to make everything more easily accessible. Our members can do everything from paying bills to obtaining a loan online without going to a branch."

Atlantic Federal Credit Union celebrated its 70th anniversary this year. The organization recently signed a contract for an expanded ATM network providing members with free ATM access at more than 20,000 machines nationwide.

"We are looked at as an employee benefit by companies that are members and the benefit does not cost the company anything," Small said.

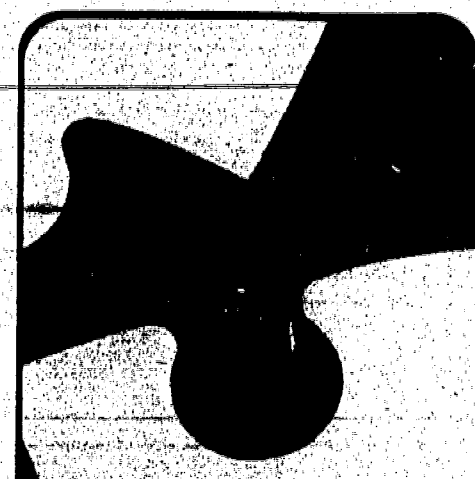
The history for Community Financial Services Federal Credit Union is similar. It began as a financial organization made up of employees of General Motors and members of the United Auto Workers Union in Linden, but it has since obtained a community charter and now serves all of Union County.

In addition to standard savings accounts and loans, Community Financial provides IRAs, certificates of deposit, credit cards, mortgages and other financial services, said Ed Landerkin, administrative officer and past president.

"We have fewer fees and better interest rates than banks because we are a not-for-profit. Our ATMs are free to members. Unless we absolutely have to, we do not charge for any service," Landerkin said. "The fees we do charge are lower than those in banks. For instance, a bounced check fee for us is \$5 or \$10, depending if it is your check that bounced or a check someone issued to you."

"People join because they want to be owners of the institution and because they want the services we can provide. This is a small club with many benefits," he added.

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Competition emerges from bank mergers

(Continued from page 1)

are traditional lenders, but also very flexible. Every business is different and every financing package has to be different," he noted.

"We are also always reaching out to get new business customers and new individual customers. New customers are the name of the game in our industry," Carbotti added. To get those new customers, no business deal is ruled out. "We do not target or eliminate any industry, like some banks do. We do not lend to industries, we lend to people, and it does not matter if the business is in an industry that some banks might not favor. If it is a viable business, we want the account."

Muhrbutter, who deals with Valley's individual customers agreed.

"We are a regional, growing bank, but we are also local. We get more customers every time there is a huge merger. We can do things for individual customers the big banks cannot take the time to do," she explained.

As banks get larger with the mergers of entities such as Fleet and Bank of America or J.P. Morgan Chase & Co.'s merger with Bank One, now the two largest banks in the nation, some company CFOs worry about being able to obtain the same lines of credit or the same fast action on such things as letters of credit, according to the Internet news site, CFO.com.

At the same time, Kenneth Thomas, who lectures on finance at the University of Pennsylvania's Wharton School, warns that businesses should diversify their banking business.

"Even if you're a big company, you're just another brick in the wall to the 'league of trillionaires,'" Thomas told CFO.com, referring to Bank of America, JPMorgan and Citigroup. Other banks try to offer services some of the large entities might not be able to accommodate.

"Big bank mergers, creating even bigger banks, are good for us in terms of our ability to attract new customers," said John Harrison, regional executive for commercial banking for the mid-Jersey market of Sovereign Bank, which has 112 branches in New Jersey. "I have met with three different company owners recently, and I asked them who their relationship is with at their current bank. They just gave me a puzzled look. They did not know. One person was trying to get an answer to a question from his bank, and it took him two months to find the right person at the bank to talk to.

"We won't do that. We are local and that is why large mergers are an opportunity for us," Harrison said. "For us there is no brick wall between our retail and commercial divisions like there is at some banks and everyone in both areas is accessible. We will meet with clients in person and our products and services continue to be developed locally. At the same time, we have the same products of the larger banks."

Jack McGowan at Union Center National Bank, based in Union with 14 offices and \$1.2 billion in assets, agreed.

"Any time there is a major consolidation, it is to our benefit. The smaller business customers sometimes get left out because they are too small for the major banks, they are the size customer we like. Major banks have a ton of products and technology but sometimes their service is lacking. At the same time, we have technology and products. Our customer base is affluent, and very savvy. They know what they want and they do not lose anything in the way of technology or products by coming to us."

"We don't have as many customers as the big banks, but we take care of them better," McGowan added.

Even at those banks that are among the largest in the country, officials say consolidations help rather than hurt their customers.

The bank that has now become Wachovia, based in Charlotte, NC, is made up of some formerly familiar New Jersey names, such as Core States, First Fidelity and First Union. Wachovia is now the second largest bank in New Jersey and the fourth largest in the United States.

"Each merger lets us provide better training and better service to our customers," said Fran Durst, a Wachovia spokeswoman. "A larger company can provide better products and more comprehensive service, and it can invest more in employee training, so that customers are being served by knowledgeable, well-trained employees."

Northfield Savings Bank

Putting 118 Years of Banking Experience to Work

Northfield Savings Bank is a \$1.5 billion mutual savings bank serving New Jersey, Staten Island and Brooklyn. Founded in 1887, Northfield Savings Bank has more than 118 years of experience serving the financial needs of its customers.

Northfield entered the New Jersey marketplace through a merger with Liberty Bank, based in Avenel, in 2002. This partnership gave Northfield an immediate presence in New Jersey's Union and Middlesex counties. Northfield retained the Liberty Bank name in New Jersey until the summer of 2005, when all Liberty Bank branches officially took the Northfield Savings Bank name.

"Customer service is the foundation of Northfield Savings Bank's success," said Damien Kane, vice president, marketing director for Northfield. "We believe that in today's crowded financial marketplace, superior customer service is what sets us apart from the competition. We also believe that banking should be convenient for our customers. That is why every one of our New Jersey branches is open seven days a week and is open extended hours on Saturday's."

Northfield Savings Bank offers a full line of personal and business products and services.

The free checking account has no minimum balance and no monthly service charge. Customers can access their accounts online 24 hours a day at www.northfield.com to check account balances, transfer funds, pay bills and view images of their cleared checks. Northfield also offers an interest checking account, overdraft protection, statement and passbook savings accounts, holiday and vacation club accounts, telephone banking and competitive rates on Certificates of Deposits.

A new service introduced by Northfield Savings Bank in the spring of 2005 now gives customers the ability to apply for a residential mortgage online. In less than 20 minutes, customers can apply for a mortgage at Northfield's web site and receive an immediate decision on their application—all from the comforts of their home or office computer. Potential homebuyers can also apply online for a free mortgage prequalification and sign up for an email rate watcher service that will alert them via email when mortgage rates change.

"These convenient services are available 24 hours a day and are designed to simplify the home buying process," Kane said.

For business customers, Northfield Savings Bank's commercial lending team understands that when it comes time for business owners to seek financing solutions, they turn to a partner they can trust.

According to William Graber, first vice president and commercial loan officer of Northfield Savings Bank's New Jersey market, "At Northfield, we take the time to understand our customers individual business needs - offering results, not red tape."

Northfield offers a wide array of commercial lending products including: construction loans, land loans, working capital loans, commercial mortgages, and equipment loans. With dedicated commercial lending teams located in New Jersey, Staten Island and Brooklyn, all lending decisions are made by locally.

Businesses can also turn to Northfield for other products and services such as business checking, merchant credit card processing and business credit cards.

"Northfield understands that being a good neighbor goes beyond offering financial products and services," Kane explained. "That is why Northfield and its employees are dedicated to serving the communities in which they operate."

Bank employees serve on the boards of various chambers of commerce, economic development authorities and charitable organizations. Employees are also actively involved in fundraising efforts and have generously donated their time and money to numerous charitable events such as the Juvenile Diabetes Research Foundation, the American Cancer Society, the Salvation Army and the March of Dimes.

Northfield Savings Bank, headquartered in Staten Island, currently operates 19 branch locations in Linden, Rahway, Avenel, Edison, Milltown, East Brunswick, Monroe Township and Staten Island.

Additional information about Northfield Savings Bank can be found online at www.northfield.com or by calling 732-499-7200.

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TERMS Environmental Services Inc.

TERMS quickly expands its client portfolio

TERMS is a full service environmental consulting and remediation company that specializes in managing all aspects of any project requiring technical or environmental expertise. Additionally, the firm specializes in the environmental due diligence associated with commercial real estate acquisition and finance.

TERMS was founded by Ron Dooney, who has an extensive background in the environmental arena. Combined, Ron and Kathleen Murray, who is an associate and senior project manager with the firm, possess well over 50 years of experience in their field. The company has now expanded to include Ron's brother, Jeff, who has extensive experience in business development and organizational management.

"Ron, Kathleen and I decided my skills would be a good compliment to the existing expertise that the TERMS team already possessed," Jeff said. "We are hoping to double the size of our business in the first year."

Through the extensive experience of the team of principals and associates, TERMS is well-situated to provide clients with expertise in the following areas:

- Environmental consulting, contracting and compliance
- Underground storage tank removal, investigation and replacement
- All forms of site remediation and waste management
- Facilities and construction management
- Land use consulting including wetlands, stream encroachment, etc.

"At TERMS, we have accumulated significant expertise in assisting both potential buyers and sellers of commercial property with a thorough evaluation of their targeted site from an environmental point of view," Jeff said. "We also work quite extensively to assist and facilitate the services of many lending institutions, the legal community, developers and a host of other forms of interested parties."

TERMS range of service in this area includes:

- All forms of preliminary assessments and transaction screens at specified locations
- Phase I environmental assessments to determine potential environmental impacts on a subject property
- Phase II investigations to determine the type of environmental impact, the extent of the problem and any potential liability related to the contamination
- Brownfield assessments for developing a remediation strategy, cost for cleanup, and transfer or redevelopment of sites

TERMS specializes in the management and re-development of Brownfield locations. Brownfields are by definition, any commercial or industrial site that is vacant or underutilized where there has been or is suspected to have been a discharge of contamination.

"We have extensive expertise in obtaining available government funding designed to assist in the evaluation and subsequent remediation of such sites," Jeff said. "At TERMS we embrace any Brownfield type of opportunity and coordinate the assessment, management, remediation and re-development of these locations either as a management agent or by taking an ownership interest ourselves."

"We have refined and streamlined the process of providing these Phase I and II assessments while comfortably satisfying the needs of many key banks and other lending institutions. We now perform well over 500 Phase I assessments annually for the benefit of lending institutions, law firms, commercial realtors and their clients as well as developers," Jeff said. "We pride ourselves on providing a high quality service in a cost-effective manner. We are highly responsive to our clients and turn projects around quickly in order to meet their needs."

Additional information on TERMS can be obtained by calling Jeff Dooney at 908-464-0028 ext 224.

New Members...

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Linden Imaging - Debbie Wendel
210 West St. Georges Avenue, Linden, NJ 07036

908-587-0035

Snelling Personnel of Summit - Gloria Bonner
47 River Road, Summit, NJ 07901

908-273-6500

Summit Business Advantage, LLC - Paul Di Lena
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United Financial Services is a full service community federal credit union conveniently located at 320 Park Avenue in Scotch Plains, just one block off of Route 22. The credit union is a member-owned cooperative serving anyone who lives, works, worships or attends school in the following communities in Union County: Cranford, Fanwood, Garwood, Hillside, Kenilworth, Mountainside, Plainfield, Scotch Plains, Springfield, Union or Westfield.

United Financial Services is a federally chartered credit union established and organized under the Federal Credit Union Act and regulated by the National Credit Union Administration, an agency of the federal government. Members' shares are insured up to \$100,000 by the National Credit Union Share Insurance Fund. Additional insurance coverage can be obtained on multiple accounts, if a member has different ownership interests or rights in different types of accounts. The National Credit Union Share Insurance Fund is funded by federal credit unions and, in addition to the fund's equity, member shares are protected by the full faith and credit of the US government.

The history of United Financial dates back 68 years to 1937 when it was founded as Wenewark Federal Credit Union to serve employees of Western Electric's Newark facility. With the corporate changes that occurred with the break up of AT&T in the 1980s, Western Electric no longer existed as a separate corporate entity and the credit union began serving a larger employee base with AT&T. The credit union relocated from Newark to its current home in Scotch Plains and subsequently changed the name to United Financial Services Federal Credit Union. In addition to the AT&T member base, many other employee groups have been added to the credit union's field of membership.

In November 2000, United Financial Services was granted a community charter. Now, instead of just serving the employee groups that made up the credit union previously, the credit union can serve anyone who lives, works, worships, attends school or belongs to an organization or association in its field of membership.

Serving approximately 3,300 members, the credit union is one of the larger credit

unions in New Jersey and continues to serve its former employee groups as well as new membership from the communities within its charter.

To accommodate members' financial needs, the credit union offers a complete menu of financial services, from savings and loan services, to free checking and VISA check cards, direct deposit, payroll deduction, and 24 hour access to accounts via online banking and a toll free telephone teller.

On the savings side, the credit union offers regular savings, money market accounts, checking, individual retirement accounts, certificate accounts, and holiday and vacation clubs.

Personal loans, VISA credit cards, loans for used and new automobiles, recreational vehicles and boats, and stock-secured and share-secured loans are available. The credit union offers a comprehensive first mortgage program, as well as home equity loans, both fixed and a variable rate line of credit.

The credit union offers other services along with special promotions to assist members. These convenience services include: VISA gift cards, travelers cheques, money orders, wire transfers, notary service, car buying promotions for both new and used cars, discount real estate selling and buying, scholarship program, financial education resources, and life and disability insurance at reduced rates.

"With 68 years of financial services experience, the credit union still retains many loyal original members' groups and brings that knowledge and quality, family oriented service to the communities it now serves," said Linda Farro Wood, president of United Financial. "We welcome members of the community, and are ready to pitch in and help, whether it be promoting financial literacy in youth, providing a loan for a hardship, contributing to a noteworthy cause, or advising members on how to protect their identity."

Additional information about membership and services provided can be obtained by visiting the credit union's website at www.ufscu.org or by calling toll free at 800-796-5000.

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President's Message

Today is trash day in the part of Elizabeth that I pass through every day on my way to work.



I've worked in Elizabeth for more than nine years now, and I have fallen in love with the city. It is a place that is alive, teeming with diversity. Elizabeth is an ethnic town with people from many nations and backgrounds. It is a city that boasts some of the best ethnic restaurants anywhere, and I especially find the Portuguese restaurants in Elizabeth to have better food and a much nicer decorum than any that I have gone to in the Ironbound.

Unfortunately, over the last nine years the city has become progressively dirtier with each passing year. Downtown Elizabeth, and some of the poorer neighborhoods in particular, have been allowed to deteriorate to a point that I am embarrassed to take people to lunch at my favorite Cuban restaurant on Elizabeth Avenue. The streets, the private parking lots, the businesses, every place you turn is strewn with trash.

This problem isn't confined to certain parts of Elizabeth. As I drove into work on Westminister Avenue, one of the nicest streets in Elizabeth, garbage was pouring onto the street, blowing and collecting in yards and against fences. As you enter the downtown area where there are several apartment buildings, it gets especially bad. A drive down Rahway or Elmora avenues is the same. Broad Street is a disgrace.

People often wonder why Elizabeth, a city with so much to offer, hasn't taken off? Why don't people who live outside the city want to come here? Why do people move out as soon as they can? The appearance of any place determines how appealing it is, and the appearance is going to suffer when all you see is garbage.

When looking at solutions to the problem, prevention is by far the biggest part of the answer. Garbage is created by all of us, and how we handle it will, in large part, determine whether we live in a nice place or a dump. Unfortunately, since by nature most of us are lazy, the Elizabeth City Council must take the lead in mandating behaviors that will allow us to clean up the city.

I think the most important mandate would be to require that trash be kept in covered containers. As I drove by hundreds of residences today, I looked for, but did not see, one covered trash can. In fact, almost every car was overflowing with additional bags piled on the street. My town certainly requires all garbage to be covered, and it is not much of a burden.

In addition, littering laws need to be enforced. It is appalling to watch people throw garbage out of their car, but it happens all the time. Businesses also need to be required to keep their premises and sidewalk areas litter free. Many parking lots belonging to businesses are among the dirtiest in town.

The city should also replace its aging open top garbage can downtown with newer covered units, and they should be emptied before they overflow onto the street. There is certainly plenty of money from the UEZ to fund this. The city's garbage haulers need to be made aware that it is unacceptable to leave trash lying around. If a bag breaks, the trash that falls out should be picked up, not left on the street.

My wife makes me wipe my feet before entering the house. It is a little thing that keeps the house clean. Frankly, on a municipal level, it isn't a lot different. Simple things can make this city a much nicer place to live and work. The only thing that is needed is a little will.

James R. Coyle

Where the Chamber stands...

State needs to continue improving ban on pay-to-play

With one small step at a time, New Jersey is managing to enact laws that go a long way toward combating the impression that the Garden State is among the more corrupt entities in the nation. Rightly or wrongly, New Jersey has had a reputation of being up for sale to the highest bidder, and until we enact a strong, all-encompassing ban on giving government contracts to political contributors at all levels of government, that reputation will reflect reality. But at least we are making progress.

It has not been easy even getting to the point we are at now. The Gateway Regional Chamber of Commerce and the State Chamber have fought hard for a total ban on the policy that amounts to public bribery. Until recently, contractors who gave the biggest donations to political campaigns were rewarded after the election with lucrative public contracts. Many people think that is just the way government works, but it does not have to be that way.

Former Gov. James E. McGreevey used the clout that he obtained by announcing his resignation before the end of his term to sign an executive order that prohibited contractors giving more than \$300 to a state political organization or a gubernatorial candidate from obtaining government contracts valued at more than \$17,500 for 18 months after the election. The terms of that executive order were then enacted into law under Acting Gov. Richard Codey. The Chamber praised government officials for doing the right thing.

But problems arose almost immediately when the federal government said the law violated the rights of contractors bidding for work on highway projects and threatened to withhold federal highway money if the law was applied in that area. Department of Transportation contracts that involve federal money had to be exempted from the ban.

In the meantime, there is a glaring hole in the law. Political contributions can still be made to legislative leaders' political action committees and to individual legislators' campaigns. Without protections in these additional areas, the law is nice but far from finished.

The state law does not address contributions made on the county or local levels, but at least 60 municipalities and two counties, Cumberland and Mercer, have enacted their own prohibitions and more are considering taking action. Most of these bans are even stricter than the state law. It was feared that when the state law goes into effect Jan. 1, it would nullify the local ordinances. So the Legislature passed, and Codey is expected to sign, a bill that would allow municipalities and counties to pass their own strict pay-to-play bans. The bill passed the Assembly by vote of 75 to 0 with two abstentions and passed the Senate by a vote of 35 to 0.

Harry Pozyccki, chairman of New Jersey Common Cause and founder of the Citizens Campaign, which has lead the fight for a pay-to-play ban, hailed the bill as a victory for the people. We hope that even before this publication hits the streets, the governor will have signed this bill into law.

If we can continue to make progress, the state can look to some of the local ordinances for inspiration and adopt even stronger pay-to-play prohibitions that would apply to all political contributions. Right now New Jersey is among only a handful of states that have any pay-to-play prohibitions and ours is among the strongest. But the issue is gaining widespread attention and we will not remain the leaders on this issue for long.

The Chamber has lobbied hard for the reforms that the state has managed to enact. Businesses need to be on a level playing field when it comes to public contracts, which should be awarded on the basis of price and the quality of work, not on who gives the biggest political contribution. Anything less is unfair to business and perpetuates the idea that government is only there to help those with political connections.

New Jersey is one of the few states that has started to tackle this problem. Maybe if we continue on our road to enacting bans on various levels of pay-to-play we will finally earn a better reputation. Gov.-elect Jon Corzine has promised banning all pay-to-play will be one of his priorities. The Chamber sincerely hopes this is something that can be accomplished in the coming year.

Capital Page

By Rep. Mike Ferguson

Federal government encourages energy conservation

Earlier this year, Johnson & Johnson's corporate facilities in Montgomery Township, located in my 7th Congressional District, installed the largest and highest ground-mounted solar panels east of the Mississippi. Over its 30-year operating life, it is expected to reduce carbon dioxide emissions by an estimated 7,000 tons—the equivalent of removing almost 1,400 cars from New Jersey's roadways.

This is just one example of how New Jersey has become a national model for solar power. New Jersey's Clean Energy Program has put rules and incentives into place to encourage solar use in homes and businesses. For instance, New Jerseyans are exempt from the state's 6 percent sales tax to purchase solar-electric system equipment. Further rebates from the state Board of Public Utilities will help homeowners save as much as 70 percent off purchasing and installing a solar electric system. According to the New Jersey Clean Energy Program, families have seen savings of \$11,000 and in some cases 50 percent of the cost of installation.

Particularly in the wake of rising natural gas and heating bills this winter, I am hoping to further these incentives on a federal level. The Energy Policy Act of 2005, which the House of Representatives approved earlier this year, authorizes federal tax credits to homeowners and businesses that install energy-efficient solar panels on their properties. However, these tax credits expire after 2008.

I recently introduced legislation in the House, the Clean and Green Solar Tax Credit Act, to extend a 30 percent tax credit, up to \$2,000, for purchasing and installing solar panels on your home.

Not only is solar power an important ingredient to reducing America's reliance on foreign sources of energy, but it also benefits the environment and helps businesses remain competitive. This legislation is about making an investment in reducing energy

costs and protecting the environment.

New Jersey farmers are also benefiting from this innovative technology. Throughout the state, farmers are using solar-power systems on their barns to help with the heating their homes, barns and powering their irrigations systems. All the while, it reduces energy costs and pollution.

The New Jersey Power Crop Initiative is an initiative partnered between the New Jersey Farm Bureau and Flemington-based Sun Farm Network to minimize up front costs for solar energy installation of farms as well as churches and many not-for-profit organizations.

Since the initiative was launched a year ago, two dozen New Jersey farms have new solar-power systems or will soon be installing the system.

Besides the benefits of saving money and reducing pollution, if we look back to the blackouts two years ago, we see the importance of relying on renewable energy sources as well as traditional energy grids.

With New Jersey leading the nation in solar energy programs, we in the Federal government must work to coincide our efforts to make it affordable so that more homes and businesses can take advantage of solar energy. Not only does it reduce heating prices but also reduces pollution.

Whether it benefit the farm, home or business, each New Jersey resident has a chance to benefit from this technology.

To find out more about the New Jersey solar rebates, visit the New Jersey Clean Energy Fund online at <http://www.njcep.com>.



What's Coming Up!

Date	Event	Time	Location
January 7	Workforce Education Committee	8:45 AM	Chamber Office
January 11	Industrial Safety Council Breakfast Seminar "The Invisible Dead - Finding Solutions to the Most Frequent Cause of Occupational Fatalities" presented by William Margareta, NJ State Safety Council	8:00 AM	Crowne Plaza Hotel, 36 Valley Road (Off exit 135), Clark
January 11	Gateway Chamber Meeting	8:30 AM	Gateway Chamber Office
January 11	County Affairs Committee	8:30 AM	Township of Scotch Plains Municipal Building 100 Park Road, Scotch Plains
January 11	London Chamber Meeting	5:30 PM	Cherry Fresh Mex @ Avonson Plaza, Route 1, Linden
January 25	Clark Chamber Group	8:30 AM	U-Oreal USA, 222 Terminal Avenue, Clark
January 25	Springfield Chamber Group	8:30 AM	OEM Office, Springfield Firehouse, 200 Mountain Avenue
January 31	Gateway Chamber 94th Annual Dinner	6:00 PM	Double Tree Hotel (formerly the Wyndham Hotel) 1000 Spring Street (Route 1 South), Elizabeth

For additional event information call the Chamber at 908-352-0900.

INSIDE BUSINESS

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MISSION STATEMENT

"The Gateway Regional Chamber of Commerce is a business organization which represents and advances the business interests of its members"

Sovereign Bank

Bank gives back to the community

Sovereign Bancorp, Inc., ("Sovereign") (NYSE: SOV), is the parent company of Sovereign Bank, a \$63 billion financial institution with more than 650 community banking offices, over 1,000 ATMs and approximately 10,000 team members with principal markets in the Northeast United States. Sovereign is the 18th largest banking institution in the United States. It currently has nine offices in Union County, two in Essex County, 10 in Middlesex County and two in Somerset County among others in the state.

Sovereign offers a broad array of financial services and products including retail banking, business and corporate banking, cash management, capital markets, trust and wealth management and insurance. The bank has maintained its reputation as a highly focused, full-service bank with a community touch.

"Sovereign combines the service culture of a small bank with the products and services of a larger bank," said Bob Zajac, regional executive, community banking for Sovereign's mid-Jersey market. "We're always looking for ways to better serve the needs of our communities, and our leadership team is aligned to serve local markets with local decision-makers."

A market chief executive officer and/or a market president manage each market division. They are responsible for all commercial and retail business growth in their market, as well as for providing leadership to team members and the community.

"At Sovereign, we understand the importance of community reinvestment and are very committed to being a good neighbor. We do this by encouraging our team members to get involved in their own neighborhoods, by lending our support to community programs and services through grants and sponsorships, and by providing banking services that help advance the dreams of our customers" said Zajac.

Sovereign has contributed to numerous organizations in Union, Essex, Middlesex and Somerset counties this year. Some of the organizations Sovereign has supported include the following:

- Union County**
- Union County Economic Development Corp.

- Community Food Bank of New Jersey
- YMCA of Eastern Union County
- The Interfaith Council for the Homeless of Union Co.
- Brand New Day
- Temple Community Development Corp.
- City of Elizabeth Housing Fair
- Westfield Area YMCA
- Boys & Girls Clubs of Union County
- Jefferson Park Ministries

Essex County

- Oskar Schindler Performing Arts Center
- New Jersey Children's Charitable Trust
- New Community Corp.
- Association for Children of New Jersey
- Joseph Kushner Hebrew Academy
- Saint Vincent Academy
- Tri-City Peoples Corp.
- Crest Community Development Corp.
- The J.H. Cohn Foundation
- YMCA of Newark

Middlesex County

- March of Dimes
- National Conference for Community and Justice, New Jersey Region
- Elijah's Promise

Somerset County

- Women's Health and Counseling Center
- Somerset County Coalition for Affordable Housing
- Somerset Home for Temporarily Displaced Children
- Hillsborough Public Library

The Sovereign Bank Foundation, through its "Spirit of Your Neighborhood Campaign," supports non-profit organizations with charitable grants with the mission of making a difference in youth and educational programs as well as community and economic programs. In 2004 more than 600 community organizations received more than \$3.6 million through the Sovereign Bank Foundation. Sovereign team members "banked" 9,168 volunteer hours with more than 110 New Jersey organizations in 2004, providing valuable service to local communities.

The Federal Community Reinvestment Act (CRA) requires the Office of Thrift Supervision (OTS) to evaluate banks' performance in helping meet the credit needs of the community and to take this evaluation into account when deciding on certain applications submitted by banks. In recognition of Sovereign's commitment to community investment, OTS awarded Sovereign Bank an "Outstanding" CRA rating.

Member Moments...

United Way of Greater Union County is expanding its outreach efforts to local non-profit organizations to allow them to become certified and be eligible for United Way grants.

Non-profit 501 (c)(3) organizations view certification from United Way as a strong endorsement that the organization is accountable for creating measurable impact in improving the lives of local people. It is also the first step in being awarded funding support from United Way. Programs supported by United Way address critical community needs and improve the lives of children and youth, seniors, people with disabilities and families in crisis throughout Union County, North Plainfield and South Plainfield.

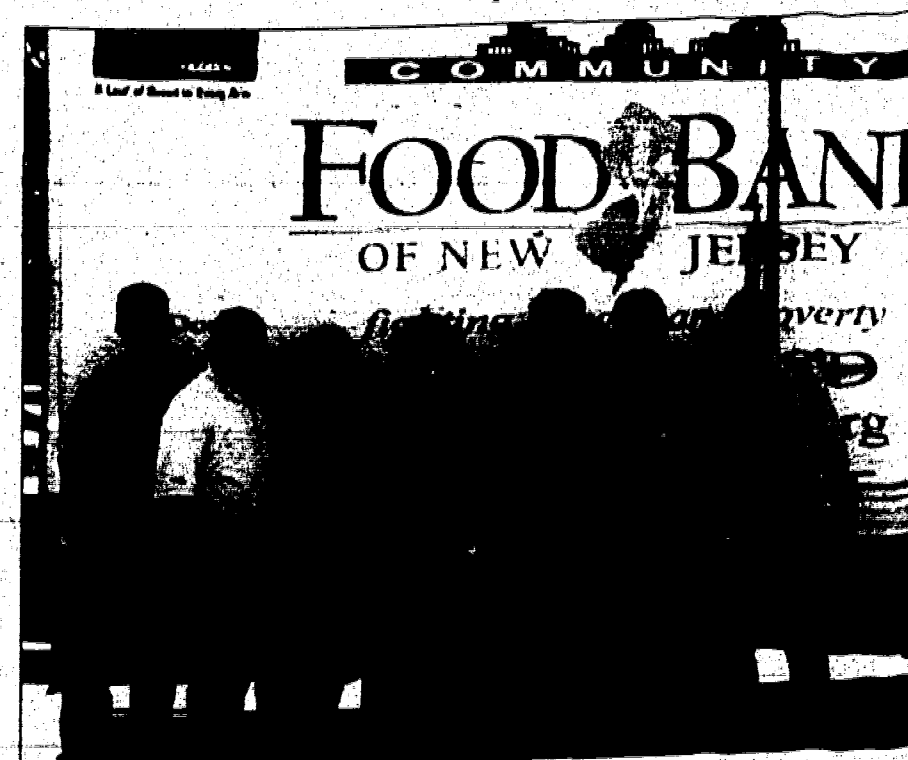
Only certified agencies may request program funding from United Way of Greater Union County. For more information or to receive an Agency Certification Application, please call Andrea Todman at (908) 353-7171 ext. 114.

The Youth Enrichment Services (YES) program at Elizabeth High School recently celebrated its expansion at the high school's Jefferson House. Established 18 years ago with Halsey House, the YES program is a collaborative effort of Trinitas Hospital, the Elizabeth Board of Education, and the Office of Children's Service of the New Jersey Department of Human Services.

YES helps young people obtain skills leading to employment or continuing education and helps them graduate healthy and drug free.

Dr. Fred Jacobs, Commissioner of the New Jersey Department of Health & Senior Services, has given final approval to Trinitas Hospital's application to participate in a study to determine the effectiveness of elective angioplasty procedures.

Trinitas and eight other New Jersey Hospitals received approval to participate in a multi-state demonstration project that will assess the safety, quality and cost of elective angioplasty in hospitals that offer emergency angioplasty without onsite cardiac surgery backup. The three-year study, known as the Atlantic C-PORT Trial, also includes hospitals in Ohio, Pennsylvania, Illinois, Alabama and Georgia and will involve up to 16,000 patients.



Employees from FedEx's North Avenue location in Elizabeth (pictured left to right) Robert Volkert, Enrique Lugo, Robert Needham, Martin Fenton, Vonda Bennett, James Bolen, John Calazza, and Mike Ryan recently stocked and organized a truckload of donated school supplies at the Community Food Bank in Hillside. The program was carried out through the United Way of Greater Union County. School teachers from throughout New Jersey turn to the Community Food Bank for books, pens, paper, and other supplies to support students from low-income families.

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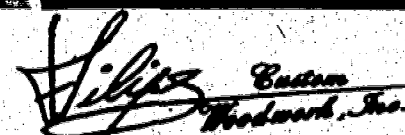


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Member Moments

(Continued from page 11)

Stephen LaMont, a certified public accountant with the firm of Stephen J. LaMont CPA, and Kenneth Battiato, president and principal shareholder of Townley Sweeping Services, were named to the board of directors of Center Bancorp, Union.

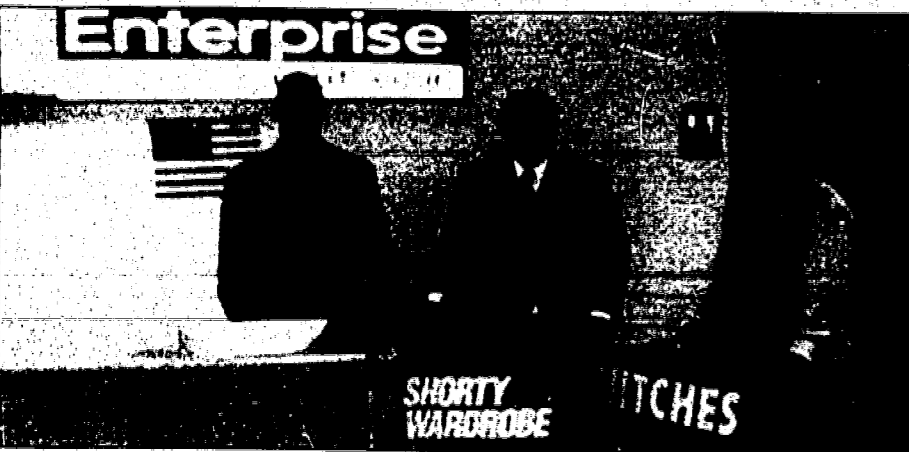
Mack-Cali Realty, Cranford, announced the following promotions: Diane Chayes, Christopher DeLorenzo and Jeffrey Warner, each to vice president, leasing, and Lawrence Reiss to senior associate, general counsel.



Gil Chapman, president of Island Ford, Inc., has been appointed to the board of directors of Northfield Savings Bank. Island Ford finished as the number one New York City retail Ford dealership in 2004, with sales volume of \$63 million. Last year, *Crain's Magazine* listed Island Ford and Chapman as one of the Top 25 Minority Owned Businesses in New York.

The Northeastern Province of Kappa Alpha Psi Fraternity Inc., recently organized a clothing drive to assist victims of Hurricane Katrina. Since victims of Katrina lost everything they own, including their work wardrobes, the focus of this clothing drive was to collect ready to wear business attire to help those affected get back to work. Enterprise Rent-A-Car of New Jersey, The Law Offices of Wilentz, Goldman & Spitzer in Woodbridge, Old Navy in East Hanover, and The City of Newark Purchasing and Accounting Department partnered with Kappa Alpha Psi to contribute to the relief efforts for victims of Hurricane Katrina. Alumni of Kappa Alpha Psi and employees of Enterprise, Wilentz, Old Navy, and The City of Newark collected over 2000 articles of clothing to donate to this cause. Items were driven to Washington D.C. by the Newark Alumni Chapter of Kappa Alpha Psi, and were then flown to the hurricane affected areas of the Southeast.

Pictured below are: Jameal Barton (L) and Jimmy Mastropalo (C) of Enterprise Rent-A-Car in Newark, and Calvin Pierce (R), Kappa Alpha Psi Member (Newark Alumni) and Senior Buyer for City of Newark, are packing up boxes of clothing for the trip to Washington D.C. The 2,000+ articles of clothing were sent from Washington DC to the hurricane ravaged areas of Louisiana, Mississippi, and Alabama.



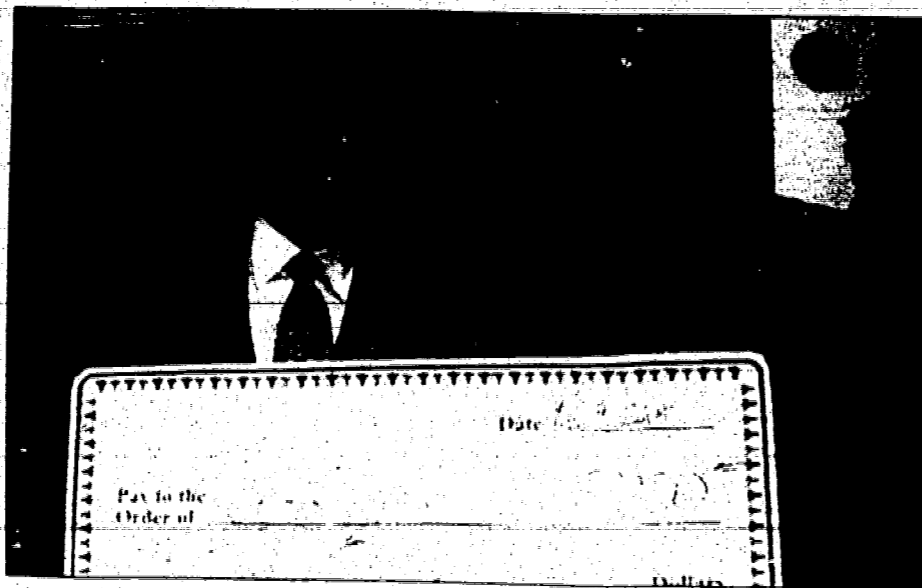
Gary S. Horan, president & CEO of Trinitas Hospital, Elizabeth, is shown with the Award for Excellence from the New Jersey Business & Industry Association. Trinitas was presented with the 2005 Award for Excellence in the Outstanding Employer category for its unique nurse recruitment campaign.



Sister Marlon Scranton, director, community initiatives at Trinitas Hospital, Elizabeth, conducted a ceremony blessing food baskets that were donated by employees of the Hospital to 55 needy families in the community.

Thomas J. Cioffe, co-founder and president/CEO of Compensation Solutions, Inc. based in Oakland, will serve in 2006 and 2007 on the board of directors of the National Association of Professional Employer Organizations (NAPEO). The association represents the \$43 billion PEO industry, which delivers Fortune 500 employee benefits and human resources expertise to America's main-street businesses. Cioffe was elected to his first term as a NAPEO Director by a vote of the national membership during annual conference in mid-September.

Yves and Monette Louissant of Roselle became the proud parents of triplets at Trinitas Hospital in Elizabeth on Oct. 14. The boys, Marveins, Martheins, and Markeins, were born within three minutes of each other, and weighed in at 5 pounds 4 ounces, 5 pounds 3 ounces, and 6 pounds 3 ounces, respectively. The babies are the second set of triplets born at Trinitas since the creation of the hospital in 2000 following the merger of St. Elizabeth Hospital and Elizabeth General Hospital.



James W. Horrie, Jr., (left) CEO of United Way of Greater Union County, accepts a generous \$2,000 donation from Everton Scott, area manager of Jersey Central Power & Light (JCP&L), on behalf of employees at JCP&L, FirstEnergy and the FirstEnergy Foundation. Each year, employees from Jersey Central Power & Light (JCP&L) join employees from FirstEnergy and the FirstEnergy Foundation to support United Way's Workplace Giving Campaign.

Companies of the Year honored for service to community and Chamber

Commerce Bank, Union Center National Bank and Kearny Federal Savings Bank will be honored by the Gateway Regional Chamber of Commerce as Companies of the Year at the Chamber's 94th Annual Awards Dinner Jan. 31 at the Doubletree Hotel in Elizabeth.

The three financial institutions were selected because of their service to the community in general and for their support of the Gateway Chamber and its members. Because of the efforts of companies like those being honored the Chamber is now the largest business organization in northern New Jersey and one of the fastest growing Chambers in the state.

"We are proud to be able to honor three banks this year for their outstanding efforts to serve the community," said Jim Coyle, president of the Gateway Regional Chamber of Commerce. "Each has shown an exemplary willingness to work with the Chamber to provide services to our members and to help the business community grow in and around Union County."

"It is because of members such as these three that the Chamber is able to be an effective voice for business," Coyle added. "Each year we honor three outstanding companies. Banks help create the backbone of any business community, and these three banks in particular provide a wealth of services for the business community and for our members."

"We are glad to be able to honor these banks for being such a positive part of the community and of the business world," said Ian Grusd, chairman of the Gateway Chamber. "In today's competitive business environment, banks have had to reinvent themselves as retailers with longer hours expanded services."

"We are proud to have these banks in the Chamber. We congratulate each of them and thank them for their contribution to the Chamber," Grusd added. "These particular banks are very visible in our business community, provide good jobs and are an active part of charitable organizations."

Commerce Bank, headquartered in Cherry Hill, now has more than 350 branches, or stores as they prefer to call them, in New Jersey, Delaware, Washington, northern Virginia, Connecticut, and Pennsylvania, and will expand to Florida in early 2006. Commerce is being honored as the Large Company of the Year.

"Of all the chambers we are involved in in New Jersey, New York and Pennsylvania, which is the area I cover, the Gateway Chamber is the most pro-active for business," said Kevin T. Gillen, senior vice president, market manager. "This is a classic case of 'what you put into something, is what you get out of it.' The Gateway Chamber was the first organization I reached out to in this market and it has been an integral part of helping us grow our business. It is the greatest compliment that we can receive that we have now been selected for this honor."

Union Center National Bank, based in Union with 14 branches and \$1.2 billion in assets, is the largest bank headquartered in Union County. The bank will be honored as the Medium Company of the Year.

"We are a local bank that has been headquartered in Union County for more than 82 years. We take particular pride in the community we serve, so we are very proud and honored to receive this award from the Chamber," said Jack Davis, president of Union Center.

Kearny Federal Savings Bank, headquartered in Fairfield, will be honored as the Small Company of the Year. Founded in 1884, the community bank has branches in northern New Jersey.

"It is a tremendous honor to be selected as a Company of the Year," said John Hopkins, president of Kearny Federal Savings. "I appreciate that we are able to work with the Chamber to promote businesses throughout the area. We are particularly proud to be chosen for this award because there are so many good banks in New Jersey and so many that are members of the Chamber. The Chamber opens many doors for us and it is nice to be singled out by the organization."

Patrick Paoletta, treasurer of Chamber and vice president, regional branch administrator for Kearny Federal Savings, said the bank is "honored to be selected as the Small Business of the Year. We support the mission statement and goals of the Gateway Chamber. We feel the award validates our mission statement to be a community and business-friendly bank."

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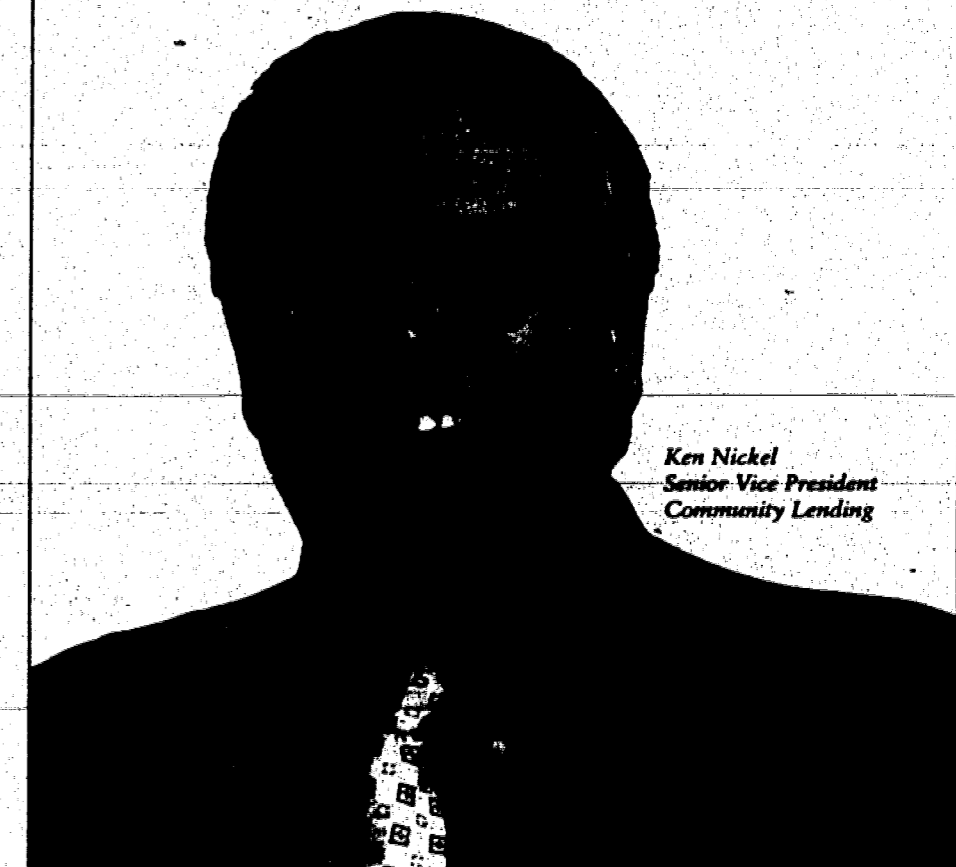
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Did you know...

"True Love" will cost you more this year

By PNC financial experts

Avian flu and energy prices are making it more difficult to get that perfect Christmas gift for your True Love this year, as evident in the annual PNC Christmas Price Index, the tongue-in-cheek economic analysis by PNC advisors based on the cost of goods and services gifted in the holiday classic, "The Twelve Days of Christmas."

According to the 21st annual survey, the cost of "The Twelve Days of Christmas" is \$18,348 in 2005, a 6.1 percent increase over last year. Increases in gift prices mirrored the U.S. government's Consumer Price Index -- a widely used measure of inflation calculated by the Bureau of Labor Statistics.

"The Christmas Price Index reflects the economic trends that we have witnessed during the past year," said Jeff Kleintop, chief investment strategist for PNC Advisors. "Not only are avian flu fears and fuel costs driving prices higher, but gold prices are also on the rise. Meanwhile, wages for skilled laborers are struggling to keep up with rising expenses."

For Internet-savvy True Loves, PNC Advisors tabulates the cost of *The Twelve Days* gifts purchased on the web. This year, each item in the PNC Internet Christmas Price Index is substantially higher due to increased shipping and handling costs.

High-Flying Bird Costs

The results of this year's survey indicate that the biggest hurdle for True Loves will be obtaining imported birds. The threat of avian flu has restricted the international shipment of birds, thus preventing the purchase of three French hens from France. However, there are domestic breeders of French hens, as well as the other feathered friends mentioned in the song.

Since the large birds are bought from national suppliers, total costs are higher due to the shipping and related hikes in fuel prices. The Cincinnati Zoo and Botanical Gardens reports the cost of geese almost doubled this year, while the cost of swans increased by 20 percent. On the other hand, the cost of turtle doves and calling birds have not been hard hit by rising fuel costs because these smaller birds are generally available from local retailers.

Rising energy prices have affected the prices of other gifts, too. Not only is the partridge more expensive this year, but so is the price of the pear tree -- up 15 percent from last year, also due to higher delivery costs.

True Loves also will have to dig a little deeper to pay the jeweler this year. The carol's five gold rings now cost \$325, a whopping 27.5 percent higher than last year. This increase reflects the rising cost of gold on the commodities market and an increase in the demand for plain gold rings, which appear to be back in vogue this year.

Paying the Piper

The prices in one area of the Index seem to be holding steady. That may be good news for True Loves, but it was disappointing news for the service providers in the "The Twelve Days of Christmas." According to Philadanco, the Philadelphia Dance Company, the Nine Ladies Dancing received a pay raise of 4 percent, but they were the only lucky ones to get a raise this year. The wages of Maids-a-Milking, Lords-a-Leaping, Pipers Piping and Drummers Drumming did not budge in 2005, demonstrating that it was a difficult year to keep up with higher costs of living.

As part of its annual tradition, PNC Advisors also tabulates the "true cost of Christmas," which is the total cost of items gifted by a True Love who repeats all of the song's verses. This holiday season, very generous True Loves will pay \$72,608 for all 364 items, up from \$66,334 in 2004. This 9.5 percent increase is substantially higher than last year's scant 1.6 percent increase. Kleintop observed that Christmas Price Index inflation may reflect the signs of overall inflation that led the Federal Reserve to steadily hike interest rates this year.

Special Present: New Web Site

Since 1984, PNC Advisors has been calculating the cost of Christmas. Each year, the PNC Christmas Price Index provides an interesting perspective on the events and news that helped shape the economy during the year. For a historical look at PNC's Index, please visit our new website at www.pncchristmaspriceindex.com. The site contains interactive activities, annual results and trends, a Flash presentation, MP3 download, and much more, for trend-watchers, educators and children.

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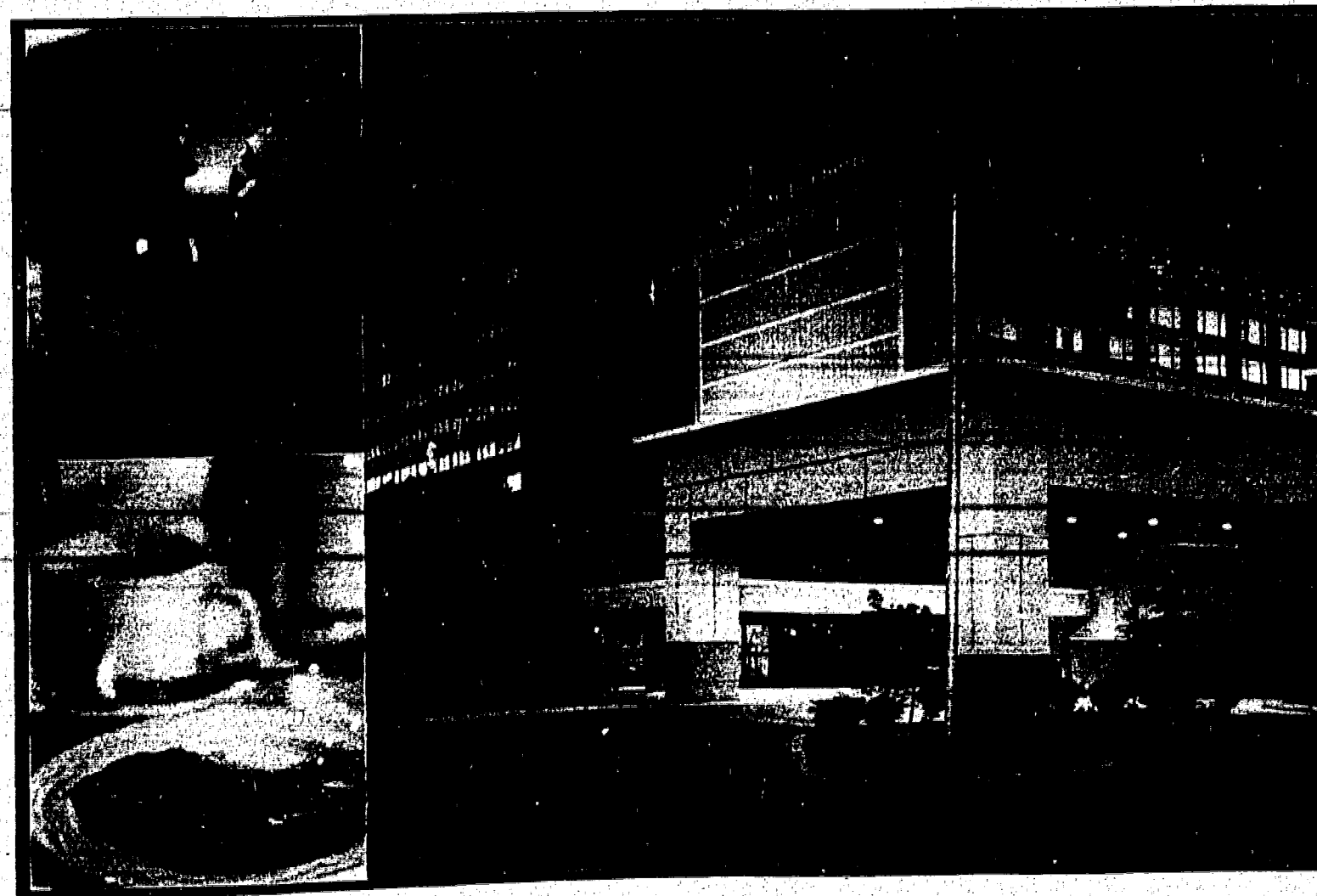
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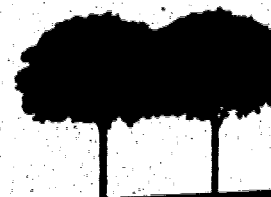


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