

SUBURBAN REAL ESTATE MART

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Housewife finds career as construction job boss

Pat Ferris of Toms River is a wife and mother, but she also is boss of a 40-man construction crew...

Her husband, Robert, who operates some of that heavy equipment, says he's happy she's at the job and he's thrilled that they are working together...

stalled, which are being built, which are being finished...

Pat Ferris is no figurehead; she's the real boss—handling out orders, dispensing schedules, mandating deadlines...

Pat deals with a phalanx of plumbers, electricians, carpenters, haulers, bulldozer operators, bulldozer drivers and masons...

Steady demand for units offered at Shadow Lake

Traditionally, location is the most important factor in the popularity of any residential community...

"The availability of our many leisure facilities and numerous social activities has made Shadow Lake Village a community of neighbors...

There also are excursions to the beach, to the mountains, to the shore...

DOLLAR SAVERS!

MILLBURN expanded cape cod, 3 bedrooms, 1 1/2 baths, completely finished basement...

BOB BUTCHER & Associates REALTORS

Summer festival of arts is proposed for state during peak tourist season

The New Jersey State Council on the Arts this week proposed the launching of a regular summer festival in New Jersey's prime tourist areas...

The arts in New Jersey took a major step in this direction during the past summer, with the cultural festival at the Garden State Arts Center...

Auto club plans 100-mile rally The Froshole Froles, a 100-mile novice-oriented road rally...

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CHRISTMAS GIFT SPECIALS UNION CAMERA exchange

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A Bellone Hearing Test: You Get A Lot For No Money

You get the test wherever you want it. You can have your test either in your own home or in your authorized Bellone Dealer's office...

Kochka will head state's art council The New Jersey State Council on the Arts has announced the appointment of Al Kochka...

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CHRISTMAS GIFT SPECIALS UNION CAMERA exchange

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ASAHI PENTAX Super 8mm Sound Movie Camera

Outfit the kids for Christmas KODAK Special P.R.O. Outfits

CHINON Super 8-Sound Movie Projector

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Springfield Leader

Published Every Thursday by Times Publishing Corp. 41 Mountain Ave., Springfield, N.J. 07081

Headlines in '76: Rt. 78, school closing

Continued controversies over the future of Rt. 78 and the possibility of closing one local elementary school were the highlights of the year 1976 in Springfield...

Following vociferous protests at a hearing last spring against any path for Rt. 78 through the Watchung Reservation...

Prizes are listed for Springfield's first baby of '77

Once again, it's time for the Springfield Leader's baby sweepstakes. The first baby of 1977 in Springfield will win a variety of gifts...

Loewenthal photo show to be featured at library

Statements from the Intangible, a collection of works by Montclair photographer Leo Loewenthal, will be exhibited at the Springfield Public Library.

Talk will be given by Mayor Gibson

Mrs. Norton Millman, president of Temple Beth Ahm, Springfield, this week announced that Mayor Kenneth A. Gibson of Newark will be the guest speaker Jan. 7, following Sabbath services.

The Zip Code for Springfield is 07081

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SIX FOR FIVE - The six athletes who share regular status on the Jonathan Dayton Regional High School varsity basketball team are, clockwise from top, John Konert, Brian McNary, Steve Pepp, Kevin Doty, Kevin Walker and Teddy Parker.

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Business and Services Directory. Includes sections for Building Materials, Electrical, Home Improvements, Moving & Storage, Painting & Paperhanging, and more.

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Automotive. Features advertisements for car repairs, oil changes, and tire services. Includes a 'Need Help?' section.

ATTIC? STATIC? Garage or Mirage? Sell it! Advertisement for home improvement services.

Do you repair home-owners? Do-it-yourself projects? Advertisement for home repair services.

Foundation grant to fund two programs for Drew. Advertisement for a grant program.

Plan now for your future. Advertisement for financial planning services.

TV series on two teen problems. Advertisement for a television series.

College presidents blast Byrne threat to veto bill. Advertisement for a news article.

Auto emissions lower in Jersey than in California. Advertisement for a news article.

Death Notices. A collection of obituaries and funeral notices.

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TV series on two teen problems

Dr. Byrne's public opinion poll

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College presidents blast Byrne threat to veto bill

Dr. Byrne's public opinion poll

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Consumer prices stable after 30-month increase

After 30 consecutive months of increase, the Consumer Price Index for the New York-Northeastern New Jersey area remained unchanged in November 1976. It was reported this week by Herbert Bienslock, Regional Commissioner of the U.S. Department of Labor's Bureau of Labor Statistics. Since November 1975, the index rose 4.4 percent, the first time the area's annual inflation rate has fallen below the 5 percent mark since early 1973.

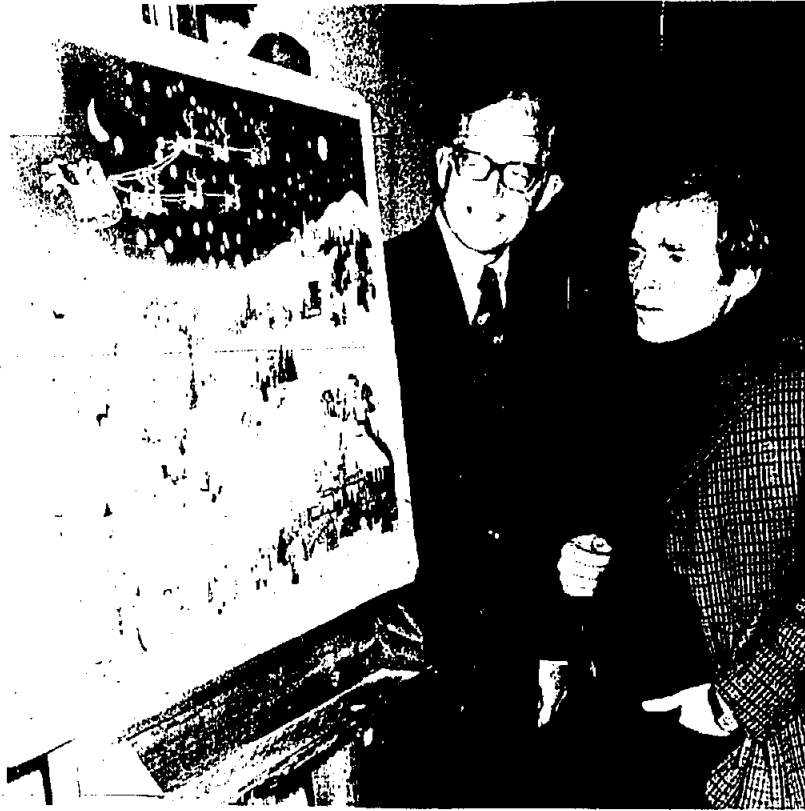
Grocery prices dropped 0.8 percent over the month. This decline was offset by increases for a variety of other goods and services, Bienslock indicated. The health and recreation index rose 0.5 percent in November, largely reflecting a 1.5 percent increase in the medical care component. Apparel and upkeep prices were up 0.5 percent. The housing index inched up 0.1 percent over the month as increases for household furnishings and operations, up 0.6 percent, and fuel oil, up 2.1 percent, were largely offset by declines in electricity and home financing charges.

On a seasonally adjusted basis, the index also remained unchanged in November, following eight consecutive months of increase, according to Bienslock. In February of this year, there was a seasonally adjusted dip of 0.1 percent in the index; since then it has risen 3.2 percent.

Falco Dance Company will appear at YMHA

The Louis Falco Dance Company, described by one major New York critic as "the most exciting new modern dance company to emerge during the last decade," will appear at the YMA-YWCA of Metropolitan New Jersey, 740 Northfield Ave., West Orange, Jan. 12-14 (9 p.m.).

The Louis Falco Dance Company was created in 1968, and since then has toured the United States, Canada, Mexico and Europe. All of the dancers in the Company have modern and ballet backgrounds, and have performed as principals with major dance companies throughout the world.



ORIGINAL CHRISTMAS SEAL — Walter W. Hilsop, president of the American Lung Association of New Jersey, looks over the original painting used for the 1976 Christmas Seals with Dick Cavett, national Christmas Seal chairman. The Lung Association celebrated its 70th annual Christmas Seal Campaign this year.

Jump in earnings listed for PSEG first 11 months

Public Service Electric and Gas Company reported this week that earnings for the 11 months ended Nov. 30 were \$141 million (\$2.44 a share), compared with \$108.3 million (\$1.99 a share) a year ago.

Robert I. Smith, president, attributed the earnings increase to higher electric and gas sales, rate increases granted in 1975 and 1976, and more effective recovery of higher gas costs. Kilowatt-hour sales increased 3.3 percent from the comparable 1975 period.

Thermal sales of gas rose 1.5 percent for the year to date, helped by the abnormally cold weather in October and November. Heating degree days in November reached 745, the highest total for that month since area temperature records were started in 1931. Normal for the month is 555.

Smith said that PSE&G expects to meet the gas requirements of all its firm customers during the 1976-77 heating season despite higher curtailments of pipeline supplies. Average curtailments of natural gas this year

Contest open to students on energy conservation

New Jersey elementary, junior high and high school students with original poster or project ideas about energy conservation can turn their thoughts into dollars and cents through the State Energy Office's Energy Conservation Contest.

Energy Office Administrator Burt Ross said the contest will be divided into categories based on the student's age; prizes will be awarded in elementary (kindergarten, through sixth grade), junior high seventh through ninth, and high school (10th through 12th) levels. Three winners will be selected from each category; \$25 savings bonds will be awarded to the elementary level winners, \$50 bonds to the junior high school winners and \$100 bonds to the high school winners. A \$100 bond will be awarded as a grand prize for the best entry among the nine winners. The winning posters and exhibits will be displayed at the second annual Energy Exposition and Fair in Cherry Hill next March, and at shopping centers throughout the state.

State sends out new tax tables to employers

State Tax Director Sidney Glaser announced this week that employers' instructions for withholding the New Jersey gross income tax are in the mail to 175,000 employers, reflecting the lower withholding rates which go into effect Jan. 1.

The instructions include withholding tables for the lower rates, and tables for employers to use the percentage method of withholding.

The tables are for use by employers on and after Jan. 1, and should be used to determine the amount of tax to be withheld on wages, tips, fees, commissions and other income for services rendered.

The amount to be withheld after Jan. 1 will be reduced by one third since it is no longer necessary to withhold for the two months between the effective date (July 1) and the start of collections (Sept. 1).

The tables have been compiled at rates estimated to yield an amount intended to approximate an individual's tax liability.

Employers must report withholdings by the 15th day of the month following the month for which the tax was withheld. The new tables will be used for the first time in reporting the withholdings for the month of January. The first reporting form and payment of the tax withheld for January will be due on Feb. 15.

Glaser pointed out that certain employers may file quarterly reports. This would be allowed in instances where the aggregate amount required to be withheld by an employer is less than \$25 in a calendar month, and the aggregate for the quarterly period ending on Mar. 31, June 30, Sept. 30 or Dec. 31 can reasonably be expected to be less than \$75. In such cases, the employer's report and payment of the withheld taxes for this period may be made on a quarterly basis on or before the 15th day of the month following the close of the calendar quarter.

Pre-punched and pre-addressed withholding returns (Form NJ 500) will be mailed periodically to all employers prior to the filing date. At such times, employers should use the envelopes and pre-addressed forms furnished for this purpose.

Employers not receiving the tables should communicate with the Forms Section, New Jersey Division of Taxation, West State and Willow streets, Trenton 08625.

Award to Hughes by Carrier Clinic

Supreme Court Justice Richard J. Hughes has been named recipient of the Carrier Foundation award of the Carrier Clinic in Belle Mead, New Jersey's, "biggest private psychiatric hospital."

In presenting the award, Carrier president, Dr. Robert S. Garber cited Hughes' "long record of concern for the problems of the mentally ill during his years as governor and as a juvenile court judge, but particularly for his rulings as Chief Justice." These rulings insure due process to Jerseyites facing commitment to mental institutions and to previously committed patients. All must now be seen before a review judge and be represented by counsel.

Justice Hughes now is revising the procedures for criminal and for juvenile commitments and has appointed a Task Force on Mental Commitment.

Classes at Kean in communicating

The Center for Continuing Education at Kean College, Union, has announced plans for two spring evening courses: "Communicating Up and Down the Corporate Ladder," and "Public Speaking for Managers." Both will be taught by Dr. Don Lumsden, associate professor of speech and theater media at Kean.

"Communicating Up and Down the Corporate Ladder," dealing with the role of formal and informal channels of communication within an organization, will be offered on six Mondays, Feb. 23-March 29, from 7 to 9 p.m. The fee is \$65. Registration deadline is Feb. 14.

"Public Speaking for Managers," aimed at developing abilities in preparing and presenting a speech to an audience, will be conducted on seven Mondays, April 12-May 23, also from 7 to 9 p.m. The fee is \$50 and the registration deadline is April 1.

For registration information, readers may call 527-2210 or 527-2163.

TNJ seeks hike in charter rates

Transport of New Jersey has petitioned the New Jersey State Board of Public Utility Commissioners for permission to increase charter rates on all intrastate trips.

A hearing on TNJ's petition will be held Jan. 12 and 13 at 10 a.m. in Room 208-101 Commerce St., Newark. Any person interested in protesting the proposed rate increase may attend.

Transport of New Jersey officials stressed the petition pertains only to increasing the rates of chartered buses.

Employment in 1985

Total employment in the United States is expected to reach 103.4 million by 1985, a jump of 20 percent, according to the "Occupational Outlook Handbook in Brief," published by the U.S. Labor Department, white-collar and service occupations are expected to grow rapidly in the next decade, but blue-collar and farm jobs will have slower-than-usual growth or decline.

FDU elects new trustee

Frederick Zisau, an attorney who heads Vornado, Inc., New Jersey's largest retailing company, has been elected to the board of trustees of Fairleigh Dickinson University.

Fairleigh S. Dickinson Jr., chairman of the university's board, announced that Zisau, 63, will join the trustees at their January meeting. His election expands the board to 12 members.

Since 1964, Zisau has been board chairman of Vornado, which operates Two Guys and Builders Emporium stores. In addition, he is a founder and chairman of the board of General Microwave Corp.

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Consumer TV program begins season Jan. 19

Is the American consumer an endangered species? Will he win his battle against shady deals, unfair practices and just plain rip-offs?

As it begins a new season on New Jersey Public Television, "Consumer Survival Kit" offers the weary American consumer a workable package of solutions to seemingly insurmountable consumer problems.

C.W. McCall, of "Conway" fame, makes an appearance on the first new season program Sunday, Jan. 9, at 6 p.m. on Channels 56 and 58. "Family Medical Care" will discuss doctors and hospitals, insurance and health maintenance plans.

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Rabbi Kreitman dinner speaker

The Presidents' Council of the United Synagogue Northern New Jersey Region will hold a dinner meeting on Thursday, Jan. 13, at Clinton Manor in Union.

The guest speaker will be Rabbi Benjamin Z. Kreitman, executive vice president of the United Synagogue of America. His topic will be: "The Present Agenda of the United Synagogue."

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I.R.A. PLAN
Employed? This is the plan for you! You'll be able to set aside 15% of your yearly income—up to a maximum of \$1,500. The money put into a retirement account earns big interest.

KEOGH PLAN
Self-employed? This is for you! You'll be able to set aside 15% of your yearly income—up to a maximum of \$7,500. The money put into a retirement account earns big interest.

Deposits insured by FSLIC

So many thousands of people have opened Tax Sheltered Retirement Plans during December, and City Federal Savings is anxious to help you save money on your taxes, so we have decided to "burn the midnight oil" so that you can meet the year-end deadline for opening a Keogh and IRA Tax Sheltered Retirement Account.

We've arranged for extra staff to be on hand all day Thursday, December 30, and to accommodate you to the last minute. We'll even be open till 12 midnight on the 30th, at select offices throughout the State. We have also established a toll free "hot line" phone number to answer all your questions concerning your eligibility for Keogh and IRA Accounts.

Remember... to save on your 1976 taxes, you must open your account before year-end! Call us now...

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For information and appointment at the City Federal Savings office in your area that will be open on December 30th until midnight, Phone Toll Free 800-352-4935