

# Financial Review section in this issue

# Springfield Leader

3 Sections  
VOL. 52 NO. 19 SPRINGFIELD, N.J., THURSDAY, February 5, 1981

Published by Trumar Publishing Corp., 37 Mountain Ave., Springfield, N.J. 07081  
Second Class Postage Paid at Springfield, N.J. 30 Cents Per-Copy

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TONY AND MIN FIORELLINO

## B'nai B'rith to honor Fiorellinos Sunday

Each year Springfield Lodge and Springfield Chapter of B'nai B'rith Women make a citizenship award to a Springfield resident or group that exemplifies community participation. In the past these awards frequently have gone to clergymen, government officials, high school principals and civic leaders. This year's award goes to two of the quiet people, Tony and Min Fiorellino. To many of Springfield's residents the faces will be familiar, if not the names. Others know them as Uncle Tony and Aunt Minnie. They are being given the award because through their volunteer work and availability to all groups who need a helping hand, Tony and Min have made a difference in the quality of life in Springfield.

Married for nearly 50 years, the Fiorellinos moved to Springfield in 1951 and raised their family. As a parishoner of St. James Church, Min has served as a member of the Rosary society for 12 years. Tony is a vice president of AMICO, the American Italian Cultural Organization of Springfield. For the past six years both have taken leadership roles in Springfield's senior citizen program. Min has been a member of the Suburban

Chapter of Deborah for the past 27 years and was honored by Deborah Hospital as a life member for her fundraising activities on behalf of that organization.

But their real work occurs in the kitchen. All of us like going to charitable and institutional dinners and fund raisers. We greet one another, shake hands, and enjoy the good fellowship of the event. Chances are, while we are doing that, back in the kitchen of the church, temple, or hall in which the affair is being held, the Fiorellinos are preparing the food and getting it ready to be served. Quite likely, they have been at it since early in the morning. They ask no recognition. They get no reward except the good feeling that they are helping make a fund raiser or testimonial possible for some Springfield organization.

This year B'nai B'rith brings Uncle Tony and Aunt Min out of the kitchen and to thank them for years and years of civic participation.

This year's award will be presented on Sunday at 8:30 p.m. at Temple Beth Ahm. Lee Harellick for the chapter and Yale Greenspoon for Springfield Lodge will serve as co-chairman for the affair.

## So you want to be in TV? Here's a chance

Cable television programming run by and for Springfield residents is the goal of Suburban Cablevision, channel PA-2, Springfield's own cable television station.

On the air since September, channel PA-2 serves township residents as well as those from Summit, Milburn, Berkeley Heights and New Providence.

Increased public participation in the operation of the station is a necessity

to its survival, according to Arnold Gerst, a Springfield volunteer for Communities on Cable (CoC), consisting of volunteers in the five-town area.

"We need broad-based support to continue operation of the station and we need local people to run the cameras, work the lights and run the station," Gerst said.

"What we have now is a Springfield station, with only one Springfield-

originated program," Gerst said.

Gerst is the host of 30 Legal Minutes, an information law program seen locally every other Tuesday at 8 p.m.

"If the public is interested, we could have more local programs, including a news show about Springfield," Gerst said.

Local cablecasts could include local governmental proceedings, including meetings of the Springfield Township Committee and the Springfield Board of Education, as well as local sports events.

Complete training of all facets of station operation would be given by staff personnel at the station's headquarters in Summit.

According to Gerst, a program to teach students in broadcasting is now under way at Jonathan Dayton Regional High School.

"We have 15 students who came to our initial session and we hope to get as many people as possible interested," Gerst noted.

An open house to inform residents about the station will be held Feb. 21 at 1 p.m. in the Springfield Public Library.

A station videotape will be shown and speakers will explain to residents how the station could be run.

Those interested in television programming or production or in membership in CoC may contact Gerst at 378-5736.

Funding for Suburban Cable is provided by grants and some money allocated in the township's budget, Gerst said.

Last year's opening of the cable outlet was in response to a request from the city of Summit for channel space.

"We hope to get as many Springfield residents as we can involved with the station and we will look to see what the community wants in local programming," Gerst concluded.

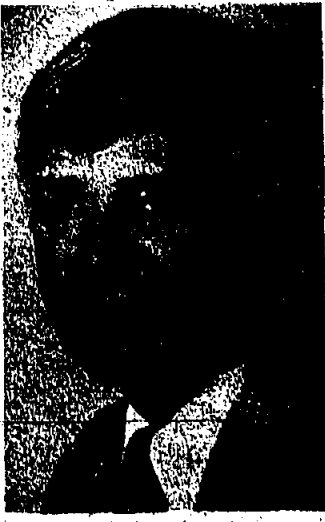
## Hirsh will continue to head committee

Charles Hirsh of Springfield, a former general chairman of Metropolitan N.J. State of Israel Bonds, will serve a second consecutive year as chairman of the Israel Bond Executive Committee. The announcement was made by Alan K. Bloom, chairman of the Metropolitan N.J. State of Israel Bonds.

In accepting the post again, Hirsh said, "This year has unique historical significance since it marks the 30th anniversary of the founding of the Israel Bond organization."

In 1950, the bond organization produced \$43.9 million in cash receipts for Israel's economic development, the largest sum realized in any year with the exception of 1973, the year of the Yom Kippur War. Since its establishment in 1951, it has channeled a total of \$5.1 billion into the country's development budget.

Hirsh, who served as a member of the U.J.A.'s Advance Gifts cabinet in the 1977 campaign, previously served as chairman of the U.J.A.'s cash mobilization drive. He was co-chairman of the Special Gifts Division in the Metropolitan N.J. area and co-chairman of their campaign in Springfield. He is a former member of the Board of Trustees of the Jewish Community Federation of Metropolitan N.J. and is a member of the Green Brook Country Club.



CHARLES HIRSH

He was recipient of the "Man of the Year" award presented by the Springfield Lodge of B'nai B'rith and is a former member of the board of trustees of the Jewish Education Association.

Hirsh is a member of Temple Sha'arey Shalom, Springfield, and served as an officer of the temple's board of trustees.

## Regional board seeking ways to fund loss in aid

By DAVID KREWSON

The Union County Regional Board of Education decided Tuesday night to find alternatives to pay for a proposed cut of \$598,443 in state minimum aid.

The alternatives, as proposed Tuesday night, could mean a cut in programs in the tentative \$18,763,701 school budget, a rise in the local tax rate for taxpayers in Springfield, Mountainside and Kenilworth or adoption of the budget as it has been presented in the hope that committees in the state legislature might cut other state programs and restore the \$64 million that Gov. Brendan Byrne slashed from the Department of Education's portion of the 1981 Budget.

The regional school budget for the 1981-82 school year must be submitted to the county superintendent of schools for approval by Feb. 20. The next step is a public hearing on March 3, and then a final vote by the public on April 7.

"If we make any changes in the budget, it would be at the public hearing in March," Charles Vitale, board president, said.

According to Vitale, the board has sent a resolution to the legislature petitioning it to allocate sufficient funds to maintain all public school aid at previous levels and to re-establish aid at the minimum 10 percent level originally guaranteed by the 1975 income tax law.

The cutback is aimed at property-rich districts ineligible for aid under conventional state aid formulas.

Byrne has said he would not oppose legislative efforts to restore the school aid to affluent districts by shifting budget priorities "as long as they don't take money from the poor, and give to the rich."

Committees in the state Assembly and Senate can transfer funds from some other program or find some way to increase state revenues.

In other business, the board approved two resolutions which would, if acted on, would ease traffic conditions at the entrance of Jonathan Dayton Regional High School in Springfield.

The resolutions request the Springfield Township Committee to authorize Springfield Police Chief George Parsell to conduct a study of the exit from Jonathan Dayton's parking lot onto Mountain Avenue and for the Committee to petition the Union County Board of Freeholders for permission to erect a traffic signal at the corner of Caldwell Place and Mountain Avenue.

In other matters, members of the board announced Tuesday they would seek re-election to another term, while a third said he will not seek re-election.

Board president Vitale of Kenilworth

and Stephen A. Marciniak of Clark have filed nominating petitions, while William J. Keyes of Berkeley Heights said no to another term.

First elected to the board in 1973, Vitale has been board president for seven years.

"It is most important that the regional district continue to provide the best possible education for its students

that the taxpayers' dollars can provide," Vitale said.

Citing his reasons for seeking re-election Marciniak said he "wants to continue the fight against the proposed cuts in minimum aid to the district and the only way to do that is to stay in office."

Stating that he was very sorry to leave, Keyes said he felt it was time for him quit.

## Heller, Dahmen say they will run again

Springfield Board of Education members Nancy Heller and Eileen Dahmen told the Leader Monday they will seek another term, while board member Elizabeth Simpson said she is undecided.

Voting to continue unfinished school board business, both candidates are seeking a new three-year term with the goal of solving school budget problems.

Simpson said she would be making up her mind sometime this week.

Both will candidates will be seeking their second terms on the board. Heller at 22 was the second-youngest board member in history when she was sworn in in 1978. Simpson was the youngest at 21.

"I feel this is going to be a difficult year and continuity on the board must be preserved," Dahmen said.

Heller also cited continuity as a factor in her decision to run again.

"We are going to have to make some hard decisions and I would like to be here to make them," Dahmen noted.

Persons interested in seeking a term on the board must obtain a nominating petition from the board secretary's office in the Raymond Chisolm School, Springfield.

Interested citizens must obtain 10 signatures and the deadline for filing petitions is 4 p.m. Feb. 26.

To be a candidate, a citizen must be a Springfield resident for two years, a citizen of the United States and be 18 years old.

Elections to the three school board seats is April 7, and voters will also decide the fate of the tentative \$4.2 million school budget for the 1981-82 school year.

The budget won approval from James Clancy, county superintendent of schools, Jan. 28.

## Montanari selected to fill Cohen's seat

Promising to work for Springfield's senior citizens, youth and the entire community, Joseph Montanari Jr. was sworn in Monday morning as the new member of the Springfield Township Committee.

Montanari, a district member of the Republican Municipal Committee, replaces former Republican Township Committeeman Jerry Cohen, who resigned Jan. 4 to move to Florida.

The members of the Township Committee selected Montanari after reviewing his qualifications as well as those of two other candidates.

The 26-member GOP committee selected Montanari, Robert Haarsgaard and Martip Manes for the vacant committee seat after interviewing several Springfield residents for the position.

Montanari, a 34-year resident of Springfield, said he would "represent the best interests of the town and vote for what is really right for Springfield, rather than vote along party lines."

The 40-year-old Montanari has been active in the GOP for nine years and was a campaign volunteer during the 1980 election campaign.

Opposed to the proposed state acquisition of the Houdaille Quarry in Springfield for the completion of 5.5 miles of Route 78, Montanari said he would like to talk to committee members before taking a position on whether the controversial \$100 million highway should be completed.

Montanari will serve out the remaining nine months of Cohen's unexpired three-year term and then seek election for a one-year term.



RETIRING AFTER 25 YEARS—Police Lt. Ralph Merlucci mans the desk at Springfield Police headquarters. Merlucci, a 25-year-veteran, will retire from the force Feb. 25.

## Colleagues praise retiring lieutenant

By DAVID KREWSON

Modest, loyal, dedicated, and a fine American were some of the words used by colleagues to describe Lt. Ralph Merlucci of the Springfield Police Department as he approaches retirement after 25 years of service to the community.

Merlucci, a veteran of the police force, will retire, Feb. 25.

"I plan to take it easy and enjoy life in retirement," Merlucci said.

Born and raised in the Wallisburg section of Newark and a 1941 graduate of Central High School, Newark, Merlucci wanted to serve his country.

After high school he and his twin brother enlisted in the U.S. Army and were sent overseas to fight in World War II.

Captured by the German's at Anzio Beach Italy, Merlucci and his brother were sent to prison near Munich.

After spending 14 months as prisoners of war, Merlucci and his brother were freed.

After the war, Merlucci spent time training to be a police officer, achieving that position in Springfield, Dec. 1, 1955.

"He had a strong drive, along with being very modest. He broke me in as a rookie patrolman and taught me the basics I have learned through the years," Capt. Sam Calabrese, a 30-year-veteran of the department, said of his friend and fellow officer.

"I respected his judgment very highly, and this is a great loss to the department and the people of Springfield with his retirement."

Calabrese praised Merlucci for his "coolness and professional judgment

before he made any decision."

During the turmoil of the 1960s, Calabrese said, "had a lot of foresight in police work and adjusted himself to the turmoil of the 1960s to meet anticipated problems."

"I never once saw him abuse a prisoner and he would never allow any abuses of other prisoners. He always respected minorities and their civil rights," Calabrese said.

"During the 1960s, we were the keepers of the peace and sought justice for everyone," Calabrese noted.

Rising from within the ranks, Merlucci made sergeant in 1970 and Lieutenant in 1975.

"He was promoted to those ranks as the result of high grades on his examinations and has been a dedicated employee," Springfield Police Chief George Parsell said.

"He never had any discipline problems with the department and I credit a lot of where I am today to the teachings of Lt. Merlucci," Calabrese said.

Merlucci and his wife, Mildred, have two grown children—a son, Joseph, and a daughter, Joan. His daughter attends Seton Hall University, South Orange, and has her own business.

With two grown children, Merlucci plans to stay in Springfield after his retirement becomes official June 1.

"I would hope any future officers of the department would be as good and dependable as Merlucci has been over the last 25 years and I think with his retirement, the department is going to lose one of its finest officers," Calabrese said.

## Man, 25, surrenders in hit-run death

A 25-year-old Plainfield man has been charged by Union Township police with leaving the scene of an accident and failure to report an accident in connection with the hit-and-run death last month of Lisa Welchek, 17-year-old daughter of former Springfield Mayor and Township Committeeman Robert Welchek.

Lemont Williams turned himself in to police Jan. 28 after reading newspaper accounts that police were searching for the driver of the car which struck and killed Miss Welchek, according to Capt. Bob Foster of the Union Police Department.

Williams has been released on bail and is scheduled for a probable cause hearing in Union Municipal Court Wednesday, according to police.

If probable cause is found, the case would be sent to a Union County grand jury where an indictment would be sought by the Union County Prosecutor's Office, police said.

Miss Welchek was killed as she attempted to cross the westbound lane of Route 22 in Union at 2:33 a.m. Jan. 17.

According to Foster, Williams has no prior driving convictions.

Williams told police that "it had been bothering his conscience," Foster said.

"We have nothing on him. He doesn't even have a driving record," Foster said.

Foster said conviction on a leaving the scene and failure to report an accident charge is a fine, possible jail sentence, and loss of driving privileges.

Your Library

LBJ's complex life studied in new book

Following are reviews of some of the recently received books at the Springfield Public Library.

**MOLDER OF THE GREAT SOCIETY** "Lyndon," by Merle Miller.

Hundreds of perceptive interviews (aided by the tape-recorder), conversations, library research and much traveling helped Miller create this oral biography over a five-year period. His previous biography of Harry Truman became a best seller. This one is about Lyndon Johnson, and without a doubt one of the most complex, fascinating, difficult and colorful personages in American history.

With a background of debating in college, teaching in a Texas Mexican-American school, Johnson entered Washington politics with a zest for work, early becoming a "wheeler-dealer" and a supporter of the "have-nots." By the time he won his Congressional seat in Texas in 1937 he was hailed as a "comer and a real liberal." Miller traces Johnson's progress as Senator, through his years as majority leader, until he became the youngest majority leader (1954). There was nothing delicate about him. He was "a master of managed chaos," "a triumph of organization."

**MOVIED BY THE MUSIC**-Sonia Begum with white Kindermostik classmate Jared Schmitt at SHORT HITS in the children's area.

Kindermostik of MIRA BISHOP'S KIDS. There are openings for all least two students in the two-year course for 3 1/2- to 4 1/2-year-olds. Information is available from the school at 379-4415.

SAT review offered by YMCA in Summit

For college-bound high school students, a five-week course in how to prepare for Scholastic Aptitude Test will be offered in March by the Summit YMCA, Maple Avenue.

The course is designed to turn the challenge of the SAT into an opportunity for the student to qualify for admission to the college of his or her choice.

The program includes intensive review in the mathematics and verbal areas, understanding of key concepts and application of these to new and different types of questions. Also featured are test-taking, timing and confidence-building strategies.

The course will be offered, March 3, 10, 17, 24, and 31 from 7 to 9 p.m., and registrations for the course are now being accepted at the YMCA.

The YMCA, Maple Avenue, Summit, will feature Feb. 10 "Montage in Black" a program that poetically depicts the chronological overview of the black experience.

The program is part of the YWCA's "Lunch and Learn" program and is open to all Springfield residents.

Reservations for the noon luncheon can be made by calling the YWCA at 273-4232. A \$2.50 fee is required for admission.

A women's basketball league has now been organized by the YWCA.

The games will be Thursdays during February and March, from 7 to 9 p.m. at Roosevelt Center, Park Avenue, Summit.

Any woman at least 17 years old may register and a small fee is required, according to Sheila Drohan, publicity spokesman for the YWCA.

Bloodmobile visit set

The first of Springfield's two annual Bloodmobile visits is scheduled for Thursday, Feb. 26, from 1:30 to 3:30 p.m., and will be held at the Presbyterian Parish House, 47 Church Mall. The drawing will be done by the North Jersey Blood Center and is open to all healthy adults aged 17 to 65, and 17-year-olds need written parent consent.

The Presbyterian Church will be the host group for this visit, and church members have been asked to make their donor appointments through the church office. The chairman of all other participating groups have been contacted and will make appointments to their members. Appointments also can be made by calling Sue Kalem at 378-6632.

Prospective donors, unable to make an appointment, may simply come to the Parish House during the scheduled hours.

Naturalist club program listed

An illustrated slide lecture, "Beautiful New Jersey," will be presented by Herbert Smith at the meeting at 8 p.m. Tuesday of the Echo Lake Naturalists Club at the Cranford Care Center, 265 Birchwood Ave., Cranford.

An all-day birding trip is planned Saturday, Feb. 14, to the Staten Island and Jamaica Bay areas. Glen Prinz will lead the trip.

Arrangements are being made by Dr. Herman Bieber for a weekend trip over Memorial Day to birding areas in nearby states.

Basic ends for Berman

Airman Mark C. Berman, son of Barbara M. Berman of Burnet Avenue, Union, and Donald C. Berman of Nelson Place, Springfield, has completed Air Force basic training at Lackland Air Force Base, Texas.

He is remaining at Lackland for specialized training in the security police field.

**TV IMPORTS HALVED** U.S. imports of complete color TV receivers dropped 50 percent in 1979, to 1.4 million units, compared with 2.8 million in 1978.

**WIND UP THE WANT ADS** U.S. imports of complete color TV receivers dropped 50 percent in 1979, to 1.4 million units, compared with 2.8 million in 1978.

**WEDNESDAY** 9 A.M. to 6 P.M. Office will not be open Thursday, February 12, Lincoln's Birthday.

**INVESTORS SAVINGS** 173 Mountain Ave., Springfield

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Springfield Scouts take 2nd in derby

Twenty-four patrols of Boy Scouts of the United District of Watchung Area Council participated in the annual Klondike Derby. This event was held at the snow-covered Camporee Area of the Watchung Reservation last month.

This year Klondike Derby was run by Our Lady of Fatima Roman Catholic Church in Elizabeth with the aid of the Springfield Scouts.

The winning patrol in the competition was the Badger Patrol of Troop 101. The members of this patrol are Joe Miguel, Patrol Leader, Luis Oliveira, Mark Pihls, Tony Paco, Jorge Campos, Cesar Ferrades and John Garbanha.

Second Place went to the Eagle Patrol of Troop 70, sponsored by the First Presbyterian Church of Springfield. The Scoutmaster of Troop 70 is Al Jaffe.

Third Place went to the Bobcat Patrol of Troop 101. The Scoutmaster of Troop 101 is Jaime Miguel.

More than 200 scouts and leaders from 15 troops participated in the event. Units represented in the competition included Troops 8, 17, 23 and 81 from Elizabeth; Troops 90, 94, 196 from Hillside; Troops 63, 65, 68, 69, 71 and 85 from Union, and Troops 70 and 73 from Springfield.

The patrols pulled sleds loaded with equipment over a course that took them to "ice towns" where the "mayors" of each had a problem to be solved. In order to solve these problems a knowledge of rescue, lashing, knot tying, compass, firebuilding, first aid, campfire, signalling, measurement, observation and cooking was required.

The patrols received points according to their performance in these skills. This year Klondike Derby was run by Our Lady of Fatima Roman Catholic Church in Elizabeth with the aid of the Springfield Scouts.

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Libco leases space

Libco Inc., distributor for Adidas products such as sneakers and running shorts, has leased and is occupying 28,000 square feet of warehouse space on Lawrenceville Road in Springfield, Jersey City, vice president of Commerce Management Corp., the real estate arm of Murray Construction Corp. of Springfield, has announced.

The Valcor facility is an expansion for Libco which is using the space as a storage warehouse for Adidas sneakers. Libco, which has its headquarters in a nearby building in Springfield, is an 11-year-old company whose president is Ralph Libonati. The company has close to 100 employees and distributes sneakers and other Adidas products along the Eastern Seaboard.

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### Congressman Matthew Rinaldo

Where should Congress cut the budget to slow inflation without emasculating programs that the public demands? The new director of the Office of Management and Budget, David Stockman, must grapple with that tough question in an attempt to avoid another \$65 billion deficit that is contributing to inflation, high interest rates and a decline in American living standards.

The specifics of the proposed budget cuts by the Office of Management and Budget will be the first test of the Reagan Administration's spending priorities and its relations with Congress. Dozens of programs have been mentioned for possible reductions since the Reagan transition team confronted the problem of a staggering budget deficit that is \$30 billion more than originally projected by the Carter Administration less than 10 months ago.

They begin with cutting mass transportation funds to curb rising gas subsidies at a time of rising food prices and worldwide demand for American agricultural products. Every region in the country and many institutions will be involved in the battle over which parts of the budget should be cut.

Before budget cuts are drawn before Congress and the new administration, it might help everyone to examine the staggering increase in the federal grant program funding to match the federal grant. By the time this odyssey is completed, the incentive to do something about drug abuse has been reduced to a pulp.

The sheer number of small, overlapping grant programs causes enormous paperwork and increases the number of administrative personnel. Separate requirements for each program prevent federal agencies from working with the leadership of MRS. CHARLES A. MUNDY is announced. Fingerprints of residents are taken by the Springfield Police Department and placed on file for identification purposes.

Without eliminating any of these programs, Congress could still save as much as \$3 billion annually by streamlining their administration, according to recommendations of the Advisory Commission on Intergovernmental Relations. The commission found

### Assemblyman William Maguire

I deplore an emerging pattern of crisis funding of major state programs by the Byrne administration. The government's haste to eliminate the \$2 million minimum aid public education program on the heels of Human Services Commissioner Ann Klein's threat to cut off several Medicaid services is a disservice to the state and seems to set a pattern of crisis management.

The \$50 million budget shortfall in the Medicaid program was essential on Thursday when Sen. Joseph P. Kamp unanimously to approve an emergency appropriation bill authorizing the shift of unappropriated funds from other programs. The Senate is expected to take similar action later this month.

The administration has an undesirable habit of holding essential services hostage with threats of funding cutoffs rather than availing these services with competent budgeting and cost control. The Klein threat regarding Medicaid unnecessarily frightened about 850 senior and handicapped citizens and the education minimum aid threat adversely affected 234 school districts throughout the state.

### N.J. Senator Donald DiFrancesco

I called upon the chairman of the Joint Appropriations Committee to establish as the committee's first priority the restoration of funds to maintain the minimum aid to local school district program.

The Committee is scheduled to begin its hearings on the proposed 1982 budget on March 10 and I urge that

### Springfield Leader

minimum aid program question be resolved as early as possible so officials of the 234 districts involved will know precisely where they stand.

I feel I must be sharply critical of the governor for his decision to abandon the \$4 million per year program, calling the move one of the worst in the history of public education in New Jersey.

### Other Meetings

Union County Regional Board of Education, 1st Tuesday at 8 p.m., location to be announced among four regional high schools.

The Legislative and the Byrne Administration have a moral and statutory commitment to provide that assistance.

### Letters

RESIDENT THANKED  
On behalf of the Township Committee and the Township of Springfield, I would like to express my personal thanks to the new director of the Office of Management and Budget, David Stockman, for his letter which hangs in front of our Municipal Building. It is a fine reminder to the townspeople of the freedom we all share, and lets us reflect upon a great and joyous time in our history.

WILLIAM C. WEH  
Mayor of Springfield

### Past Tense

ONE YEAR AGO  
PETE FALZARANO is hired as the new athletic director at Jonathan Dayton Regional High School. The Springfield Recreation Department announces the development of a Youth Council. The Jonathan Dayton Regional High School basketball team boosts its record to 67 after a 61-57 victory over West Orange. Twenty-two points are scored by ADAM JOSEPH of Dayton. The Union County Regional Board of Education gives approval for a pilot program to help students quit smoking.

Twenty-five years ago  
MRS. THOMAS DOUGHERTY is elected president of the Springfield Girl Scout Council. All double sessions are eliminated in Springfield schools when 348 pupils are scheduled to report to regular classes at the new and recently completed Edward Walton School on Mountain Avenue. A Springfield businessman, JOHN A. SCHABER, is appointed to the Board of Directors of the Union National Bank.

### Legislative addresses

The Senate  
Bill Bradley, Democrat of Danville, 215 Russell Senate Office Building, Washington, D.C. 20510 (telephone: 202-224-3224), or 1609 Vanhauke Rd., Union, N.J. 07088 (telephone: 689-0969).

### The House

Matthew J. Rinaldo, Republican of Union, 114 Cannon House Office Building, Washington, D.C. 20515. District includes Union, Springfield, Roselle, Roselle Park and Mountain-side.

### In Trenton

District 22  
Municipalities: Kenilworth, Mount Laurel, Marlton, Mount Pleasant, State Senate - Donald T. DiFrancesco, 1906 Westfield Ave., South Plains 07078. Assembly - Robert Franks, 495 Plainsfield Ave., Berkeley Heights 07022. William J. Maguire, 138 Westfield Ave., Clark 07066.

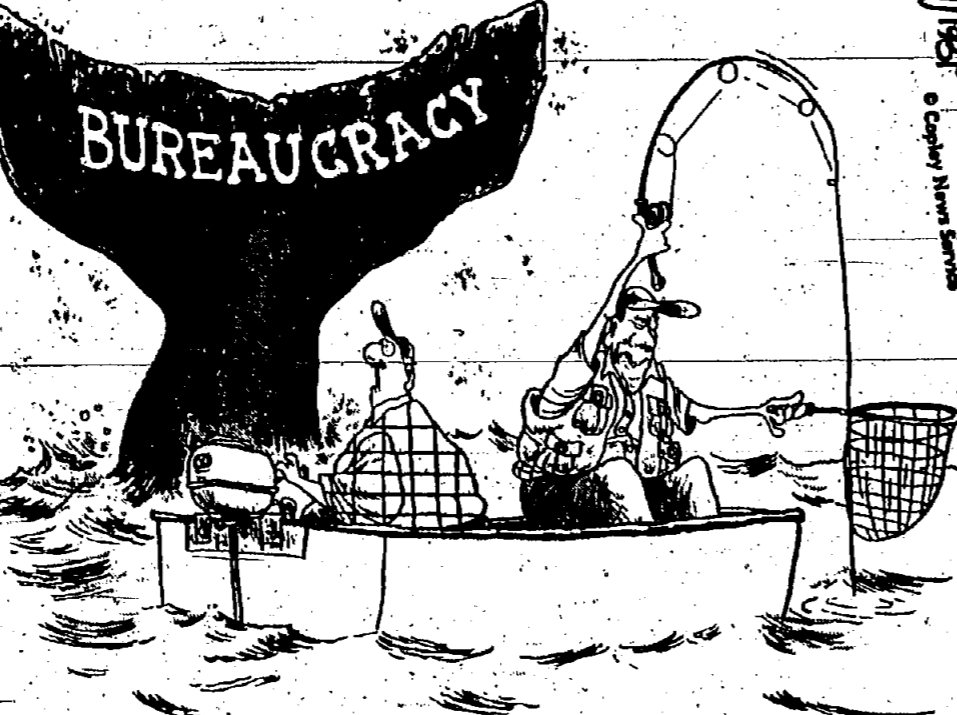
### Municipal meetings

Township Committee, 2nd and 4th Tuesdays at 8 p.m., conference, preceding Mondays at 7:30 p.m.  
Springfield Board of Education, 3rd Monday at 8 p.m., conference, preceding Wednesdays at 8 p.m.  
Board of Health, 3rd Wednesday at 8 p.m.  
Zoning Board of Adjustment, 3rd Tuesday at 8 p.m.  
Environmental Commission, 2nd Wednesday at 8 p.m.  
Rent Leveling Board, last Thursday at 8 p.m.  
Board of Review, 1st Tuesday at 7 p.m.

### Other Meetings

Union County Regional Board of Education, 1st Tuesday at 8 p.m., location to be announced among four regional high schools.

The Legislative and the Byrne Administration have a moral and statutory commitment to provide that assistance.



YOU'D BETTER GET A GOOD GRIP ON THAT NET, RON.

### The State We're In

#### North Jersey Conservation Foundation

After years of inaction, inevitably brought into glaring focus by a vengeful weather pattern which in realistic terms equals a drought, Trenton is making serious noises about correcting an inadequate state water supply system. Five bills, now in the Legislature would do this, at a cost of \$345 million, it is said.

Nobody can argue with the fact that repairs are badly overdue—and the more costly for it. Unfortunately, the scramble to do something breeds the opportunity of doing the wrong thing. I'm reminded of the proverbial general who jumped on his horse and rode off in all directions.

This is the fear of the New Jersey Water Supply Coalition, a group of environmental people, watershed association leaders and others. I'm a member too. We agree there should be action—but action based on logical progressions and priorities. That's why the coalition supports none of the five bills in its entirety.

### U.S. Senator Harrison Williams

Most of us are aware of the growing problem of street crime and the toll it takes on our society, but few people realize that arson is the nation's fastest growing crime—and perhaps the most insidious.

Every year in New Jersey, thousands of buildings are destroyed by fires that have been set deliberately and some 2,000 people, many of them firefighters, are injured. The annual national bill for arson is \$20 billion. Moreover, the professional arsonist seems to be able to operate with virtual impunity because more than one percent of those even arrested for the crime.

We can no longer wait idly as this most serious crime sweeps away our homes and businesses. Steps must be taken to remove the profit from arson and stiffen the prosecution standards in New Jersey and elsewhere in the country where arson is an ever-increasing problem.

In many communities throughout the nation, special task forces are being established to help combat the arson problem. At the federal level, I have introduced legislation which would tighten up the insurance application standards and limit the amount of insurance compensation which could be provided for properties which will not be rebuilt.



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### Workshops set about problem facing women

A series of 10 workshops on problems facing women today will be conducted by Union College of its Cranford Campus and the Cranford Public Library, beginning the week of Feb. 22.

The topics to be covered are: Climbing Out of the Nest; Being a Woman: An Individual Statement; Setting Goals: What Do I Want Out of Life?; Superwoman: Expectations of Ourselves and Others; What Happens to the Children If I...; Living Alone: A Realistic Approach; Mothers and Daughters: Who's Am I?; Understanding Life's Transitions: Crisis or Challenge; Decisions! Decisions! and Did You Know It?

Registration for the workshops is for the entire series. Tuition is \$10 for the sessions. For further information, contact the College's Office of Continuing Education, 276-2600, Ext. 206 or 233.

### Paton elected president of board

George Paton Jr. of Roselle Park has been elected president of the Eastern Union County Board of Realtors.

Paton, a realtor for 18 years, had previously served the board as secretary, treasurer and vice president. He is married to the former Gail Schoening of Roselle Park and they are the parents of five children.

With some improvements, S-161—"The Water Supply Management Act," which defines a uniform fee system—should win full support. The next bill, S-1612, would create a state utility which could take over inadequate facilities. The fourth (S-1613) would bring needed order from the current chaos of rates. It's a good idea, but the public needs right now to know who would be paying for what. The bill needs clarification.

Finally, S-1614 authorizes the state to have a bigger water company take over a smaller one when the latter proves incapable of doing a good job.

Two hearings already have been held; third is scheduled for Feb. 10. To find out where the one will be, call Michael Catania at Legislative Services, 609-292-7676. And then attend!

### For the Birds

For the birds  
immune to all but birds on all continents with humans. However, it's today gray squirrels get up and go to bed when they please, eat all sorts of junk food and accept it from your hand.

The most prominent part of a gray squirrel's anatomy is its long tail. Legend tells us that when it became that way when a squirrel could travel the air, it was because it was so fat that it could float on its own fat.

After six years of con- trol from the Atlantic to the Gulf of Mexico, these furry gray bandits, I to touch the ground. In balance pole, stiers the thing I've seen—these days it is the squirrel who jumps the war for it's never after dawn and again at night, but at least a twig. Hickory nuts, parachute when the squirrel hangs from the branch, white oak buds and leaves a blanket when the of our house, seem to be the preferred diet.

### Scrapbook

Feb. 5, 1945—Gen. George S. Patton's Third Army breaks German Siegfried Line.

Feb. 6, 1896—Geroge Herman "Babe" Ruth, baseball's "King of Swat," is born in Baltimore.

Feb. 7, 1864—John Deere, manufacturer and inventor of the steel plow, is born in Rutland, Vt.

Feb. 8, 1910—Boy Scouts of America receives its charter in Washington, D.C.

Feb. 9, 1917—An earthquake in Southern California, recording 8.5 on the Richter Scale, kills 65 persons.

Feb. 10, 1933—Postal Telegraph Service introduces the singing telegram.

Feb. 11, 1799—The first antislavery petitions are submitted to Congress.

### Bradley's TV show has UC 'connection'

"New Jersey Now," television Bill Bradley's new cable-television show, will have Union College connection.

The senator is using Union College's Media Center to produce the first show in a new kind of job experience, and will be very useful to them when they start looking for future employment.

"It's one thing for students to do well in television production classes, but it's entirely new experience when the pressure's on," Kato said. And with Senator Bradley and eight members of his staff involved, the pressure was on, but "the students were excellent—they performed very professionally, and I was very impressed," Kato added.

In addition to the center director, members of the media staff who helped with the taping were Jacqueline Leonard of Cranford, assistant director of the center, and Prof. Susan Stock of Westfield, coordinator of the communications program.

### Black Awareness Week to start Monday at UC

A series of events focusing on blacks in America will begin Monday at Union College in celebration of Black Awareness Week.

The college will present a film lecture evening at the Plainfield Public Library tomorrow at 7 p.m. The event, which will focus on the black family in America, is the first program in the College's 1981 film lecture series.

The black organization of students (BOS), a student group, will sponsor two events to highlight the week: the "BOS Surprise" Tuesday, Feb. 10, and the appearance of the Eric Garner group, a racially-mixed jazz ensemble, Thursday, Feb. 12. Both events will be held from 12:15 to 1:30 p.m., when no classes are conducted and students are free to attend special activities.

In addition to the special events, the staff and students of the Union College will be participating in a history of the 15-year-old black awareness week for publication in the College's newspaper, "The Scroll."

### Interweave Center seminar set Sunday

The Interweave Center for Holistic Living will hold its third public service "celebration" Sunday from 1:30 to 3:30 p.m. at the Church Parish Hall, 31 Woodland Ave., Summit.

The seminar will offer ways to improve the outer environment as well as personally. A series of free Wednesday lecture seminars will be held at the church center, Feb. 11, 18 and 25 from 9:30 a.m. to 11:30 a.m.

Nearly all the forest land in British Columbia is owned or administered by the provincial government. The forests contain some 3 billion cubic meters of merchantable timber.

### Gallery talks set for Y

Peter Homitzky, artist-in-residence at the Eastern Union County YM-YWHA on Green Lane in Union, will be the featured speaker at an art exhibition and sale that opens Sunday and continues through Feb. 20.

He will conduct tours of the exhibit in the afternoon, daily for the duration of the exhibit.

Next Thursday evening, the Y's art lecture series will present a program on "Current Trends in Art."

The exhibition is open from 1 to 5 p.m. Sundays through Fridays and 7:30 to 10 p.m. Mondays through Thursdays. Admission is \$1.

Committee members include Mildred Leach of Union, two other Union residents, Jean Snyder and Andrea Spivack, are in charge of hospitality.

### DOT program lists deadline

Preliminary applications for a program to aid private nonprofit agencies in providing transportation for the elderly and handicapped are being accepted by the New Jersey Department of Transportation (DOT), according to Peter M. Shields, director of the Union County Department of Human Resources/Division on Aging.

Pre-application forms, available at



NEW OFFICE DEDICATED—The Rev. Dominic A. Marconi, vicar of Union County, prepares to cut the ribbon during dedication ceremonies at the new Plainfield office of the Office of Migration-Union County. Seated by the ribbon are, left, George Piegare of Catholic Community Services, Newark; Roman Wilbur, program director of the county migration office, and the Rev. Manuel Revuelto of St. Mary's Church, Plainfield.

### February festivities planned at Trailside

A week of nature discoveries, hikes by the trails they build and will survey the types of nests found near Trailside. Outdoor activities and indoor crafts will busy first through third grade youths in the afternoon. During the first portion of "Winter Wonders" children will measure snowfall and temperature, while the second portion will take them inside to create snowflakes and crystals.

"Scavenger Hunt" opens Thursday, Feb. 19. Third, fourth and fifth graders will search for nature items named on a list. "Winter Discovery Walk" invites parents and their four and five year old sons and daughters to join in an afternoon nature walk to uncover various signs of winter life.

The detective work continues on Friday, Feb. 20, which is the last day of "February Festivities." At the morning program, youngsters will look for tracks of rabbits, squirrels and other animals that stay active year-round. A hand lens will aid those in the afternoon session in their search for tiny world living in the Watchung Reservation. "Tracks," the first activity, is designed for third through sixth graders, while "Magnifiers," the second, is designed for first and second graders.

Additional information on this vacation week's special features can be obtained and registration can be done by calling Trailside at 232-5330. There is a nominal fee for all but the films.

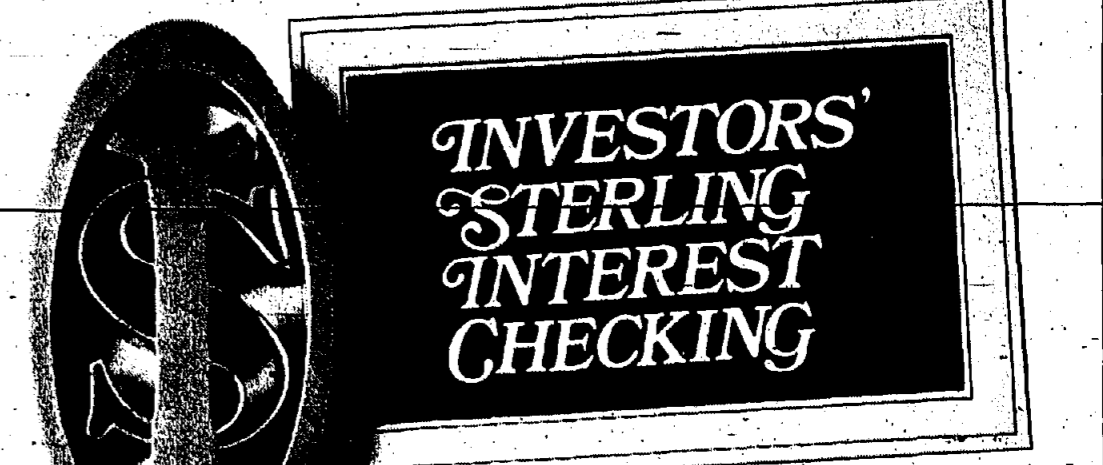
### ESP program tomorrow

A demonstration of ESP and hypnotism will be featured at Union College tomorrow as part of the Student Government Association's Lecture and Entertainment series at 9 p.m. in the College Center Theater.

Bill Eagles, recognized as one of America's leading psychics and hypnotists, will present facts of clairvoyance and discuss his theory of hypnosis as it applies to the medical and psychiatric fields.

While the SGA Lecture and Entertainment Series is conducted primarily for students, faculty and staff at Union College, tickets for an adult to the public one week before the scheduled event and a limited number are still available for this program. Ticket information may be obtained by calling the SGA office, 276-9430.

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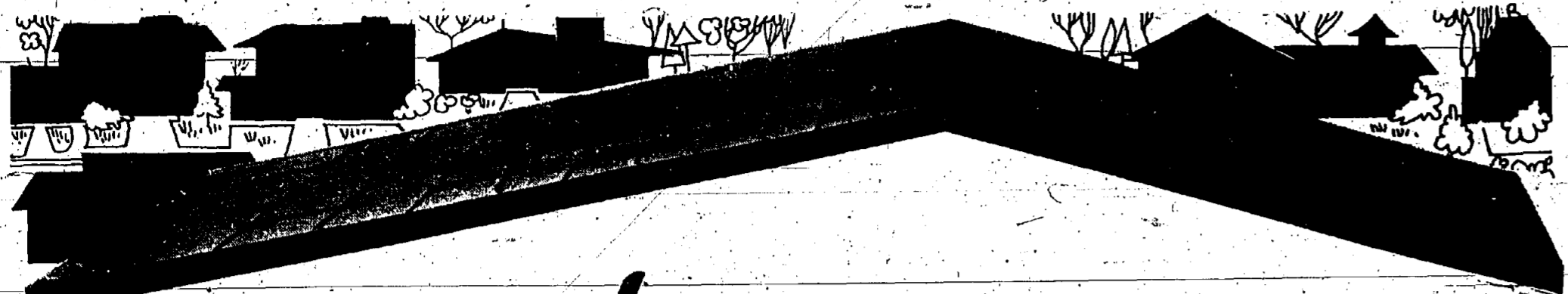
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# Your Home

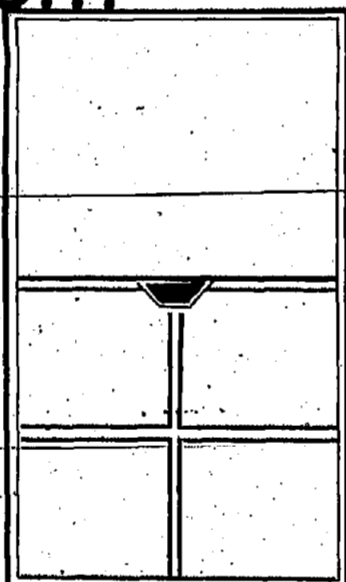
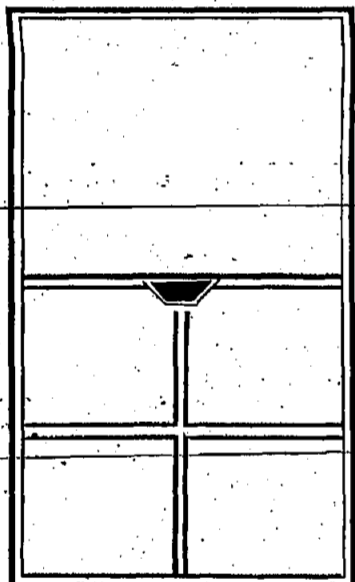
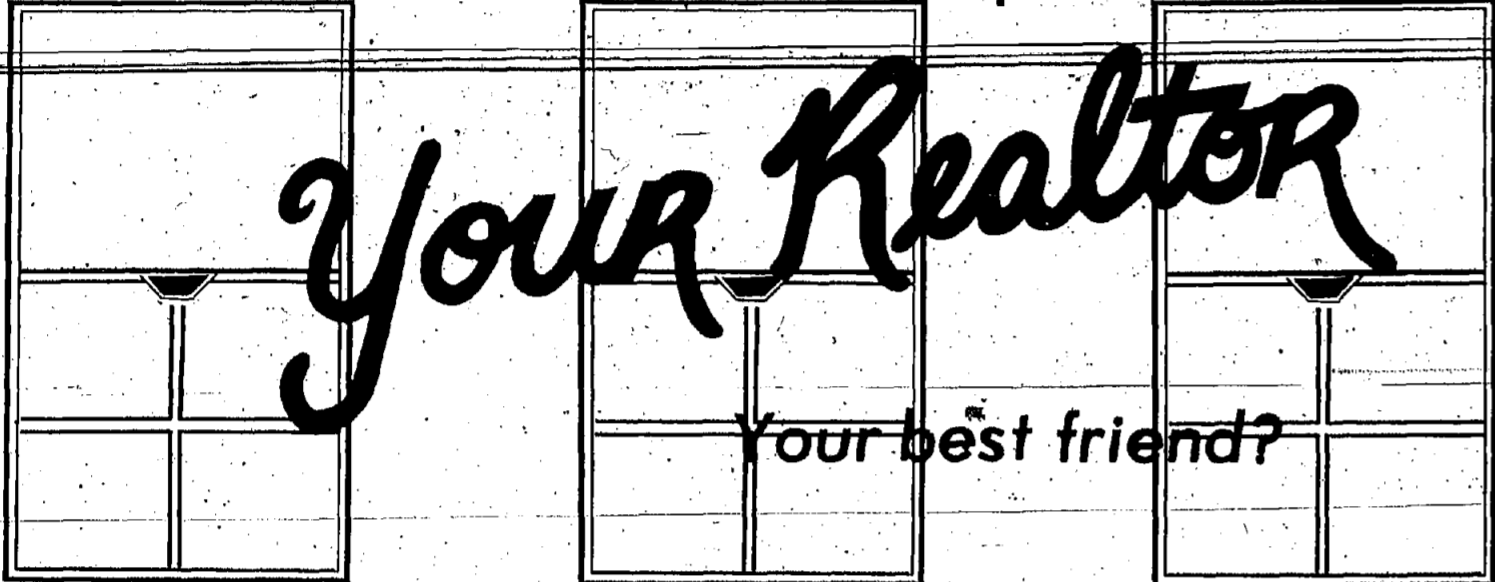
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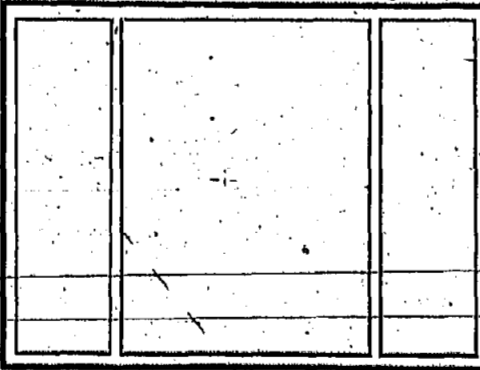
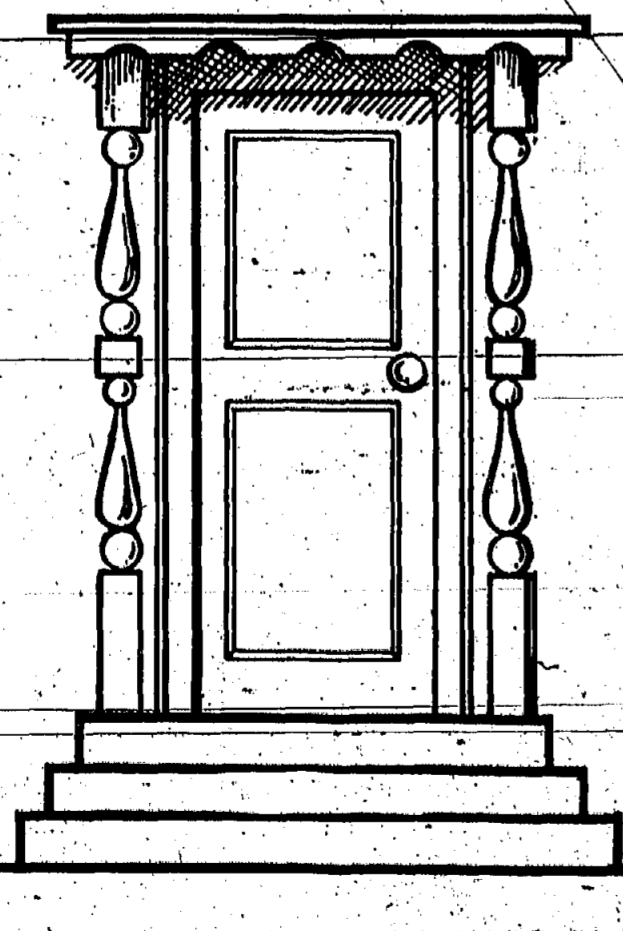
Your local realtor can help you get the top dollar for your home and show you how to move it quickly, regardless of market conditions. Chances are he works closely with your local community newspaper to inform residents of properties that are available...chances are he'll list your home with us to get the best coverage of local families at the lowest price.

Most families agree that their home is their single most valuable possession. Years of sacrifice and saving have resulted in more American families owning their own homes

than in any country in the world. Thrifty home-owners have ensured their financial success by investing in the most profitable of all investments...real estate.

That's why, when it comes time to sell, smart home-owners seek the services of a local Realtor. His expertise, familiarity with the community and experience provide the kind of counsel you can't get in any other way. At his fingertips he has the names of dozens of prospective buyers who are looking for homes in the area; with his contacts he can help you and the buyer with the hundred-and-one problems encountered by the seller of a home.

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So....whether you're buying or selling Real Estate....contact your local Realtor and keep your eye on the Real Estate offerings in this newspaper.

## League directs efforts at halting arms race

Judy Hinds, president of the Northeast Regional Women's International League for Peace and Freedom, addressed the Union-Exeter Women's Luncheon at the club last night. She talked about the national agenda for the league and regional conferences to be held this year.

## Bill provisions told by Lipman

State Senator Wynona Lipman of Newark, speaking to Concerned Black Personnel at Kean College in Union, described the provisions of Senate Bill 1166, which the state legislative body will consider Feb. 19.

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## Nice Stuff sweater SALE \$5.00 to \$14.00

Advertisement for 'Nice Stuff' sweaters, featuring a woman in a sweater and details about the sale.

## East Orange Nice Stuff

will be open daily 10-6 Thurs 10-9 all other store hours remain the same

## FDU plans silver fete

One result of a five-year-old state aid agreement between the FDU and the State of New Jersey is the annual silver fete at the school on firm financial footing, it is that about 80 percent of the freshmen students are New Jersey residents.

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## Kean program helps CP care

A three-day training program developed by the Kean College Institute of Human Services in cooperation with the United Cerebral Palsy League of Union County prepared 12 Kean College students to work in the new Respite Care Program designed for exceptional children and adults.

## Scholarships are offered

Ston Hill University, South Orange, is offering Martin Luther King Jr. four-year scholarships to minority students who reflect the concerns and goals of the late civil rights leader.

## Ringel named

Lillian Ringel has been named assistant director of the gerontology program at the College of Saint Elizabeth in Convent Station.

## Concert set for Feb. 15

The Bloomfield Symphony Orchestra, with pianist David Reeves as guest soloist, will present a concert Sunday, Feb. 15, at 3 p.m. in the North Junior High School, Bloomfield.

## The Center for Family Living

is pleased to announce The opening of offices for Sexual and Relationship Counseling and Therapy in Springfield, New Jersey (201) 379-4546 (By Appointment) DANIEL N. WATTER, M.A., Director.

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## Last group on sale at Ridge

It's been a remarkable two years. A sales record that is clearly one of the most impressive in modern real estate history. Still don't know what we're talking about?

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## Suburban Real Estate

## Meticulous planning at Huntington Park

Huntington Park, a luxurious 328-townhome community of two- and three-bedroom models set in a country club atmosphere, has made its formal debut in Belle Mead.

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Advertisement for water-saving devices, featuring a faucet and the text 'SAVE 40,000 GALLONS OF WATER! HELP BEAT THE WATER SHORTAGE and SAVE MONEY!'.

Advertisement for water-saving devices, featuring a diagram of a toilet and sink and the text 'SAVE 10,000 GALS. • SAVE 18,250 GALS. • SAVE 11,800 GALS. TOILET FLUSHING IN THE SHOWER ON SINK USE'.

### Mondi elected head of higher ed agency

Benjamin Mondt of Scotch Plains was elected chairman of the Union County Coordinating Agency for Higher Education at a meeting at Union College, succeeding James S. Avery, who moved to Connecticut.

The agency elected Victor Cardoso of Linden vice chairman, succeeding Mondt, and Harold Fisher of Plainfield secretary, succeeding Cardoso.

The slate of officers was prepared by a nominating committee headed by former Assemblyman James M. McGowan of Elizabeth.

The Coordinating Agency is an 11-person body established by the Union County Board of Chosen Freeholders with the approval of the State Board of Higher Education to determine higher educational needs in Union County on the community college level and to contract with existing institutions to provide programs to meet those needs.

The Agency currently has contracts with Union College and Union County Technical Institute, Scotch Plains, and utilizes the Schools of Nursing of Elizabeth, General Hospital and Muhlenberg Hospital, Plainfield.

Other members of the Agency are: James Clancy of Westfield, Union County superintendent of schools; Matthew Bitals of Mountainside, president of the Board of Education of the Union County Vocational School, and Virginia Harris of Westfield.

Mondt, who is president of Universal Warehouse, Carteret, is a graduate of New York University with a degree in mechanical engineering. Mondt is also chairman of the Board of Milton Conductor, Inc., Carteret, chairman of the Board of Snark Products, Inc., Virginia Beach, Va.

A talk on Wedgwood and its history is scheduled by Stanley Wax March 4 at 2 p.m. Maribel Goldberg will be appearing March 12 from 7 to 10 p.m.

### Entertainment announced for quake benefit

The list of entertainers for the Musical Benefit scheduled Sunday, Feb. 15, by the Italian Earthquake Relief Committee of Elizabeth has been announced.

All proceeds of the benefit, to be held at the Holiday Inn Jelger, Elizabeth, from 4 to 9 p.m., will go to earthquake victims; the entertainers have donated their time, according to Howard Freund, benefit chairman.

Tony Allen, star of the Festa Italiana Show on WJIM, will be the host. Entertainers will include Elizabeth Mayor Thomas G. Dunn refereeing a "brawl" between Rocky Graziano, former welterweight champion, and Dave Chaco, one-time contender; singer Nino Roccato, Phil Brilo, Ann Topell, Barbara Sheppard, Louise Natale, Carmela Cocece, Pepe Cosentino, Annette Vallante and Freddie the German Cowboy.

Also entertaining will be Tony, "The Great Houdini of Tomorrow," and comedian Frank Mayo. Music will be provided by Nicole Natta's Shangrales, the Family Quartet, Russ Stallone's Trio with Leo and Murray and the Brass Ensemble of Elizabeth High School.

Tickets are available from Father Allyn Manni at St. Anthony of Padua Church, Elizabeth.

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ALL ABOUT OWLS - Len Soucy, left, New Jersey naturalist, shows off Lady the barn owl and a Saw-Whet owl to students at the Edward Wallon School, Springfield. Soucy gave a presentation on the owls of New Jersey to the students. Students pictured are, from left, Steve Marchetti, Jim Shulman, Ellen Ganek, Jamie Landow and Marc Palkin.

### Bayonne tutors visit town tutoring center

The Tutoring Center in Springfield has just received 16 tutors from the Bayonne, ESAEA Peer Helping Program during the past four weeks.

McGuire said she wanted to expose her tutors to some of the more advanced teaching approaches and techniques used at the center.

Individualized instruction is prescribed at the center after testing to identify a person's needs.

Tutoring Center students learn at their own rate. After receiving instruction they always first out immediately whether their answers are right or not and why.

### Russo urging extension of TV coverage of trials

State Sen. Anthony E. Russo (D-20th District) has called on Chief Justice Robert Wilentz to extend beyond July 1 permission for television coverage of criminal and civil trials in New Jersey.

Russo made his suggestion in a letter to the chief justice in response to the United States Supreme Court ruling that states are free to permit the televising of criminal trials.

Russo said he was confident that the benefits of televised coverage outweighed any disadvantage to the defendants.

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### ACNJ meeting set to focus on detention care

The problems and needs of children in detention and shelter care in Union County will be discussed at a public meeting tomorrow, sponsored by the Association for Children of New Jersey (ACNJ), a statewide citizen advocacy organization.

Linda Wood and Carl Moore, co-authors of a new report, "Behind the Labels: Children in Detention and Shelter Care," published by ACNJ, will present the findings and recommendations of the report as they relate to Union County.

The program, one of a series ACNJ will hold throughout the state, is being coordinated by Carla Wilson of Westfield, a member of the Elizabeth-Plainfield Junior League.

Persons wishing to attend should call 643-3275.

### Council asking for volunteers

The Union County Advisory Council, an official advisory group to the Regional Health Planning Council, is seeking persons interested in taking an active part in determining the course of health care in Union County.

According to Sara Temkin, chairman of the group's nominating committee and assistant director of the Cranford Public Library, the council is seeking to recruit young consumers.

Among the priority health concerns of the council this year are the availability of long-term nursing-home care, sheltered boarding and home health care and a mental health service.

The council, headed by Wilbert Allen of Westfield, former brigadier general of the New Jersey National Guard, meets the first Thursday of each month at 2:30 p.m. in the Cranford Public Library.

Persons interested in joining should contact the Regional Health Planning Council at 622-3290.

### UC awarded Sears grant

Union College has received an unrestricted gift of \$2,000 from the Sears-Roebuck Foundation. It was announced by Dr. Saul Orkin, college president.

The gift was presented to the college through Sears' Watching store by Charles Dvorscak, personnel manager, and Don Snyder, store manager. It marks the ninth consecutive year Sears has presented such a gift to Union College.

OLDEN The median age of the U.S. population has risen to 30. This means half are over 30 and half under 30. In 1970 the median age was 27.6.

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\*Plus \$10 Monthly Money Market Certificate (\$10,000 min.) Available February 5 thru February 11

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## this week.....social / entertainment / sports / classified



CAROLYN HANSON

Miss Hanson to be married



DIANE BARNES

Diane Barnes betrothal told



ANN L. FAZIO

Date planned by Ann Fazio



BARBARA GOLDFARB

Miss Goldfarb to wed in May

### A Heritage Festival ball slated Feb. 21 in Union

The sixth annual Heritage Festival ball will be held Saturday, Feb. 21, at the Town and Campus Restaurant, Union.

The ball will be sponsored by New Jersey ethnic communities, some of whom present Heritage Festivals at the Garden State Arts Center each year.

The evening will begin with cocktails at 6 o'clock, followed by a parade of costumes, dinner, ethnic entertainment and dancing.

Additional information can be obtained by contacting Mrs. Pat DeProspero, 245 Forest Rd., Fanwood, N. J. 07023.

### NCJW to meet on Wednesday at Y in Union

Ulisses Dietz, curator of Decorative Arts at the Newark Museum, will be guest speaker at a general meeting of the Greater Elizabeth Section, National Council of Jewish Women (NCJW), Wednesday at 8 p.m. at the YM-YWHA, Green Lane, Union.

The speaker will discuss "Early Victorian Art." Additional information can be obtained by calling 351-9113.

Soe Marcus of Springfield, president of the Elizabeth section, has announced that Biradine Dorfel, a director of the Greater Elizabeth Section, has been named to the advisory board of the Battered Women's Shelter in Elizabeth.

It was reported that "Women's Issue" program is a priority item on the agenda of the National Council of Jewish Women. Additional information on a services project with the Battered Women's Shelter can be obtained by calling 355-3555.

### Meeting due on Tuesday

The Hillside Chapter of Hadassah will present an afternoon meeting and luncheon Tuesday at 11:30 a.m. in Temple Shalom, Torah, Hillside.

Mrs. Dorothy Quenzel and Mrs. Doris Lenz are chairmen for the afternoon, and Mrs. Ruth Friedman is chapter president.

Project reports will be given. Guest speaker will be Gail Edelman, a representative of Mary Kay Cosmetics.

### Easy idea for meals

For quick, easy, colorful and tasty ideas for meals, think of grapefruit. You can choose the color of the grapefruit you select to scoop.

Remember, grapefruit is a good source of Vitamin C and Vitamin A, especially the red or pink and contains many more nutrients. If you are looking for ways to cut calories, serve grapefruit. Do not limit the fruit to breakfast. It also can add zest to lunch, dinner and snacktime, as well.

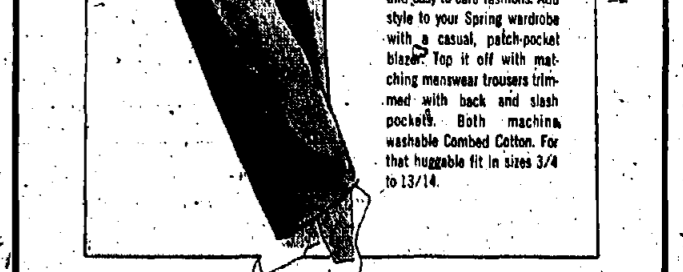
To scoop a grapefruit successfully, first cut it in half crosswise. Carefully slice and/or cut out the fruit. Scrape the shells clean with a spoon. For a special effect, slice or scullip the edges with sharp knife or kitchen shears.

Some suggestions for the "scoop" but shell include a crab-grapefruit salad tossed with Russian dressing, avocado and grapefruit sections dressed with mayonnaise or a light vinaigrette dressing; an ambrosia salad of fresh orange, grapefruit, banana and green grapes mixed with equal parts of cream and whipped cream garnished with toasted coconut or a shower of chopped nuts and a creamy cool slaw-grapefruit section salad tossed with a few salted peanuts.

Try a creamy lemon and grapefruit mousse, make-up favorite fruit gelatin, adding the removed fresh-grapefruit sections and chill until slightly thickened. Spoon red into the shells and chill.

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It's made, your all-time favorite. Comfortable to wear and easy to care for. Add style to your Spring wardrobe with a casual, patch-pocket blouse! Top it off with matching man-swear trousers trimmed with back and slash pockets. Both machine washable. Camel Cotton. For that huggable fit in sizes 2/4 to 12/14.



Stan Sommer

585 SPRINGFIELD AVE. - Union - Shop to 9 men & 4 women • 246-6100 • 100% CASH • 100% SATISFACTION



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### Springfield club slates meeting of departments

The executive board of the Springfield Women's Club met recently in the home of Mildred Levens of Springfield. Catherine Sless served as co-hostess. Mrs. Robert Rosner presided, and plans were made for department meetings for the month of February.

### Unusual aids for seamstress are suggested

Things you don't expect to find in a sewing drawer are: Tweezers for picking up (or out) those tiny threads that defy your fingertips. Scotch tape—for the same job also picks up lint!



### Dr. Schnitzer to talk Sunday in Springfield

Dr. Jeshia Schnitzer, founder of the New Jersey Association of Marriage Counselors, will speak on "American Jews in Crisis: In the Family," at a breakfast meeting to be held Sunday at 10 a.m. in Temple Shalom, Springfield.

### Some sewing 'superstitions' who can sew

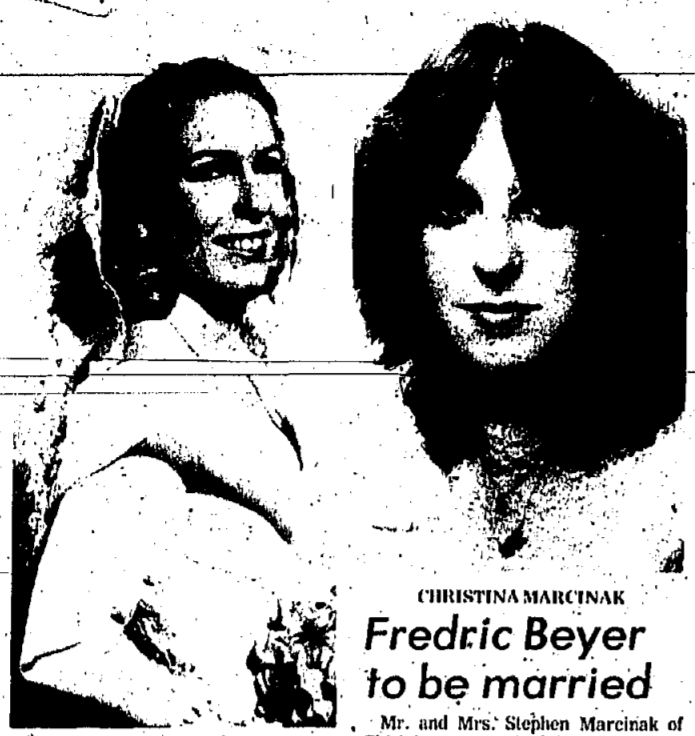
By BETTY W. KINSER  
"If you break one glass, you'll break two more." "If you step on a crack, you'll break your back." "If you sneeze three times..."

### Betrothal told of Miss Juliana

Mr. and Mrs. Joseph Juliano of Springfield have announced the engagement of their daughter, Georgina, to Peter T. Hays, son of Mr. and Mrs. C. V. Hays of Berkeley Heights.

### Movie series held in church

A film series featuring family expert James C. Dobson, Ph.D., continues at Evangelical Baptist Church, 748 Shampstead Rd., Springfield. The series, "Focus on the Family," is scheduled Saturday, Feb. 14, March 7, 14 and 21 at 8:30 p.m.



### Fredric Bayer to be married

Mr. and Mrs. Stephen Marcinek of Newark have announced the engagement of their daughter, Christina, to Fredric Bayer, son of Mr. and Mrs. Charles Bayer of Springfield.

### Anne Talcott becomes bride of Allen Howe

Anne Bruce Talcott, daughter of the Rev. and Mrs. Elmer A. Talcott of Mountain Side, was married Sunday, Dec. 28, to Allen Gregory Howe, son of Mrs. Betty Howe of Summitville, S. C., and Mr. Alfred C. Howe of Augusta, Ga.

### How to solve wrap-around skirt problem

By BETTY W. KINSER  
Wrap around skirts come in a good half-dozen or so styles—from slightly draped to a wrapped all the way around. They can be soft and lightweight, or can be made of wool plaid. They can be dressed up or dress-down.

### Joint recital due Feb. 12

Two young musicians, harpist Judith Kogan and flutist Sijeliana Kabilan, will appear in a joint recital at the YW-YWA, 70 Northfield ave., West Orange, at 8 p.m. next Thursday, Feb. 12. Both were winners in the 1980 Young Artists Competition at the YW-YWA of Metropark New Jersey.

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formerly of Michael's Haircutters, Elizabeth, has recently joined the staff of HAIR ODYSSEY

### DO YOU KNOW YOUR ABC'S?

We have a fine selection of initials made in many ways. If you can't decide, come in and let us create something special for you. See our jewellers at work! We also repair your old diamonds on premises.

### Family Life discussion is scheduled by priest

An Evening for Married Couples concerning Family Life will be presented by the Rev. Carl J. Arico, Wednesday and Feb. 25 at 8 p.m. in Our Lady of Lourdes Church auditorium, 300 Central Ave., Mountaineer.

### Mountainside club schedules unit meetings

The executive board of the Mountainside Woman's Club, Inc., will meet Wednesday at the home of Mrs. Robert Arico at 1038 Ledgewood Rd., Mountainside.

### Club schedules talk on 'Crime'

The Mountainside Newsletters Club will hold its next meeting and social Wednesday at 8 p.m. at Geiger's in Westfield. Guest speaker will be Detective Sergeant Joseph J. Giesler.

### Religious Notices

CONGREGATION ISRAEL OF SPRINGFIELD  
MOUNTAIN SIDE GOSPEL CHAPEL  
MOUNTAIN SIDE GOSPEL CHAPEL  
MOUNTAIN SIDE GOSPEL CHAPEL

### Movie Times

B E L U E (Mountain-Altered States)  
FIVE POINTS CINEMA (Union-Raging Bull)  
LINDEN TWIN ONE-PEARL NO EVIL

### Concert chorus slated by Kean

The Kean College music department, Union, will present the Concert Chorus and Choral Wednesday at 8:30 p.m. in the Wilkins Theater for the Performing Arts at the college.

### Black history slated for TV

Dianna Warwick will portray Harriet Tubman in a new television production, "Chapters in Black American History," on WOR-TV in a two-minute segment.

### Audition dates are announced

The Craig Theater, 6 Kent Pl., Summit, has announced audition dates for the final two productions of its 1981 season, "Nuts" and "The Loves Me"

### Dance slated for holiday

Parents Without Partners, Inc., an international non-profit educational organization, devoted to the welfare and education of children of divorce, will hold a St. Valentine's Day dance Friday, Feb. 13, at the Springfield Manor, 2800 Springfield Ave., Union.

### A Catholic TV cablecast

"New Jersey Catholic," the weekly program produced by the Information Services Office of the Archdiocese of Newark, will be cablecast on Wednesday at 7 p.m. by Suburban's TV-3. This week's topic will be "The Archdiocese's Committee of the Laity."

### 5 POINTS CINEMA RAGING BULL (R)

Presented in 70 mm Wide Screen and Dolby Stereo  
MGM Family Robinson (G)  
MGM Family Robinson (G)

### Entertainment this week

### Great Adventure to hold talent search for shows

Six Flags Great Adventure, Jackson, has scheduled open auditions for entertainers 16 years old and older. It was announced that seasoned amateurs and youngsters will be held Friday, Feb. 12, and Saturday, Feb. 14, at 11 a.m. at the Civic Auditorium, Monmouth Mall.

### Movie Times

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MGM Family Robinson (G)  
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### Enjoy Our HAPPY HOUR

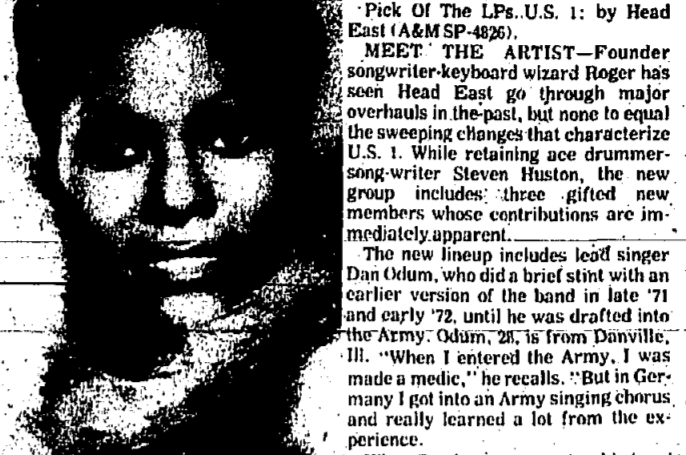
Monday thru Friday 4:30 P.M. to 6 P.M.  
FREE Hors D'oeuvres  
Mixed Drinks \$1.50  
Wine and Beer \$1.00

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Thurs., Fri. & Sat.  
Choice of Soup  
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HAPPY HOURS 4-6 P.M.  
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### Disc & Data



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### Dutch artists due on Sunday

Two major Dutch operatic artists will perform with the New Jersey State Opera in Luciano D'Amico's "Lucia di Lammermoor" Sunday at 7 p.m. in Newark Symphony Hall.

### Brahms' music due Saturday

Brahms' Violin Concerto in D will be featured by the Suburban Symphony Society of New Jersey at 8 p.m. Saturday at the Cranford Avenue School, Orange Avenue, Cranford.

### Beatlemagic at Club Bene

Beatlemagic, a two-hour tribute to the Beatles, will be presented at the Club Bene Dinner Theater, Rt. 35, Sayreville, Sunday, Feb. 22, at 9 p.m.

### Thomas Kilroy to talk of play

Irish playwright Thomas Kilroy, who is visiting the United States, is conferring with producers of the Whole Theater Company, Montclair, on the American premiere of his new play, "The Death and Resurrection of Mr. Roche." The play is scheduled to run from Feb. 21 through March 20.

### Auditions due for opera roles

The American Opera Theater has announced that it will hold auditions for the principal roles for the new season at the Chatham Community Playhouse from 10 a.m. to 5 p.m. Saturday.

### Jewish Singles dance on Feb. 15

A dance for Jewish singles, between the ages of 21 and 30, will be sponsored by the Dunams of New Jersey Sunday, Feb. 15, at the Ramada Inn, Rt. 3 East, Clifton. There will be live music from 8 p.m. to midnight.

### Manor to hold celebrations

A special week-long Valentine celebration will be held Sunday through Saturday, Feb. 14, at the Manor, 2800 Springfield Ave., Union. There will be special decorations and flowers for the women patrons.

### Lot's lobster for not a lotta clams

Imagine! A nice, homey restaurant serving scrumptious, delectable seafood at a reasonable price. Featuring Live Maine Lobster, Fresh Florida Stone Crabs and Jumbo Shrimp.

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# Sports this week

## Dayton girls win... one, two, and three

By RON BRANDSPERFER  
It took a while—a season, to be precise—but it was a moment well worth the wait.  
Dayton's girls' basketball team finally put a "1" in the win column last Friday, stopping Verona, 35-27, in Springfield.

"Everybody was just overjoyed with the victory," beamed Arthur Krupp, the Dayton coach. "I think it was more relief than anything else."  
It wasn't relief a day later, because the girls made it two in a row with an impressive 44-37 victory over Roselle.

The hat trick came on Tuesday afternoon, as Kathy Clark and Linda Graziano combined for 53 points in **Tetteles to two wins**

Beth Tettebaum had a week to remember, and so did the 83 Springfield Nettes, who bounced back from a surprising loss to Chatham Boro with impressive victories over Millburn and Glen Ridge.  
The Nettes opened the week's action with a 36-35 overtime loss to Chatham Boro. Both Tettebaum paced the local girls with 16 points and eight rebounds, while Cathy Cameron contributed eight points and grabbed 14 rebounds. Kathy Meixner pulled down 15 rebounds and recorded seven steals, while Kelli Lesofski grabbed 12 rebounds and Dawn Polhman picked up seven steals.

**Hay, Kennelly hold keys for swimmers in tourney**  
Dayton's swimmers won't have very much time to rest this weekend, because they'll swim against West Orange tomorrow afternoon at 3:30 and zip right over to Elizabeth High for the Union County Swimming and Diving Championships.

**Running club lists new meeting date**  
The regular bi-monthly meeting of the Amazing Feet Running Club has been switched to Monday evening at 7:30 p.m. at the Berkeley Heights Library.

**New sports show debuts Wednesday on cable TV**  
"Suburban Sports," a weekly results and records of all new half-hour cable TV format show devoted to local Suburban Sports will debut on production and co-hosted by teams in Springfield, Wednesday at 8:30 p.m. on Dave Corrao, a familiar Millburn, Summit, New York and public access face in cable viewers as Providence and Berkeley channel, PA-2.

**NETS! KNICKS!**  
SUN., FEB. 8th, 4:00 P.M.  
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## Graziano: 29 point average

# California, Yale post first wins

By ROBERT STEIR  
The scoring leaders in the town basketball league were announced last week, but even 29 pp.g. scorer Mike Graziano couldn't dominate the action.  
Graziano fired in 37 points, 15 in the final quarter, but Brown still managed a 44-41 victory over Graziano's Cornell team.

**IVY LEAGUE**  
Yale won his first game of the year by soundly defeating Princeton, while in other games, Pennsylvania, Harvard and Brown all won.  
**PENNSYLVANIA 31, DARTMOUTH 32.** The depth of Pennsylvania proved too much for Dartmouth last night. After forgoing ahead to a 10-6 first period lead, Dartmouth could not solve Penn's zone defense in the last three quarters, being outscored 37-22.

**BROWN 54, CORNELL 49.** Brown won its second consecutive game by defeating the Mike Graziano-led Cornell team by five points. Cornell made a game try at a comeback but fell short. Dave Cole scored 22 points, while grabbing 11 rebounds. Ken Gargiulo chipped in with 14 points, and Brian Cole and Tom Kisch scored eight and six points, respectively, for the winners.

**PRINCETON 36, YALE 30.** Yale took control of the game in the second period to coast to the victory. Yale played inspired ball, outlasting and outplaying Princeton in the fourth quarter, to roll up a 16-2 spurt. Three players led Yale to the win. Barry Shiptofsky and Anthony D'Alessio each scored 14 points, while Eric Kahn scored 10 points.

**ALABAMA 18, FLORIDA 14.** Fred Carchman's basket with five seconds left in the game iced the game for 2-3 Florida. Florida, leading throughout the game, withstood a furious late-quarter rally by Alabama to win by four points. Bruce Schneider and Jason Weshelitz paced Florida with six points apiece, while John Sokella, Robert DeRonde, and Carchman all scored a trick to reach its patented fourth quarter rout. Harvard led 44-34 going

into the fourth, and then proceeded to outscore Columbia, 19-6, to put the game out of reach. Curtis Martens scored a game-high 36 points on 18 field goals, while Allen Gross contributed 17 points. Hal Zemel added six points and Dan DiLamie tallied four points. Jim Roberts, Jeff Ginsberg, and John Woland played well for Harvard. Columbia was led by Dan Klinger with 22 points. Joe Graziano hit for eight points, Dave Littenberg and Anthony Graziano each netted two baskets, and Todd Wasserman also scored.

**UTAH 28, OKLAHOMA 19.** Oklahoma's 1-4, could never fight back from a 16-7 deficit at intermission, losing to Utah. Gregg Walsh scored 11 points to pace his Utah team to the win. He scored eight points in the third quarter and picked up three steals. Rocketts outscored their opponents, 27-4, in the last two quarters. Tettebaum and Spencer Panter combined for 33 points to lead their team to an easy win over the 2-3 Lakers. The Rockets outscored their opponents, 27-4, in the last two quarters. Tettebaum hit for 17, while Panter added 16 points.

**TEXAS 18, CALIFORNIA 16.** Texas came within 25 seconds of recording its fourth victory of the year, but Mike Elson of California hit a basket to knot the score at 19-18. In overtime, Texas never had a chance, as California reeled off seven consecutive points, four by Lou Monaco. In his first game, Monaco scored 14 points in the second half. Mike McNeill, Joe DeLoe, and Ron Brombert all scored four points, and Mark Semel, Anthony Miller and Gary Binstock played well for Dartmouth. Gregg Kahn scored 12 points, followed by Mitch Nenner, added seven points. Eric Kahn scored three points, and Dave Martens, Mitch Frichter, and Todd Geyley all scored two points.

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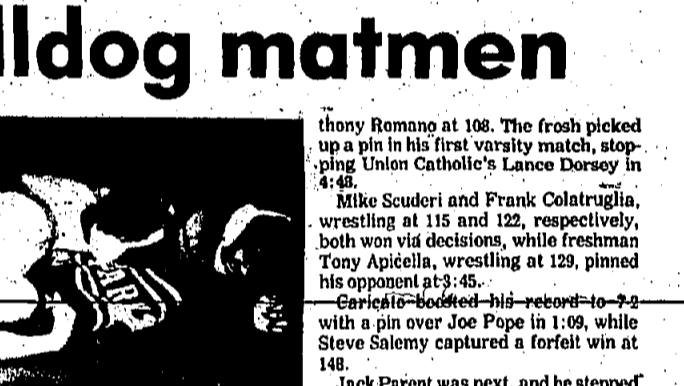
## Caricato keys Bulldog matmen

By ROBERT A. BRUCKNER  
Mike Caricato and the rest of the Bulldog wrestlers have some specific goals in mind.  
For the Bulldogs, the objective, as the season reaches the stretch run, is to keep winning and possibly achieve a winning record.

**CONTROL**—Dayton's John Caricato has his Roselle Park opponent just where he wants him. The senior 141-pounder has been one of the most consistent wrestlers for the Bulldogs this season.  
Caricato, the senior 141-pounder, has some different plans in mind.  
"My goal is to win the districts, do my best in the regions, and maybe qualify for the states," he said. "It's really a long-range goal. If I make it to the state, it would be a great accomplishment."  
Bulldog fans wouldn't be surprised at all to see Caricato reach his goals. After all, they've seen him do many things this season.

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Interest is compounded and paid monthly with your Statement of Account. Offer applies to a maximum of 200 blank checks and is available for a limited time only. For your protection, all blank checks presented will be voided.



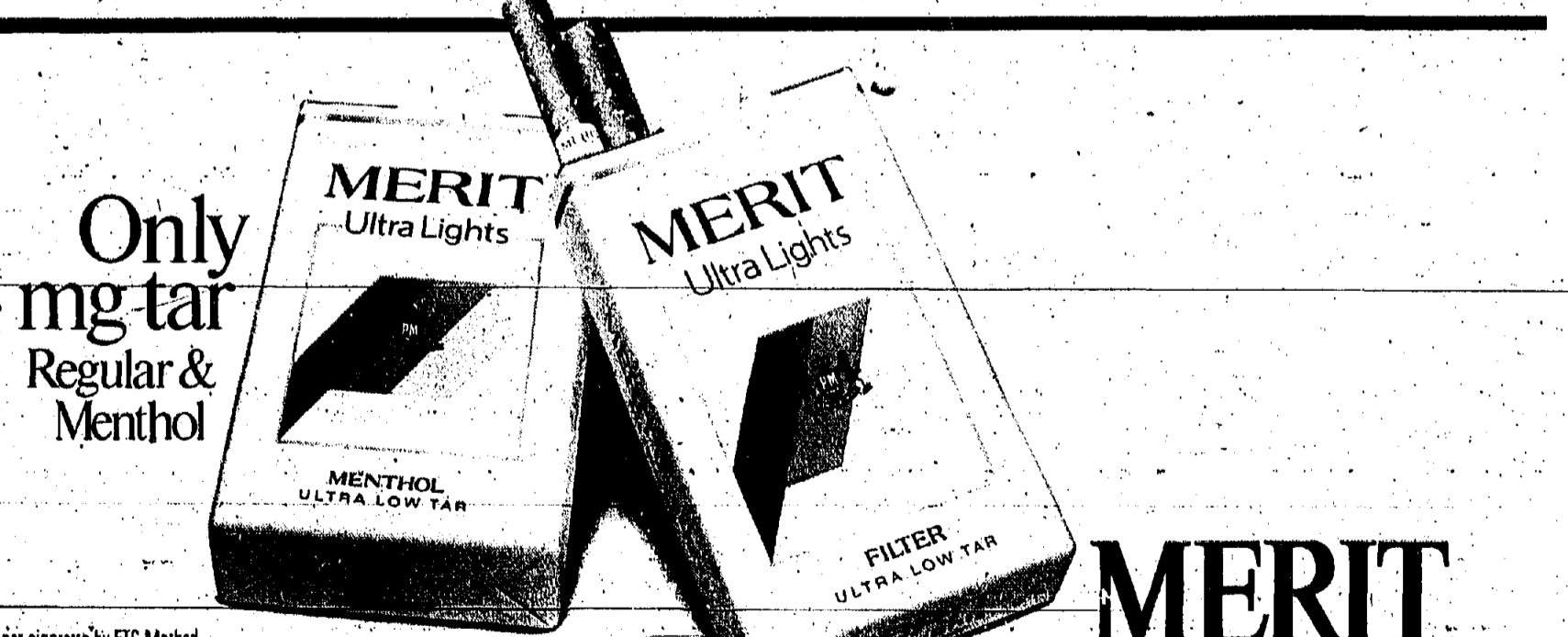
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## Kean show recreates ex-Newark gallery

The efforts of Bernard Rosenber Krueger, a work as a painting conservator member of the Class of 1910, also assisted in the Rabin & Krueger exhibit at Halsey Street, Newark—in behalf of art and artists is being recreated in a special exhibit at the College Gallery at Kean College.

The exhibit—"Rabin and Krueger Gallery, 1935-1974: Reconstructed"—will include drawings, paintings, photographs, prints and sculptures by noted artists which were once displayed in the gallery.

This is the second time by Krueger's daughter, Mrs. Kathie Krueger Robin of Denville, who was graduated from Kean College in 1968. Krueger's widow, the late Mrs. Ruth Krueger, died in June 1980, for his



**LABELS BLOOD**—Carmen Valentin, a laboratory technician with New Jersey Blood Services, places Rh factor labels on bags of blood collected at a recent blood drive. New Jersey Blood Services delivered more than 75,000 units of blood to local hospitals.

### CPAs offer tax course

The New Jersey Society describes various tax of Certified Public Accountants and deductions available to small business owners and organizations with a speaker and color slide show, showing them how to deal with 1980 federal taxes.

The program includes public relations at 9:45 a.m.

The show has been made possible through gifts from Chubb & Son, the Prudential Insurance Co. of America, the Elizabethtown Gas Co., John R. Korman, chairman and member of the college's board of trustees, the Kean Alumni Association and the Evening Student Council.

### TEMPORARY HOMES ARE NEEDED FOR INFANTS and PRE-SCHOOLERS

Call Division of Youth and Family Service, 648-4550. Maintenance, clothing and medical expenses paid.

### Business news

**DR. LEWIS H. SARETT** through vice president for science and technology at Merck and Co., has been named the 3rd recipient of the American Institute of Chemists' highest award, the Gold Medal.

**FRANK J. CIAMPI** of Union has been appointed vice president for human resources of Butler Service Group, responsible for directing all corporate activities pertaining to the recruiting, selection and assignment of employees.

**FRANK J. BUBB JR.** of Union has been appointed vice president of the Corporate Banking Department at Midlantic National Bank.

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### Catholic School week is ending

Catholic schools throughout the Archdiocese of Newark will exemplify "Choosing a Tradition" in celebrating of Catholic Schools Week, which ends Sunday.

History tells us that the first schools in this country were church schools, and a closer look shows that the religious school is very much a tradition in the United States.

A variety of programs, events and special family masses are planned in the secondary and elementary schools—257 in all. There will be Grandparents' Day, special science, social studies, and art displays and fairs, talent shows, open houses, several communion breakfasts, as well as student and teacher recognition days. Schools are being decorated for the week and talks will be given on Catholic heritage and the Catholic family.

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### GOODYEAR and REMINGTON TIRES

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## N.J. Blood Services seeks to top '80 total

New Jersey Blood Services, the largest collector and distributor of blood in the state, delivered more than 75,000 units of blood to local hospitals in 1980. The New Brunswick-based organization, "We are completely dependent on the donors of New Jersey residents."

"We're very proud of the way residents of New Jersey have responded to the constant need for blood and its components by patients in local hospitals," said Henry Schriener, NJBS administrator. "Patients' lives literally depend on the generosity of blood donors. To think that New Jersey residents are willing to contribute their time and effort to save lives is wonderful. I think our neighbors in New Jersey can pat themselves on the back."

Schriener hopes that NJBS can exceed the 1980 collection and distribution totals during the upcoming year.

"I think people are becoming more aware of how vitally important it is to donate blood," Schriener added, and distributes it to more than 45 hospitals within the state.

To donate at a blood drive in your area, please call NJBS at 625-9101 or 1-800-4-A-BLOOD. Local chapters, sponsors community and corporate blood drives to meet the blood needs of New Jersey residents.

### To Publicity Chairmen:

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

### Fitness class

The School of Movement Education will be open for registration this Saturday and Feb. 14 from 11 a.m. to noon. The school's location will be in the Joe Ruddy School of the Dances, 1127 Liberty Ave., Hillside.

The aim of the school is to provide a comprehensive physical fitness program for the pre-schooler, aged 4 to 6.

Although the school's pre-schooler, other classes such as senior citizens, exercise classes for men and women and adult male and female exercise classes will be offered.

The classes will be held on Saturdays and the cost will be \$3 per class. Nine-month classes will be offered through the year. Additional information can be obtained by calling 467-8818 between 5 to 8 p.m.

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1 Dozen Italian Rolls \$1.90 Reg. \$2.40	Round Italian Bread 75¢ Reg. \$1.00
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# review

# 1981

Supplemental to Union Leader, Irvington World, Wallingford Leader, Union Leader, Hamilton Leader, Mountlake Echo, Springfield Leader, The Spectator, Thursday, February 5, 1982



BRICK BY BRICK—A workman lays another brick into place at the construction site of a Wendy's Restaurant on Route 22 in Union. (Photo-Graphics)

## Colonial Savings making transition

Last year marked the beginning of a period of transition for the savings and loan industry and the financial industry as a whole, according to William J. Biunno, president of Colonial Savings and Loan Association, Roselle Park. "The state of the economy, spiraling interest rates and actions of the federal government's Depository Institutions Deregulation Committee severely affected the industry," said Biunno.

Because the savings and loan industry historically has provided the funds for housing and housing-related industries in America, Regulation Q provided that savings and loans could offer more favorable interest rates to their savers than commercial banks. With the granting of approval to savings and loans to implement new mortgage instruments, Reg. Q was to be phased out over the next six years. Biunno feels the problem lies in the fact that the Deregulation Committee, in effect, removed the differential on the most important savings instrument, "before the savings industry had a chance to phase in the new types of mortgages.

In spite of the problems the industry faces, the Roselle Park-based association had a good year. Assets totaled \$250,592,749 at year-end 1980, a record for their association. Colonial's investment in the communities it serves, in the form of mortgages, home improvement loans and education loans, increased to \$219,424,890. "We're pleased that so much of our assets can be put back into the community despite the pressures rising interest rates have put on the entire industry," Biunno stated.

Early in 1980, the association introduced interest-bearing checking accounts—NOW accounts, which have been extremely successful, according to Biunno. Effective Jan. 1, colonial increased the interest it pays on these accounts to 3 1/2 percent compounded daily. Additionally, Colonial offers customers monthly dividends on savings certificates, a great help especially to senior citizens who rely on dividends to supplement Social Security checks.

Colonial Savings also offers these customers with Keogh or Individual Retirement accounts the option of rolling over funds in excess of \$10,000 into six-month Money Market certificates, a service which maximizes their return on these accounts.

During 1981, the board and management of Colonial Savings will continue to participate in the effort to convince Congress to pass legislation raising the limit on tax free savings. Right now, Americans save less of their disposable income than

## Employment gains

Nonagricultural wage and salary employment increased slightly last year in the Newark Labor Area (Union, Essex, Morris and Somerset Counties), according to the State Department of Labor and Industry's Division of Planning and Research.

Because of gains in the nonmanufacturing sector, the area had a 10-month average of 941,400 for 1980, compared to a 10-month average of 940,400 in 1979—a year in which nonagricultural wage and salary employment reached a record monthly high of 960,900 in December.

## Gas theft is target

Elizabethan Gas Company is instituting a program to discover and prevent the theft of gas by tampering with meters, according to Frank T. Bahniuk, vice president of operations and engineering.

"Not only is it a criminal offense to bypass or tamper with a meter to show less consumption," he said, costing paying customers money, it is a dangerous practice. Although natural gas has an excellent safety record, improper handling could create conditions which might result in serious injury.

Bahniuk explained that the new program will involve computer analysis of consumption data and the use of specially-trained personnel to uncover

theft. The revised New Jersey criminal code, he pointed out, regards theft of gas and tampering with gas company equipment as a criminal offense.

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## PULASKI SAVINGS AND LOAN ASSOCIATION

FINANCIAL STATEMENT AS OF DECEMBER 31, 1980

ASSETS	
FIRST MORTGAGE LOANS	\$56,494,403
ACCOUNT LOANS	992,201
OFFICE BUILDING - NET	555,101
FURNITURE & FIXTURES - NET	103,647
OTHER ASSETS	196,852
PREPAID SECONDARY RESERVE	324,706
INVESTMENTS IN G. N. M. A.	17,547,695
INVESTMENTS IN TAX FREE BONDS	1,500,000
U.S. GOVERNMENT OBLIGATIONS	1,603,991
ACCRUED INTEREST ON INVESTMENTS	41,837
STOCK FEDERAL HOME LOAN BANK	717,800
LIQUID INVESTMENTS & FEDERAL FUNDS	3,200,000
CASH ON HAND AND IN BANKS	1,035,110
<b>TOTAL ASSETS</b>	<b>\$84,513,634</b>
CAPITAL, LIABILITIES & RETAINED EARNINGS	
SAVINGS ACCOUNTS	\$76,422,916
LOANS IN PROCESS	7,451,650
TAXES PAID IN ADVANCE	442,794
OTHER LIABILITIES	956,753
DEFERRED INCOME	198,475
DEFERRED EARNINGS	77,809
RETAINED EARNINGS	5,963,237
<b>TOTAL CAPITAL, LIABILITIES &amp; RETAINED EARNINGS</b>	<b>\$84,513,634</b>



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## Irvington's economic outlook improving

By HERR RAMO  
The economic outlook for Irvington in 1981 will continue to improve over 1980. As the recession bottoms out and business conditions improve, most retailers in Irvington will find their prospects looking better with the coming spring season.

New Jersey's economy has experienced a shift to an employment base oriented more toward service industries. The state's economy has undergone a structural change that has helped shelter the state from the effects of recession, which usually inflict the most damage on manufacturing concerns. The state must lean toward a coherent economic policy.

Many large retailers have located in Irvington in the past year in our business district. They are: Easy Pickins, Sasson Juvenile Furniture, International Appliances, Town Wigs, Neat Feet, Paula's Furniture Store and Jersey Ragland.

Many service industries, wholesalers and manufacturers have moved into our Industrial

Area. They are: Pan Atlantic Shipping—Admiral Wise, Ereger Bros., Nature's Way, Silcoox Refiners, V.I.P. Car Wash and Marty Service Center. Some firms plan or have undergone large expansion within the community. They are: Arnold Furniture, Star Auto, Staffy's Restaurants and Transmission City.

The overall outlook continues to improve for downtown urban areas, as gas prices and the higher cost of transportation persuade shoppers to buy from their local merchants.

The Urban Development Action Grants (UDAG) will continue to apply to our industrial areas. Arnold Furniture is a recent applicant and his expansion will bring jobs and federal money to the program.

Olympic Park continues to be built at a steady pace. Tenants to move in shortly are Perri Roofing and Schering Plough. Approximately 1,000 jobs will be on this site, and it will provide an excellent in-

dustrial base which will enhance property values. The 1980s will provide Irvington a sound future in a roller coaster economy. Chamber of Commerce officials make Herr and Ramo in the executive director of the Irvington for Irvington.

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Mar. 25-18 Days-9 Ports  
Apr. 2-9 Days-9 Ports

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Feb. 14-13 Days-7 Ports  
Mar. 11-12 Days-9 Ports  
Mar. 25-18 Days-9 Ports  
Apr. 2-9 Days-9 Ports

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**ASSETS**

Cash and Due from Banks	\$ 6,492,591
Federal Funds Sold	1,600,000
Investment Securities	23,510,643
Loans (Net of Possible Loan Loss & Unearned Discount)	39,409,682
Bank Premises & Equipment	1,316,234
Other Assets	686,438
<b>TOTAL</b>	<b>\$73,015,788</b>

**LIABILITIES AND SHAREHOLDERS' EQUITY**

Deposits	\$62,305,673
Other Liabilities	717,080
<b>Total Liabilities</b>	<b>\$63,022,753</b>
Capital Stock (\$5.00 Par)	3,500,560
Capital Surplus	5,000,000
Undivided Profits	2,492,075
<b>Total Shareholders' Equity</b>	<b>9,992,035</b>
<b>TOTAL</b>	<b>\$73,015,788</b>

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## Spending reductions needed, realtors say

Federal spending cuts of as much as 10 percent in some programs are necessary if the economic viability of this country is to be restored, according to John R. Wood, president of the National Association of Realtors.

"It is easy to recommend cuts in spending," Wood said, "and for that reason we think it is appropriate that we suggest reductions in spending in housing-related areas—not just cuts for everyone else."

"As a group of concerned housing professionals we are willing to accept reductions in housing-related programs to assist the nation's urgent economic needs, and we encourage other industries and beneficiary groups to do the same."

"Realtors of America are convinced that significant cuts can be made," Wood said. "We know there are programs that do not work, some that meet limited needs, and still others that do little more than scratch the surface of urban and housing problems."

At the same time, however, Wood continued, housing availability for lower income groups is inadequate and should be improved.

Wood said that in reviewing the \$38.2 billion budget for the Department of Housing and Urban Development proposed by President Carter for fiscal year 1982, he detected a small decrease in long-term authorizations, but at the same time a 17 percent increase in spending for next year.

"While recognizing that reduced long-term costs by \$200 million is a step in the right direction," Wood said, "we are concerned with the simultaneous \$2.2 billion increase in 1982 federal outlays."

HUD could sustain a 7.5 to 10 percent reduction in its 1982 budget without significant long-term effects on its programs, the Naples, Fla., Realtor said.

A 10 percent reduction in HUD's programs would amount to \$1.55 billion in 1982 outlays and \$3.82 billion over the longer term.

Wood emphasized that "programs of higher priority" should not be cut as much as others. He cited the need to maintain reasonable funding levels for programs directly serving the poor.

Among the "significant, but unnecessary spending increases in the Carter administration's HUD proposal is a staffing increase," Wood said. "Three hundred new HUD employees is not exactly a hiring freeze. Elimination of the staffing increase

would save more than \$10 million."

The 1982 budget recommends a \$365 million increase in HUD's Community Development Program. "While the National Association of Realtors

supports efforts to revitalize our nation's cities," Wood said, "we recommend reduction in this program because the present federal approach puts urban areas in a planning straitjacket by

limiting local initiatives. The new administration could save between \$233 million and \$467 million," he said, "by cutting these programs requests by 5 to 10 percent."

Among the programs that could be eliminated is

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Among the programs that could be eliminated is



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### COMPARATIVE STATEMENT OF CONDITION December 31, 1980

ASSETS	DECEMBER 31, 1980	DECEMBER 31, 1979
First Mortgage Loans	\$121,847,525.	\$16,556,607.
GNMA-FHLMC Investments	18,407,604.	-
Other Loans	3,304,244.	242,052.
Office Building and Equipment - Net	2,533,716.	328,082.
Real Estate Owned	16,389.	-
Other Assets	423,585.	19,688.
Prepaid Secondary Reserve Premium	151,394.	159,966.
Stock Federal Home Loan Bank	1,266,200.	131,000.
Other Investments	5,634,240.	200,250.
U.S. Government Obligations	10,250,789.	951,930.
Cash on Hand and in Banks	5,151,247.	455,556.
<b>TOTAL ASSETS</b>	<b>\$169,046,943.</b>	<b>\$19,045,111.</b>
<b>CAPITAL, LIABILITIES AND RESERVES</b>		
Members' Savings	\$144,408,422.	\$17,310,562.
Loans in Process	716,250.	-
Borrowed Money	13,711,469.	225,000.
New Jersey Mortgage Finance Agency Funds	1,616,058.	-
Escrow Accounts	432,047.	356,958.
Other Liabilities	2,032,970.	56,672.
Deferred Income	\$75,920.	167,573.
Reserve - State and Federal Income Taxes	481,492.	-
Reserve and Undivided Profits	5,072,315.	928,346.
<b>TOTAL CAPITAL, LIABILITIES AND RESERVES</b>	<b>\$169,046,943.</b>	<b>\$19,045,111.</b>

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## Bancorp earnings up

The Summit Bancorp Trust Company has been approved by the board of directors of the Federal Reserve System. The plan chairman and president, Thomas D. Sayles Jr., will be voted on by shareholders at a special meeting Feb. 2. Approval of this transaction will create an organization consisting of three banks before securities transactions for 1980 was \$6,697,000, up from \$5,820,000 in 1979. On a per-share basis, this represents \$4.68 versus \$4.01, an increase of 16.7 percent. Net income was \$6,538,000 compared to \$5,421,000 in the comparable period, a 20 percent increase.

"For the fourth quarter, consolidated income before securities transactions rose 22 percent to \$1,965,000, or \$1.37 per share, versus \$1,604,000, or \$1.11 per share, a year earlier. Net income was \$1,969,000 compared to \$1,254,000. Sayles stated that the acquisition of the Maplewood Bank and

The consolidated situation will have total assets of \$536 million and deposits of \$532 million.

The Bancorporation has made application for listing on NASDAQ (the National Association of Securities Dealers Automated Quotation System).

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## GM boosts Economy

General Motors operations in New Jersey added \$1.1 billion to the state's economy during 1990. G.J. Dembowski, Delco Remy plant manager and chairman of GM's New Jersey Public Affairs Committee, has reported.

General Motors operations in Linden added \$159.5 million to the Union County area economy during 1990 in payroll and purchases from local suppliers, according to the GM Assembly Division plant manager, J.J. Michals. The decrease of nearly \$5 million from 1979 is attributed to the lower level of auto production during the year.

Michals reported wages totaled \$118.6 million compared with \$119.4 million in 1979; employment average 4,706, down from 5,064 for 1979. More than \$40.7 million went toward purchases of goods and services from 815 local suppliers in 1990.

While reduced production schedules during 1990 caused temporary and indefinite layoffs at the plant, the impact upon the community was cushioned by the various employee benefits paid, either directly or indirectly, by General Motors. Through December, an estimated \$7.7 million was paid to affected GM employees as state unemployment compensation, supplemental unemployment benefits and other benefits.

As the sole producers of GM's heavy front-wheel-drive car line, the Linden plant built 171,063 Cadillac Seville and Eldorado, Buick Riviera and Oldsmobile Toronado.

General Motors and GM Assembly Division employees contributed \$164,229 to the United Way Campaign in 1990. Employees at the Route 1 facility purchased more than \$1.2 million in U.S. Savings Bonds.

## County Savings assets up

Union County Savings Bank assets increased by almost 10 percent to an all-time high of \$125 million as of Dec. 31, 1990, it was announced by Donald C. Sims, president.

"Although it's becoming increasingly difficult for members of the financial community to show substantial growth, we are particularly proud to report this increase in our assets," Sims said.

Also highlighted in the Elizabeth-based bank's annual statement were record interest payments of more than \$7.5 million—the 96th consecutive year that the bank has paid interest dividends to its depositors—continuing the bank's record of never having missed a single dividend payment.

Sims pointed out that the increasing dividend payout is the result of Union County Savings Bank's steady growth and its ability to give its depositors the highest interest rates permitted by law on passbook savings accounts and the highest available rates on time certificates.

"This policy of continuing payment of high interest rates is assured for our customers despite fluctuations in the national economy because of Union County Savings Bank's favorable surplus and reserve position which is the best among savings institutions in New Jersey," he explained.

Union County Savings Bank serves more than 28,000 depositors at three locations: 22 North Broad St. and 61 Broad St., Elizabeth, and 640 Chestnut St., Union.

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You can't get quality just by pushing a button. That's why our counters never start until your job is really ready to run. At Lasky, that means close scrutiny by

our skilled supervisors to make certain that the job sheet is matched precisely to the proof. During the run—whether sheeted or on-line finishing—your job is monitored constantly for ink consistency, color intensity and register. For best results, special attention is given to changing ink relations, ink tack and kind of plates used.

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## Chase chairman to speak

David Rockefeller, chairman of Chase Manhattan Bank, will offer his views and predictions on the world financial scene at Fairleigh Dickinson University's 15th Annual Executive Update Tuesday, Feb. 17, at the Tammy Brook Country Club, Cresskill.

Rockefeller, probably the world's best known banker, has an influence in international business and politics which gives him the kind of global expertise normally accorded heads of state. He joined the Chase in 1946 after serving in the Army and studying at Harvard University, the London School of Economics and the University of Chicago, where he earned a PhD in economics.

Executive update annually brings together more than 500 metropolitan area business leaders and members of the university community. In recent years speakers have been Clifton C. Garvin, Jr., Henry Jackson, William Proxmire, Paul Volcker, James Needham and William F. Simon.

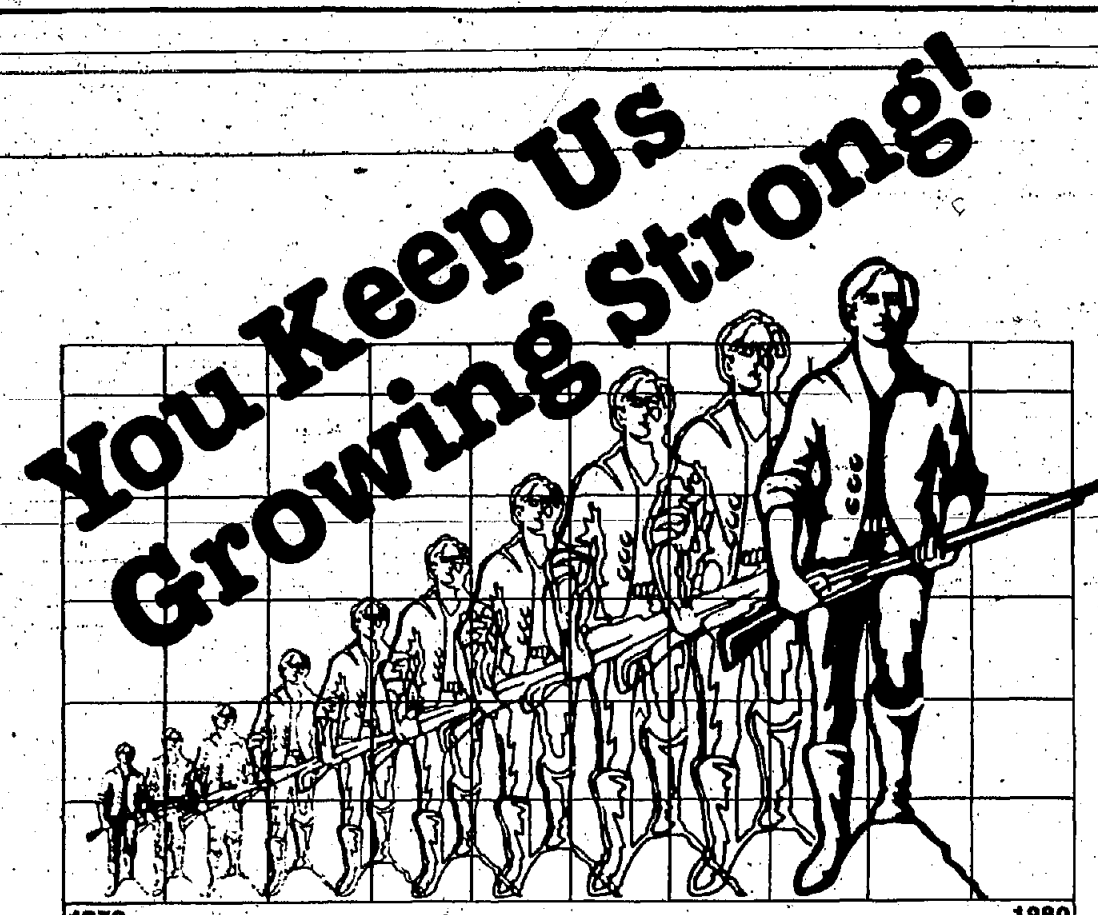
The program, sponsored by the university's Samuel J. Silverman College of Business Administration and Office of Development and Public Relations, includes cocktails at 6:30 p.m., dinner, Rockefeller's speech and a question-and-answer session. Reservations (\$60) may be made by Feb. 16 through Carol Cohen, program manager, Fairleigh Dickinson University, Rutherford, 07070 (903-5000, ext. 240).

Fairleigh Dickinson University, the largest independent higher education institution in New Jersey, serves 29,000 students at its Florham-Madison, Rutherford-Wayne and Teaneck-Hackensack campuses, and oversees at Wroton, England, and St. Croix, U.S. Virgin Islands.

## Construction outlook poor

In 1981, most of the jobs in the Newark Labor Area (Union, Essex, Morris and Somerset Counties) will come from the non-manufacturing sector, according to the state Department of Labor and Industry's Division of Planning and Research.

The weak industry in this group is construction and in view of the high cost of mortgage money, home construction should continue to decline. Most construction employment will come from nonresidential projects now in progress.



COMPARATIVE STATEMENT OF CONDITION			
ASSETS	Dec. 31, 1990	Dec. 31, 1979	
First Mortgage Loans	\$216,514,637	\$ 33,844,299	
Passbook Loans	2,285,491	274,928	
Other Loans	2,910,203	1,838,800	284,600
Federal Home Loan Bank Stock	1,838,800	1,827,719	
U.S. Government Obligations	6,089,183		
Other Investment Securities	15,950,785		
Cash on Hand and in Banks	1,048,408	660,540	
Fixed Assets (Net)	1,382,393	508,277	
Other Assets	2,571,848	477,928	
<b>TOTAL ASSETS</b>	<b>\$250,592,749</b>	<b>\$ 37,676,361</b>	
<b>LIABILITIES &amp; RESERVES</b>			
Members Savings	\$196,395,406	\$ 34,417,333	
N.J. Mfg. Finance Agency Notes	5,371,288		
Federal Home Loan Bank Advances	19,433,333	500,000	
Other Borrowed Money	14,886,000		
Loans in Process	1,337,261	105,600	
Advances by Borrowers for Taxes & Insurance	889,309		
Other Liabilities	2,923,488	127,533	
Deferred Income	1,848,436	92,519	
Net Worth	6,135,827	2,835,376	
<b>TOTAL LIABILITIES AND NET WORTH</b>	<b>\$250,592,749</b>	<b>\$ 37,676,361</b>	

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## Keyes, Martin expects good year in 1981

Fiscal 1981 will be an "extraordinary year" for Keyes, Martin, New Jersey's largest advertising and public relations agency, according to Dan Gaby, president.

"We expect the largest single jump in revenues and earnings in the company's history," Gaby said, "despite the economic recession and intensified competition from other New Jersey and New York agencies."

This, our 35th anniversary year, will see a significant increase in billings and scope of activities. We are making extensive investments in new people, new physical facilities and new equipment to service that growth.

In what he called the "first annual meeting" of the Keyes, Martin staff, Gaby reported to the agency's 100 employees on the state of their company, the accomplishments of the past year and the kinds of programs and activities planned for the future. His talk covered a recent management reorganization, revisions in methods of account service, his feelings about the strength of the agency and his optimism about future growth.

A new business acquisition program launched in July has resulted in the addition of 11 new accounts and an almost 40 percent increase in billings, Gaby reported. On the basis of budgets already in place, he said, billings in the rapidly expanding public relations department will be up 100 percent. Campaigns now under way in that area of the agency include a major five-year program for Mutual Benefit Life, programs for New Jersey Tourism, Pan Am's new services at Newark Airport, reintroduction of H&M Bishop lipstick and nail polish, and others.

"Expanding the scope of client-related activities is essential," he said, "as more sophisticated clients demand a variety of services previously not offered by most advertising agencies."

Along these lines, he reported that Keyes, Martin has moved into areas such as research, personnel recruitment advertising and public affairs, and is working to assure that its facilities and people are keeping up with new methods and new technologies.

The Public Affairs Consultants (PAC) subsidiary acquired this year is off to an excellent start, with contracts in effect for several major corporations including AT&T, Beneficial Management, Norelco, National Starch and the New Jersey Hospitals Association, he reported.

Ray Bateman, PAC president, anticipates excellent growth for 1981. "We also anticipate continued growth in our successful recruitment advertising department which is a specialty not offered by most advertising agencies. And our research subsidiary, the Institute for Marketing Measurement, is providing an expanding range of studies for clients which result in more effective communications programs."

"The newly established management structure and account servicing procedures will provide maximum benefits to every client," Gaby said. Each of the five members of the new executive committee has hands-on responsibility for a different aspect of agency business, assuring day-to-day contact with agency and client operations. They are: Martin Steinhart, chairman; Dan Gaby, president and creative director; Howard Kiesel, internal operations; Leonard Brown, account service and supervision of account executives and Frank Speizer, accounting. The new account service method provides each client with a team of experts who share the responsibilities of that account, rather than having only one account ex-

ecutive. Clients have been divided into five major categories: consumer, trade and industrial, insurance and banking, government, and retailing.

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## Capital reveals growth

Charles J. Frost, president of Capital Savings and Loan Association with offices in Cranford, Fairwood, Orange, Westfield and the Linden-Roselle area, has announced that total resources have surpassed \$169 million as evidenced by the association's statement of condition released for the 12-month period ending, Dec. 31, 1980. This represents a growth of \$150 million over the past decade. The association had assets of only \$19 million at year end for the same period 19 years ago.

According to Frost, total assets at Capital Savings now stand at \$169,046,943 and members savings have advanced to a new high of \$144,808,323. In addition, the institution's mortgage loan portfolio has reached \$121,847,325 as compared with just 16.5 million for year end 1970.

Capital Savings has grown in many ways during the past decade, most notably in asset strength, office expansion and increased customer services. Frost said.

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## Optimism can aid easing of inflation

It is time to bite the bullet. For the last 30 years, both political parties are guilty of not balancing the budget and resorting to printing press money. The budget has been balanced once. With a new administration ready to be installed in the White House extraordinary measures are in order. If national emergency is declared to get rid of inflationary thinking, don't be surprised. What is needed is a change in psychology in the U.S., a positive thinking psychology, one whereby the public has confidence in Congress and it's president.

The recourse, if this change in thinking is not successful, is for the U.S.

Government to reorganize its financial system. There are two ways a government can reorganize: first, it repudiates its debts, as Russia did after World War I; second, the government could potentially exchange a \$1 good, new dollar, for every \$10 or \$20 old dollars. Many foreign economists have been predicting the latter course. Our Choice—should we buckle down now and pay the price to put our economy in order, or pay the higher price later?

Inflation has been caused foremost by the government by both political parties. Under the Keynesian economic theory, deficit financing was condoned, a little state, and federal took 12 percent of our earnings for taxes, today it

is 40 percent or over. As an example, the federal budget was raised from \$50 billion to the \$200 billion-plus level in the last year.

The incoming administration wishes to revamp the tax structure, inflation has pushed people from one tax bracket to a higher tax bracket. If current brackets remain, the public will pay one trillion dollars five years from now versus the \$600 billion now collected.

Now the outlook for 1981: we may have a continuation of the recession in the first half of 1981 to bring down interest rates. In spite of increasing energy prices and food prices, an inflation of 10 percent is possible for 1981. The housing industry may increase to 1.5 million

units in 1981 if interest rates decline. I expect long term interest rates to decline to 11 percent. The prime is expected to decline to 11 percent, unemployment to rise to 8 percent. Gross National Product could grow by 1 percent for the full year 1981, after inflation.

In short if we follow in 1981, and thereafter, what New York City had to undergo to reestablish it's financial standing, layoffs, low wage increases below inflation, the Federal Government has a chance to balance it's budget. Edler's note: Frank M. Pitt is a retired banker and a former chairman of the Union Township Planning Board.

## Breeze declares 5 percent dividend

Breeze Corporations approximately \$2 a share; Inc. of Union, has declared a five percent dividend payable March 31 to holders of record Feb. 27. Breeze declared a similar stock dividend the past two years.

"We have continued our stock dividend policy in order to conserve cash for our continued growth," said J.J. Mascuch, president. "At year's end, the backlog stood at \$16 million compared to \$16 million a year earlier. Unaudited results for 1980 indicate earnings of

approximately \$2 a share; earnings in 1979 were \$3.76 a share. The difference, Mascuch said, was largely due to tax benefits in 1979 resulting from earlier years' net operating losses and investment credit carryforwards and reduction of allowance for estimated losses on liquidation of a subsidiary.

Unaudited results for 1980 indicate earnings of

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### Berkeley Federal Savings and Loan COMPARATIVE STATEMENT OF CONDITION

ASSETS	December 31, 1980	1979
<b>First Mortgage Loans</b>		
Conventional	\$240,515,831	\$187,005,010
Insured & Guaranteed	59,747,662	59,531,331
Guaranteed Mortgage Backed Securities	85,419,955	59,066,273
<b>Total Mortgage Loans</b>	<b>\$385,683,448</b>	<b>\$305,602,614</b>
Loans on Savings Accounts	895,210	940,960
All Other Loans	6,786,085	2,985,324
Cash on Hand & in Banks	2,307,094	2,009,727
Liquid Investment Securities	16,979,216	17,812,442
Other Investment Securities	7,061,174	8,194,835
Investment in Subsidiary Corp.	6,068,609	2,460,850
Federal Home Loan Bank Stock	2,835,300	2,354,800
Office Building & Equipment Less Depreciation	1,781,150	1,446,895
Deferred Charges & Other Assets	4,796,516	7,309,198
<b>Total</b>	<b>\$435,193,802</b>	<b>\$381,117,648</b>
<b>LIABILITIES &amp; RESERVES</b>		
Savings Accounts	\$329,456,424	\$283,623,827
Advance Payments By Borrowers for Taxes & Insurance	1,838,719	2,095,201
Advances from Federal Home Loan Bank	44,566,667	26,481,666
Advances from N.J. Mortgage Finance Agency	715,854	930,038
Other Borrowed Money	27,082,597	10,850,000
Loans in Process	4,148,726	4,407,580
Deferred Income	4,961,355	3,105,804
Other Liabilities	6,298,654	4,237,315
Reserves & Undivided Profits	16,142,806	15,406,214
<b>Total</b>	<b>\$435,193,802</b>	<b>\$381,117,648</b>

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**Berkeley**  
Federal Savings and Loan

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Other offices in Livingston, East Hanover, Newark, Union, Lakewood, Whiting and Lakeland/Manchester.

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## N.J. Bell technology benefits customers

N.J. Bell took major steps during 1980 toward a new telecommunications era, implementing advanced, money-saving technology for customers and providing continued high-quality communications services.

"During this decade and beyond, New Jersey Bell will use innovative technologies to serve customers more individually, more efficiently and with an increasingly broader array of products and services," said William McKinlay, community relations manager in the company's Central Area (Monmouth, Middlesex, Somerset and Union counties and parts of Burlington and Ocean).

McKinlay said the company during 1980 continued to respond to shifting consumer preferences and markets with communications solutions targeted to individual customer needs.

For business users, this customer-oriented approach has set in motion

industry-specialized marketing teams, expert in understanding the unique communications requirements of particular markets, industries and companies.

The ability to match New Jersey Bell resources to diverse market needs also is built into business communications systems like the electronic dimension private branch exchanges, which can accommodate as few as 100 and as many as 4,500 customer lines.

Powered by microprocessor-based technology, the computerized Dimension systems can be programmed to provide calling features geared to specific business requirements, said McKinlay. One feature, designed for use by large businesses, channels long distance calls along a company's lowest-cost calling routes, such as WATS or tie lines. Another helps hotels, hospitals and colleges limit their energy consumption by preven-

ing excessive use during peak demand hours or in vacant areas.

For residence customers, 1980 featured the continued expansion of the company's PhoneCenter store concept, where customers can shop for telephones in a retail-like setting, bring their purchases home and plug them in themselves.

New Jersey Bell has 11 PhoneCenters throughout

the Central Area in Asbury Park, Elizabeth, Freehold, Keyport, New Brunswick, Plainfield, Shrewsbury, Somerville, South River, Toms River and Woodbridge. Statewide, it has 48 stores.

"Customers have demonstrated that they enjoy shopping for telephones in a retail environment, where they can see the full range of our products, in all the col-

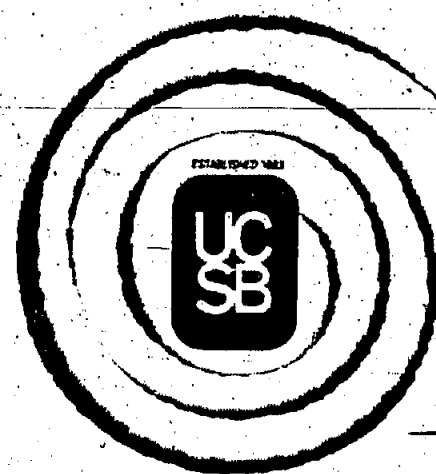
ors and styles," said McKinlay. "PhoneCenter stores let us respond to that consumer need."

N.J. Bell also placed in service 10 new electronic switching systems throughout the state during 1980, bringing to 91 the total statewide. The computerized central offices speed call handling and provide home business customers with special services, like conference

calling and call forwarding, making phone calling easier and more convenient.

The Central Area grew by some 65,000 telephones during 1980, bringing the total number of phones in service in the area to 1,507,000 at year's end.

N.J. Bell last year invested \$100 million in the area on the expansion and modernization of local network facilities.



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Union County Savings Bank's statement reflects new highs in assets, deposits and dividend payments with a sound surplus and reserve position that is the best among savings institutions in the state. Our managers, officers and staff are proud of the almost 100-year heritage of serving the community with banking totally tailored to each individual's needs. Our three convenient offices offer Certificate Checking and Highest Interest Savings, all with security and personal service.

### Statement of Condition

December 31, 1980

ASSETS	
Cash on Hand and in Banks	\$ 1,985,718.75
U.S. Treasury Bills	1,315,927.78
U.S. Government Bonds	3,062,997.41
Other Bonds	34,840,598.90
Preferred Stock	6,746,189.50
Real Estate Mortgage Loans	60,681,164.32
Other Loans	3,950,000.00
Furniture and Fixtures	241,534.81
Banking Permits	1,233,428.84
Interest Accrued on Investments	1,717,395.11
Other Assets	185,952.47
	\$125,081,546.35

LIABILITIES	
Due Depositors	\$110,374,726.70
Official Checks Outstanding	1,057,636.81
Mortgage Escrow Account	486,928.25
Other Liabilities	1,240,772.35
Surplus and Reserves	11,889,472.24
	\$123,049,536.35

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## Berkeley reports record 1980 growth

Berkeley Federal Savings and Loan Association has reported record growth in 1980 in assets, deposits and mortgage lending.

Berkeley's total assets Dec. 31, 1980, were \$435,193,802, up 23.9 percent from the \$351,117,645 assets Dec. 31, 1979.

Richard K. Gartenberg, president of the Short Hills association, said.

Total deposits grew 16.1 percent to \$329,458,424, compared to \$283,823,827 on Dec. 31, 1979. A record total of 1,362 mortgage loans issued during the year had an overall value of \$79.8 million.

Gartenberg said, Berkeley's mortgage portfolio at year-end was \$385,683,448, an increase of 36.4 percent over the 1979 year-end total of \$282,602,614.

"Despite the current turbulence in the nation's economic climate, Berkeley Federal continued to expand at a remarkable pace in 1980," Gartenberg said. He attributed the growth to "the very successful introduction of our N.O.W. checking service, the public's enthusiastic response to our 'gifts-for-savers' program, and our continued commitment to making mortgage funds available from among a G.E. portfolio in the housing market."

Gartenberg indicated Berkeley Federal continued to respond to consumer needs in 1980 by constructing an annex in its Whiting office in Ocean County to house an expanded customer service staff there, and by opening a new Manchester-Lakhurst office to replace the former modular unit on the site.

In addition, Berkeley made considerable progress in 1980 toward relocating its corporate headquarters to a larger, 25,000 square-foot facility, at 21 Bleeker St. Millburn, in February, he said.

Berkeley Federal, which is marking its 40th anniversary in 1981, has eight branch offices: in Short Hills, Union, Livingston, east Hanover, Newark, Whiting, Lakewood and Lakemur.

Gartenberg indicated that the association's branch expansion program would accelerate in 1981, with two new offices currently in the approval process.

Berkeley Federal has launched a major premium program featuring top quality merchandise and cash bonuses for customers opening or renewing a certificate of deposit for \$10,000 or greater, and our continued commitment to making mortgage funds available from among a G.E. portfolio in the housing market."

Depositors may choose a cash bonus instead of merchandise in the amount of \$1 for each \$1,000 invested in a certificate of deposit, with a maximum of \$20 per account. To those depositing less than \$10,000 in a certificate, Berkeley is offering cash gifts instead of merchandise, also at \$1 per \$1,000.

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JEWISH FEDERATION TOWERS—Irvington Mayor Robert H. Miller and officers of the Jewish Community Federation of Metropolitan New Jersey show an artist's sketch of the 12-story senior citizen highrise being built at Clinton and Linden avenues, Irvington. The 135-unit building is expected to be completed in March 1982. The building will be open to persons 62 years old and older.

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