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April 4, 1996

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Cable company presents donation - TKR Vice President and General Manager Charles Bartolotta, left, and Manager of Local programming and Community Relations Robin Kampf, right, present a check for \$1,290 to Savreville Schools representative William Bauer. The donation was among the \$20,000 total given to 27 central New Jersey school districts to help purchase video and computer equipment.

Water Rates to be Adjusted

Middlesex William Company is in the process of installing new outdoor water maters in dwellings and public buildings in South Analysis. They have already connected approximately 200 homes and will process the remaining dwellings by the end of the year.

When the city has complete installation of these devices, the senior residents will have their rates reduced to a fixed quarterly rate of \$22.50. The water utility notes that seniors use less water than 30 index related

Boro Residents Looking at a Tax Increase

The Sayreville Board of following on is proporting a \$37. million school hadge to be passed on the April 16th school elections. This would there is the average borough homeowners tay, burden his Shore this sear or from \$1,647 per year to \$1.765

Citing their low teacher-to-pupil cost, school administrators are pushing to get approval of the new budget from the voters

Classes Until Late June

Students in the Savreville school district will have classes until the end of June to make up for the snow days missed over the winter. School will let out on June 26th instead on the original June 19th.

Borough students lost a total of nine days to snow this winter, but the school district budgeted 1×2 days rather than the mandated 180 days, or two more than required. Two days were made up in February so now children will only be required to make up an additional five

TKR Cable Donates \$20,000 to Local Schools

Part of Upgrade Program

TKR Tri-System announced they will donate \$20,000 to local schools to purchase TV's, VCR's and videotapes to use for "Cable In The Classroom." The money was raised through EFFECT (Equipment For Furthering Education through able Technology). TKR's fourth annual installation and upgrade campaign to support education.

"In the four years since we started to have an EF-FECT on schools, TKR has donated more than \$60,000 to schools through this program," said the company's Education Coordinator Nancy Hartmann. "We allocate \$10 for each new installation and upgrade. This gives our customers a direct stake in their local schools and in Cable In The Classroom technology."

Cable In The Classroom is a national effort of the cable industry to provide quality commercial-free educational cable programming to teachers and students free of charge.

In supporting this program, TKR provides a free cable service and curriculum support materials to 160 public and private schools and 27 public libraries throughout its service area. The donations were presented to the school district representatives on February 27th at a brunch given by the cable company.

Security class therage Pasal at North Amboy, NJ 98815 THE CITIZEN SEP96 CIT PO S A PUBLIC LIBRARY 2ND ST & STEVENS AVE S AMBOY 08879



Winter's finale? - Drivers on the Parkway move carefully along during the morning rush hour in last week's snow storm. The temperatures headed up to 60 degrees on Saturday and the crocuses started budding the following day, and that is a harbinger of Spring.



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Biography: MCC President John Bakum

Dr. John Bakum, who has served Middlesex County College as vice president for Academic and Student Affairs since 1981, became the college president on April 1, 1996. He will assume office as the successor to retiring president Dr. Flora Maneuso Edwards.

Dr Bakum assumes leadership of the 12,000 student institution at a time when the need for cooperation between education, government and business has never been stronger. In addition to its mission of helping students transfer into four-year schools and offering vocational training. MCC is seeking to fill the critical void of upgrading workers' skills so that companies stay competitive in a global market as well as seeking to build partnerships with secondary schools so that meaningful educational and career preparation is provided for the majority of students who do not complete four-year degree programs.

Dr Bakum became a faculty member of the electrical Engineering Technology Department at MCC during its second year of operation in 1967. He taught all courses within the program and many of the mathematics courses offered by the College. At that time there were 1,400 students and 19 programs of study. A popular and dedicated professor, he rose through the academic ranks until being named vice president for academic and Student Affairs in December of 1981.

In his role as vice president. Dr. Bakum managed and directed all instructional and student service activities of 41 departments and offices, 225 full-time faculty, 4,000 full-time students, 6,000 part-time students and 10,000 students enrolled in community education courses. He has been responsible for the supervision of seven divisional deans, the director of the computer center and the director of the Institute for Management and Technical Development, which was initiated by Dr. Bakum and whose corporate sponsored training programs have been recognized as among the best in New Jersey. Dr. Bakum has the chief responsibility for the administration of an annual budget of more than \$20 million.

Under his vice presidency. Dr. Bakum has provided the leadership in developing more than 30 articulation agreements with four-year colleges and institutions nationwide He has supervised the planning and approval of two construction projects totaling more than 150,000 square feet of academic and research space, has planned and directed a major upgrading of the central computer system, directed the preparation of a grant application resulting in the award of \$2 million toward the construction of a high technology center. fostered the development and approval of a transfer program in business administration and oversaw the development of a number of high technology grant proposals resulting in more than \$ 1.1 million in new equipment. The first dual admission programs between a community college and Rutgers University (1992) and New Jersey Institute of Technology (1988) were developed under Dr. Bakum's leadership

Dr. Bakum's knowledge of the community college system dates back to his student days at Orange County Community College (Middletown, NY) from which he received an Associate in Applied Science (AAS) degree. He earned both a Bachelor and Master of Science degree in Flectrical Engineering from New Jersey Institute of Technology and a Doctorate of Education in mathematics education from Rutgers University. He chaired the Statewide Curriculum Coordinating Committee, which reviewed all proposed community degree and certificate programs. He served as a member of the New Jersey Department of Higher Education Vocational and Middle States Accreditation Evaluation Teams and currently serves on many professional societies, for which he has presented scholarly papers throughout North America.

Dr. Bakum resides in Edison. He and his wife, the former Debra Karrick, are the parents of four grown cinidren.

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Alert to Women: Watch Your Social Security

By Jacqueline Kopanycia Social Security Manager in Woodbridge NJ

Women need to be especially alert to their social Security rights and responsibilities to get the most out of their Social Security protection. Although Social Security is the same for men and women difference in lifestyles and work patterns that characterize the genders can mean different patterns of Social Security benefits and coverage.

For example, women are more likely to qualify for benefits on the basis of their husband's earnings than men are to qualify for benefits on their wife's earnings. Women may qualify for spouse's benefits, mother's benefits, widow's benefits or a divorced spouse benefit. This means that women need to be aware of how Social Security treats them as workers, wives, widows, divorced wives, and mothers.

If you chose to be a homemaker, you are covered under Social Security through your husband's work. When the family income is reduced because of his retirement, death or disability, you may qualify for Social Security benefits at age 62, at any age if you have minor children in your care receiving benefits, or as early as age 60 as a widow, or from age 50-59 as a disabled widow. However, if you divorce after less than ten years of marriage, this protection is not available to you

If you chose a career outside the home--about 60 percent of all women do--you earn Social Security protection of your own for yourself and your family. If you die or become disabled, your children get benefits until they're 18, or 19 or still in school. Your husband could also qualify for benefits on your earnings.

If you alternate between a career and homemaking, you need to be aware that you can maintain your full. Social Security protection with a little attention. Any Social Security credits you earn remain on your record, and after ten years of work in which you have earned the maximum of four credits each year, you are fully insured for retirement, disability, and survivors benefits. But for disability benefits, you also need to have recent work. For example, if you're over 30, you need the maximum amount of credits for five out of the last ten years (20 credits). Younger workers need less, as little as six credits for a year and a half of work under age 24.

If you qualify for benefits both as a spouse and as a worker, you get the higher of the two. That is, you get your own benefit plus the difference between the two. Whether to take a benefit on your own earnings or a spouse's benefit may be more complicated than that, however. For example, if you take a widow's benefit at the earliest possible age, age 60, it is reduced to 71.5 percent of the worker's benefit. But if you take it age 65, you get 100 percent of the deceased worker's benefit

The important thing is that you recognize the need to stay on top of your Social Security protection. For more information, call Social Security at its toll-free number. 1-80%-772-1213.

Hoffman High School Honor Roll

The following students at Hoffman High School has been named to the Honor Roll for the second marking priod:

Seniors

Steven Darabos, Matt Doyle, April Elyea, Corring-Fryer, Tammy Hank, Charles Hommar, Connie Hulsan, Abbeygale Ikan, Shane Mason, Erin McCarthy, Megan-McNamara, Jon Milochik, Cheryl Namowicz, Dena O'Brien, Edyta Safin, Joseph Salkiewicz, Cara Toscano, Lisa Venezia and Sylvia Was.

Juniors

Joseph Bajkowski, Annette Evanski, Amy Felice, Hanna Glomska, Nichole Margl, Dan Mercado, Erm Mulligan, Michelle Petras, John Rowley, Chris Smith, Jenniter Stahl, Jackie Tomaszewski, Marcin Wira and Joanna Zajac.

Spohpomores

Kelly Colfer, Jackie Cottrell, Erin Henry, Meredith Hess, Brian Hickey, Robert Nuzzie, Kelly Scarfi and Steven Silva.

Freshmen

Kim Batiuk, Jennifer Healy and Jennifer O'Brien.

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Mark Twain



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Yesterday, Once More . . .

Dateline: April 3, 1946

The first portion of the street improvement program authorized by the City Council, was recently completed with the finishing of the work on Railroad Avenue. Division Street. Hillcrest Avenue, Potter Street from Fifth to Main, and Conover

The work in the vicinity of the Bertram and Conologue Avenue area was performed by the county as well as local street department forces. The city furnishing the materials and part of the labor, and the county furnishing some labor and the necessary mechanical equipment

Dateline: April 3, 1946

As a memorial to the late James H. Dawson Principal of Hoffmar, High School for many years, the Board of Education has authorized the school library to be known in the future as James H. Dawson Memorial Library

Dateline: April 10, 1946

A special meeting between the board of Education and the mayor and council will soon decide where the new school will be located. In a letter to the mayor and council, the board stated that the next move on this vital issue is up to them (the mayor and council:

Dateline: April 10, 1946

Charles Bloodgood has returned to the Desert Maneuver in Los Angeles, California, after spending furlough with his parents. Mr. and Mrs. Charles Bloodgood, of Bordentown Avenue

Naval Aviation Cadet, Robert N. Dowling, has completed three months of physical conditioning at flight school in Athens, Georgia Dowling is the son of Mr. and Mrs. J. Dowling, Lefferts Street.

Dateline: April 2, 1971

The South Amboy Public School system, which now has split sessions in the first through sixth grades, is faced with the possibility of split sessions for some high school grades should the enrollment continue to grow

High School Principal, Adam Martin, addressing the board of Education at their meeting last night, said either "staggered or split sessions" were possible in the near future Dateline: April 2, 1971

On a motion made by Commissioner Richard Servis at last Tuesday's meeting, the Board of Public works voted to install a new type of water meter to replace old ones that break down

The new meter will have an external dial mounted near the existing electrical service meter and will be connected to the inside water meter by bell wire. This new service will enable the meter to be read from outdoors, thus eliminating the necessity of the homeowner being in when the meter-reader calls.

According to Servis, this new policy will, over a period of years prove most efficient and economical.

Dateline: April 2, 1971

Ted Levandowski chairman of the annual local Democratic Dinner Dance announced that Herman Hoffman Middlesex County Democratic Chairman, and Highland Park attorney, will be the guest speaker at the upcoming affair

Dateline: April 2, 1971

In response to a number of complaints received by him. Councilman Al Clark, in his remarks to the council at a recent meeting, issued the following statement. "I have given my last warning to the Gillette Trucking Company on Gordon Street We (the council) had Mr. Gillette into our business meeting four weeks ago and at that time he made two promises to me. He promised he would not start his trucks before 6 a m. and that he would remove from the property, two damaged trucks. Both promises were broken

The trucking firm has been the cause of many complaints from residents of the Gordon Street area who brought it to the councils attention that rats and mosquitos were

Continued on page 10



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Good Friday Service

An Annual Ecumenical Service with local clergy preaching on the Seven Last Words of Christ will be held on Friday. April 5, 1996 from 12:00 Noon to 3:30 p.m. at The First Baptist Church, Second and Stockton Streets in South Amboy.

The service is sponsored by the Sayreville-South Amboy Clergy Association. The public is invited to attend



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VIEWPOINT



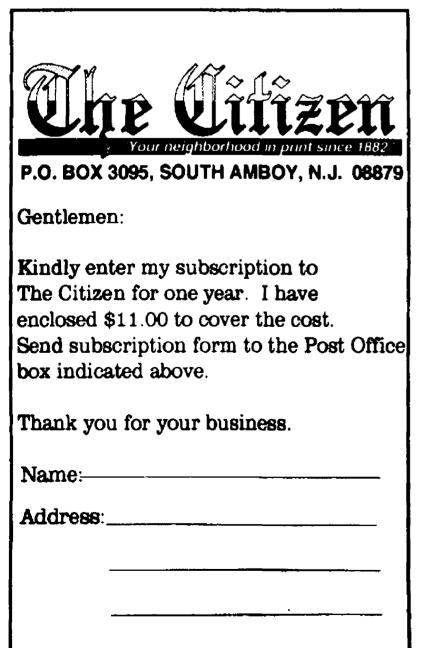
As summer approaches, towns along the Jersey shore gear up for what we all hope to be another great season. Soon tourists from other parts of New Jersey as well as from throughout the country, will flock to our shores to enjoy thousands of miles of beaches and attractions that our great State boasts.

Tourism is the second biggest industry in the State of New Jersey. And every citizen, no matter where they may live, depends in many ways on the revenues generated from a vibrant tourism industry. These revenues, whether they go to the State or to employees, are a vital part of our State economy. Why then, would the Administration risk the vitality of this industry?

That is, in fact, exactly what the Whitman Administration is doing with its proposal to cut the budget of the State Marine Police by an estimated \$3 million. A cut of this magnitude may prove disastrous to the health and safety of those who visit our State, as well as to the tourism industry itself. As a result of these cuts, up to 45 State marine Police are slated to lose their jobs. These police are responsible for patrolling the shores and the waterways of New Jersey to ensure safety, to provide emergency assistance, and to protect our citizens from crime and pollution along our shores.

Once again, as we have seen so many times in the Whitman Administration, good common sense is shunted for the sake of poor fiscal sense. If these cuts were to be implemented, the State would see the loss of these valuable Marine Police just as the summer tourist season begins. That is like cutting a retail staff in November, at the beginning of the Christmas shopping season. In this situation, however, the loss of these police will not just be seasonally inconvenient, it will jeopardize safety and result in other State police forces being stretched even thinner throughout the year.

This should come as no surprise. The Governor's short sighted budget proposals will jeopardize public safety, especially as Coast Guard manpower is being cut back at the Federal level. It is time for the Governor to stop putting dollars before people.



Dear Citizen's Voice Editor:

We want to thank the 18,000 volunteers across New Jersey who took part in the American Diabetes Association Neighborhood Check for Diabetes recently. The Neighborhood Check program reached 360,000 homes statewide with the Diabetes Risk Test, a simple educational tool to let people know whether they are at risk for diabetes. Thanks to the efforts of these volunteers, the Neighborhood Check program also raised more than \$240,000 dollars to support American Diabetes Association research and education programs.

There are an estimated half million people in New Jersey with diabetes -- and half of them may not know it until they suffer one of its complications such as blindness, kidney failure, heart disease, stroke or amputation. The American Diabetes Association will reach out to people in every corner of the Garden State this year with vital information about diabetes risk, management, education and research. Tuesday, March 26 is the annual American Diabetes Alert, a day when all Americans will be urged to learn the warning signs of diabetes -- a serious, chronic disease that claims 169,000 lives nationally each year.

We urge you to call the American Diabetes Association at 1-800-DIABETES to receive a free copy of the written Diabetes Risk Test. Thanks again to our dedicated volunteers as we continue our efforts to find a cure for diabetes.

Sincerely,

Patricia J. Barta, MPH, RN, CDE President -American Diabetes Association New Jersey Affiliate, Inc.

Applications Being Accepted For Independence Run

The Frog Hollow Swim Club is accepting applications for their 11th annual Independence Race through the streets of South Amboy and Sayreville. Both applications and information may be obtained by calling Mickey Gross at 721-5031 or Thomas Reilly at 721-0853.

The race will begin at 9:00 a.m. on June 29th. Registrations for participants starts at 7:00 a.m. All runners are invited, with their families, to use the pools and tennis courts on race day.

Trophies will be awarded in different age groups for both men and women.

The first overall male and female finishers will receive a free years' (1996) non-transferrable membership to the club.

The first 150 pre-registered entrants will receive a Frog Hollow race shirt. Pre-registration is \$12.00 (with T-shirt) and \$10.00 for post registration (without T-shirt).

A Fun Run of 1 mile will begin at 8:30 for youngsters ages five through, and including, thirteen for \$6.00.



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From the Desk of Steve Mikulak

Federal Judge John H. Politan found a kindred spirit in U.S. District Judge John W. Bissell when it came to the constitutionality of Megan's Law. Bissell upheld Politan's court decision in which he declared that parts of the notification procedure were unconstitutional and compared the law to branding sex offenders with the "Mark of Cain." This comes as temporary good news for the convicted rapists and child molesters, and their liberal allies in the American Civil Liberties Union who defend them with such great vigor.

At the present time this affects the 3.380 sex offenders living in New Jersey who have been registered to date, including approximately 2,000 who are classified as moderate to high risk offenders. As Winston Churchill said during WWII, "This is not the end This is not even the beginning of the end; but perhaps it is the end of the beginning." Many of us anticipated the legal attack back in the fall of 1994, when the legislature placed the package of bills collectively known as Megan's Law on Governor Whitman's desk.

As Co-chairman of the Taskforce on the Adult Diagnostic Center in Avenel, I listened to the testimony of an attorney, who specialized in defending sex offenders, as he told us that there would be an avalanche of appeals. When the New Jersey State Supreme Court upheld the constitutionality of Megan's Law last year I felt that we were half way home. Governor Whitman and Attorney General Deborah Poritz have promised to fight on all the way to the U.S. Supreme Court, if necessary. This now looks inevitable.

Bissell's decision forces the Attorney General's office to comply with the Politan's decision which is currently being reviewed by the U.S. Third Circuit Court While this halts community notification for the time being it does not stop the process of registering sex offenders which continues.

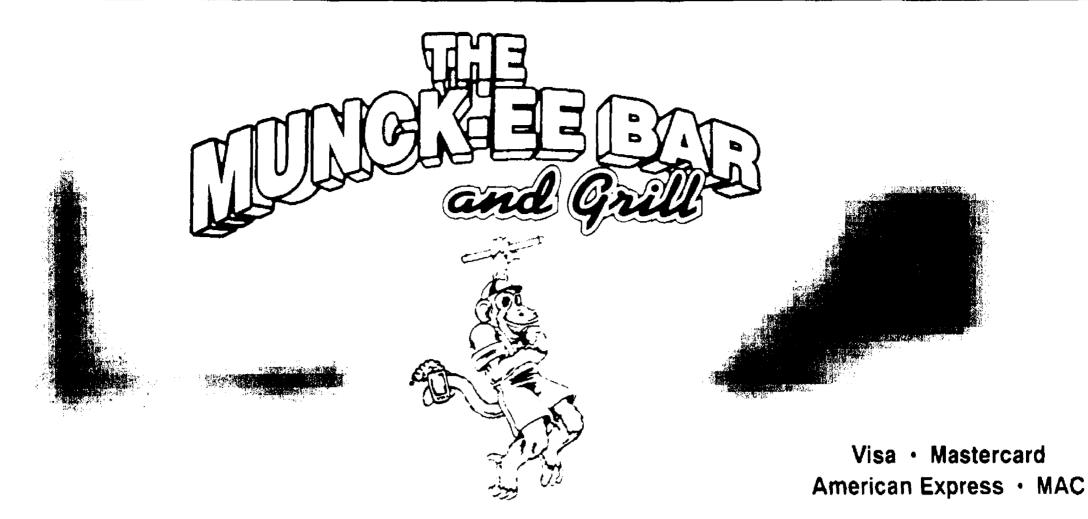
While this legal battle is ongoing. U.S. congressman Richard Zimmer continues to advance his legislation that would require law enforcement authorities to release information about child molesters to the public. Current Federal law says the information "May" be released. Zimmer's bill would change that to say the information "shall" be released. Since the death of Megan Kanka, 47 states enacted sex offender registration, but state laws do not all require neighborhood notification when a convicted sex offender moves in. New York, New Jersey and Pennsylvania mandate notification, while Delaware and Connecticut do not.

Megan's mother Maureen Kanka joined in endorsing Zimmer's bill which was also supported by the U.S. Justice Department, and Rep. Bill Mc Collum (R-Fla), who chairs the House Judiciary crime subcommittee. The idea behind a Federal Megan's Law is to eliminate any sanctuary where sexual predators can go to stalk their victims in anonymity. In this respect both Dick Zimmer and Maureen Kanka have been eloquent spokespersons for the rights of America's children.

NOTICE

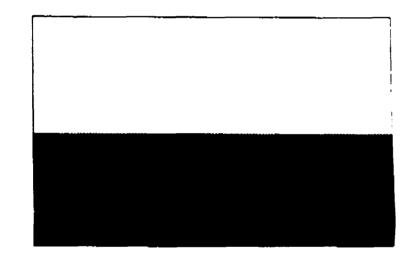
The opinions expressed in our Citizen's Voice column do not necessarily reflect those of this newspaper. The column is given as a forum for readers to express their thoughts. Letters should be brief, must be signed and include a daytime telephone number for verification.

The Citizen reserves the right to edit all letters. No more than one letter per month by an individual will be published in a month.



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Playing It Smart

Don't Quit Your Day Job for the "Full-Pay" Slots

by Alan Krigman

You sometimes hear about "full-pay" slots. Machines that return 100 percent or more of the money bet in them

They do exist. The stories aren't all fibs fabricated by casino bosses to beguile believers into betting more. Nor, necessarily, rumors repeated by con artists to sell gullible gamblers dubious inside information, bogus systems, or worthless gee-gaws like space-age opto-digital neural-net hotslot detectors.

But, don't quit your day job for the full-pay slots just yet.

Full-pay reel-type machines, when used by casinos as promotional loss leaders, are few and far between. And you won't be able to tell them from units with the usual usurious "hold" percentages.

Full-pay video poker machines, in contrast, can be identified. The key is in the payout schedule on the screen or faceplate. You only have to be sophisticated enough to know the probabilities associated with each hand and do the math, read and heed one of the few reliable video poker books where the work has been correctly done for you, or ask the right gambling guru and not argue if the answer isn't what you wanted to hear. Of course, you must follow the optimum strategies to the letter, or the odds will change and the returns will miss the 100 percent mark.

Say you've done your homework. You've found a deuces wild machine having the payouts shown in the accompanying table, which returns 101 I percent. Not only that, you know the optimum hold and discard strategy for this little puppy and can play it perfectly

Now, should you quit your day job? Postpone that decision until you learn a little more

Slots are inherently risky to individual players, even if they return over 100 percent of what's wagered. Why Payout profiles have large characteristic fluctuations, sharply skewed to balance low-likelihood great gains against high-probability small losses. In the full-pay deuces wild example, solid citizens can expect to hit the 800-to-1 jackpot twice or so in 100,000 tries, losing one bet 55,487 times. Big-buck reel-type slots are far more extreme.

Mathematically, for every dollar bet, the specified deuces wild machine has a healthy long-term expected win of \$0.01; however, short-term fluctuation is a severe \$7.10 and skewness coefficient is off the Richter scale at 69. In contrast, on red or black at roulette, expectation is a hefty loss of \$0.026 per dollar bet but fluctuation is only \$0.98 and skewness a mere 0.07.

High slot fluctuation and skewness imply that in the short stretch of a normal session, a bettor's bankroll will typically exhibit a falling tendency punctuated by occasional sharp rises. Recreational gamblers are hoping for one or more of those lucky peaks before they exhaust their day's entertainment budget. "Professionals" would need long playing periods and deep pockets to enjoy reasonable assurance that enough low-probability large jackpots would be hit to offset the frequent small losses.

How long? And, how much bankroll is required for confidence in not being knocked out of the box by a normal downswing?

Assume you want to be 99.7 percent sure your perfect play at the specified machine will break even or yield a profit. An analysis using the statistical properties of the game shows you'd need no less than 3.78 million tries. And your bankroll would have to be enough to support the family while enduring at least a 10,349-bet setback -- \$12,936.25 in a quarter machine played five coins at a time and paying \$1000 for natural royals. Specify some profit level, say \$3 per hour, and the requirements get stiffer.

Still ready to quit that day job? I didn't think so Neither did the bard, Sumner A lingmark, predicting the predicament poetically in his beloved ballad, "The Brave Who Bet for Their Daily Bread."

Gamblers trying to make a living, Find casinos most unforgiving.

Continued on page 10



Frequently Asked Questions on Social Security Disability Benefits

How much do you know about your disability protection under Social Security. Not much? And yet statistics say that one out of four young workers will become disabled sometime during their lifetime. Following are the five most frequently asked questions about disability benefits.

How does Social Security benefits define disability?

Disability under Social Security is based on your inability to work. You will be considered disabled if you are unable to do any kind of work for which you are suited and your disability is expected to last for at least a year or to result in death.

Who may receive disability benefits?

People who work under Social Security long enough and recently enough can receive Social Security disability benefits at any age. Certain members of your family may also qualify for benefits on your record. They include

- Your unmarried son or daughter, under 18, or under 19 if in high school full time
- Your unmarried son or daughter, 18 or older, if he or he has a disability that started before age 22
- Your spouse who is 62 or older, or any age if he or she is caring for a child of yours who is under 16 (or disabled before age 22) and receiving checks
- Your disabled widow or widower 50 or older. The disability must have started before your death or within seven years after your death. (If your widow or widower caring for your children receives Social Security checks, she or he is eligible if she or he becomes disabled before those payments end or within seven years after they end.)
- Your disabled ex-wife or ex-husband who is 50 or older if the marriage lasted 10 years or longer

How long do you have to work to qualify for disability?

To qualify for Social Security disability benefits, you must have worked long enough and recently enough under Social Security. The number of work credits needed for disability benefits depends on your age when you become disabled. (in 1996, earnings of \$640 constitutes a credit of work, you can earn up to four work credits a year.) The rules are as follows:

Before age 24--You may qualify if you have six

Continued on page 10

PUBLIC NOTICE

NOTICE TO ABSENT DEFENDANT STATE OF NEW JERSEY TO

BERRISFORD W. MORRIS

YOU ARE HEREBY SUMMONED AND REQUIRED to serve upon HARRIS & KLEIN, plaintiff's attorneys, whose address is 177 Valley Street, South Orange, New Jersey 07079, phone # 201-763-7660, an answer to the Complaint (and Amendment to Complaint, if any), filed in a civil action, in which Samuel R. Pierce, Jr., Secretary of Housing and Urban Development of Washington D. C. is plaintiff, and Glen H.A. Morris, Administrator of the Estate of Linetta Bailey, Delsie Beard, Bernsford W. Morns, Lerue Anthony Morns, et als are the defendants, pending in the Superior Court of New Jersey, Chancery Division, Middlesex County, and bearing Docket Number. F-6729-94 within thirty-five (35) days after April 4, 1996, exclusive of such date. If you fail to do so, judgment by default, may be rendered against you for the relief demanded in the Complaint. You shall file your answer in duplicate and proof of service with the Clerk of the Supenor Court of New Jersey, Hughes Justice Complex - CN-971, Trenton, New Jersey 08625, in accordance with the rules of civil practice and procedure.

This action has been instituted for the purpose of foreclosing a mortgage dated July 18, 1979, made by Linetta Bailey and Manoah. Bailey as mortgagors, to Lumbermans Mortgage Corporation, recorded on July 20, 1979 in Book 2617 of Mortgages for Middlesex County. Page 680, which mortgage was assigned on August 13, 1979 to First Financial Savings and Loan Association, by Assignment recorded on September 13, 1979 in Middlesex County Assignment Book 353, at Page 701, which mortgage was assigned on September 15, 1982 to First Family Mortgage Corporation of Flonda, by Assignment recorded on October 12, 1982 in Middlesex County Assignment Book 372, at Page 638, which mortgage was assigned on January 26, 1988 to the plaintiff, Samuel R. Pierce, Jr., Secretary of Housing and Urban Development of Washington D. C., by Assignment recorded on February 16, 1988 in Book 459 of Assignments of Mortgages for Middlesex County Page 833; and to recover possession of, and concerns premises commonly known as 108 Catalpa Avenue Perth Amboy New Jersey 08861

If you are unable to obtain an attorney you may communicate with the New Jersey State Bar Association by calling 1-609-394-1101. You may also contact the Lawyer Referral Service of Middlesex County by calling 1-908-828-0053. If you cannot afford an attorney, you may communicate with the Legal Services Office of Middlesex. County by calling 1-908-249-7600.

YOU, Berrisford W. Morns, are hereby made a party defendant to this foreclosure action because you are an heir-at-law under the Estate of Linetta Bailey, and/or any lien, claim or interest you may in and to the subject premises.

DONALD PHELAN CLERK OF THE SUPERIOR COURT

THE CITIZEN FAX # (908) 727-1880

PUBLIC NOTICE NOTICE TO ABSENT DEFENDANT STATE OF NEW JERSEY TO DELSIE BEARD

YOU ARE HEREBY SUMMONED AND REQUIRED to serve upon HARRIS & KLEIN, plaintiff's attorneys, whose address is 177 Valley Street, South Orange New Jersey 07079 phone # 201-763-7660, an answer to the Complaint, and Amendment to Complaint any), filed in a civit action, it which Samuel R. Pierce, Jr., Secretary of Housing and Urban Development of Washington, D. C. is plaintiff, and Glen H. A. Morns, Administrator of the Estate of Linetta Bailey, De sie Beard, Bernsford W. Morns, Lerue Anthony Morns, let als, are the defendants, ponding in the Superior Court of New Jersey, Chancer, Division Middlesex County and bearing Docket Number, F-6729.44 within thirty-five (35), days after April 4, 1996, exclusive of such date If you fail to do so judgment by default may be rendered lagainst 100 for the relief demanded in the Complaint. You shall file your answer is duplicate and proof of service, with the Clerk of the Superior County New Jersey Hughes Justice Complex - CN-971 Trenton: New Jerse, 08625 in accordance with the rules of civil practice and procedure.

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If you are unable to obtain an attorney you may communicate with the New Jersey State BarAssociation by caring 1-609-394-1101. You may also contact the Lawyer Referral Service of Middlesex County by calling 1-908-828-9053. If you cannot afford an attorney, you may communicate with the Legal Services Office of Middlesex. County by calling 1-908-249-7600.

YOU Delsie Beard are hereby made a party defendant to thic foreclosure action because you are an heir-at-iaw under the Estate of Linetta Bailey, and/or any lien, claim or interest you may in and to the subject premises.

DONALD PHELAN
CLERK OF THE SUPERIOR COURT
\$62.00

PUBLIC NOTICE

NOTICE TO ABSENT DEFENDANT STATE OF NEW JERSEY TO

LERUE ANTHONY MORRIS

YOU ARE HEREBY SUMMONED AND REQUIRED to serve upon HARRIS & KLEIN, plaintiff's attorneys, whose address is 177 Valley Street, South Orange, New Jersey 07079 phone # 201-763-7660, an answer to the Complaint (and Amendment to Complaint if any), filed in a civil action, in which Samuel R. Pierce, Jr., Secretary of Housing and Urban Development of Washington, D. C. is plaintiff, and Glen H.A. Morns, Administrator of the Estate of Linetta Bailey. Deisie Beard, Berrisford W. Morns, Lerue Anthony Morns et als are the defendants, pending in the Superior Court of New Jersey. Chancery Division, Middlesex County, and bearing Docket Number: F-6729-94 within thirty-five (35) days after April 4, 1996, exclusive of such date If you fail to do so, judgment by default, may be rendered, against you for the relief demanded in the Complaint. You shall file your answer in duplicate and proof of service, with the Clerk of the Superior Court of New Jersey, Hughes Justice Complex - CN-971, Trenton New Jersey 08625, in accordance with the rules of civil practice and procedure

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YOU. Lerue Anthony Morns are nereby made a party below dant to this foreclosure action because you are an heir-at-law under the Estate of Linetta Bailey, and/or any lien, claim or interest you may in and to the subject premises.

DONALD PHELAN CLERK OF THE SUPERIOR COURT \$62.00

COMMUNITY =

Puppy Love

The Seeing Eye needs local volunteers to open their homes and their hearts to specially-bred puppies that grow up to become the companions and guides for blind people. Puppy-raisers for the renowed dog guide school are children and adults, families and individuals, who say they enjoy helping blind people to live lives of increased independence, dignity and self-confidence



Seeing Eye puppies live in volunteer homes for about 16 months, until they're old enough to start their formal education as Seeing Eye dogs. Puppy-raisers care and nurture for their pups, make them part of their family, and take them to local puppy club meetings. They introduce the puppies to the kinds of places and things they will encounter as working dogs.

Seeing Eve representatives are always available to answer questions. The Seeing Eye provides an allowance and pays for all veterinary expenses.

Further information about the Seeing Eye may be obtained by calling (201) 539-4425 or by contacting the Middlesex County 4-H Cooperative Extension Office at (908) 745-3446.

New Look For Frog Hollow

The Board of Governors of Frog hollow Swim Club received a vote of confidence at their annual membership meeting and with that, they signed a contract to resurface the entire area around the swimming pool with concrete. The job is expected to be completed a few weeks before the opening of the club.

In addition to the new look surrounding the pool, a new entrance hut is being built and a new roof is being placed on the old one. Work parties at the club have been scheduled each Saturday until the opening. April 20th has been set aside to renovate the picnic area. Sacred Heart Boy Scout Troop #95 will be performing their community service and lending a helping hand at the club until the opening.

St. Jude Robens

May the sacred heart of Jesus be adored, giorified loved and preserved throughout the world now and forever. Sacred Heart of Jesus, pray for us. St. Jude, worker of miracles pray for us. St. Jude. help of the hope ess. pray for us.

Say this prayer nine times a day. By the eighth day your prayer will be answered. Say it for nine days. It has never been known to fail Publication must be promised. Thank you, St. Jude.

Ö

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JULIAN'S

GARAGE

SOUTH AMBOY

Hoffman High School Presents "Charlie Brown"

Hoffman High School of some of the property Francis A.G. of Mark Court & Brown of Application 27 and 28 at 7.39 p.m. at the George Street as literam. A musical comedy based on the Charles Schultz comic strip, the show will delight both young and adult audiences.

Semors David Bouchard, Cheryl Namowicz, Jessica English, Charles Chodkiewicz, Rob Sekerak and Lisa-Venezia will portray Linus, Patty, Lucy, Charlie Brown, Sherms and the Little Redheaded Girl, respectively. Other cast members include jumors John Brus as Schroeder. Teddy Schmidt as Pig Pen, sophomores Steve Silva as Snoops. Rachel Drake as Sally, Jackie Cottrell as Peppermint Patty. Jessica Cooney as Woodstock and treshman Jen O Brien as Marcie, Kristin English as Violet and Kim Batiuk as Rita.

This year's performance will be enhanced by the talents of professional artist Maureen Heffernan, who has been working with the cast as one part of an artist-in-residence grant provided by the joint effort of the New Jersey Council. on the Arts and the South Amboy Board of Education.

Tickets will go on sale April 15th through the high school office. All seats will be \$5.00 and may be reserved by phone. Reserved tickets must be picked up at the box office no later than 45 minutes before curtain the night of the performance. Every audience member must be tickeigd, and no infants will be admitted. Tickets, at \$7.00, may be purchased at the door without advance reservations. if seating is available.

All seating will be reserved on a first come, first served basis. The group's last two shows have played to self-out audiences so early reservations are recommended.

Lions Club Bus Trip

The South Amboy Lions Club is sponsoring a bus trip to the Claridge Casino, Atlantic City on Sunday, April 28, 1996.

The bus leaves at 10:00 a.m. from the St. Mary's parking lot on Second street in South Amboy. The cost is \$20.00 per person and patrons will be given back \$18.00 in coin. Further information may be obtained by calling (90)×1 727-1526.



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Sacred Heart School Honor Roll

The roll swing of a letter at Six roll right School in South Amboy have been named to the First and Second Honor Rolls for the past marking period.

Eighth Grade

First Honors Natable Shevehuk

Second Honors: Michael Bukowski, Grag Paczkowski, Robert Oumin, Gars Read, Robert Siuzdak, Joe Surman, Jennater Solli and Jody Sprague.

Seventh Grade

First Honors Patricia Mathis

Second Honors: Steven Maslowski, Daniel Matuszewski loid Nicole Vetere.

Sixth Grade

First Honors: Diane Opalinski and Enca Kish. Second Honors Michael Zonak

Fifth Grade

First Honors Denald Liberty, Lea Dulatas, Teresa Bogush and Jessica Alcala.

Second Honory: Greg Symber, Patrick McCurdy, Jayme Sprague, Caitin Solli, Sasha Nev, Kimberly Michalik and Bianca Brzeziński.

Fourth Grade

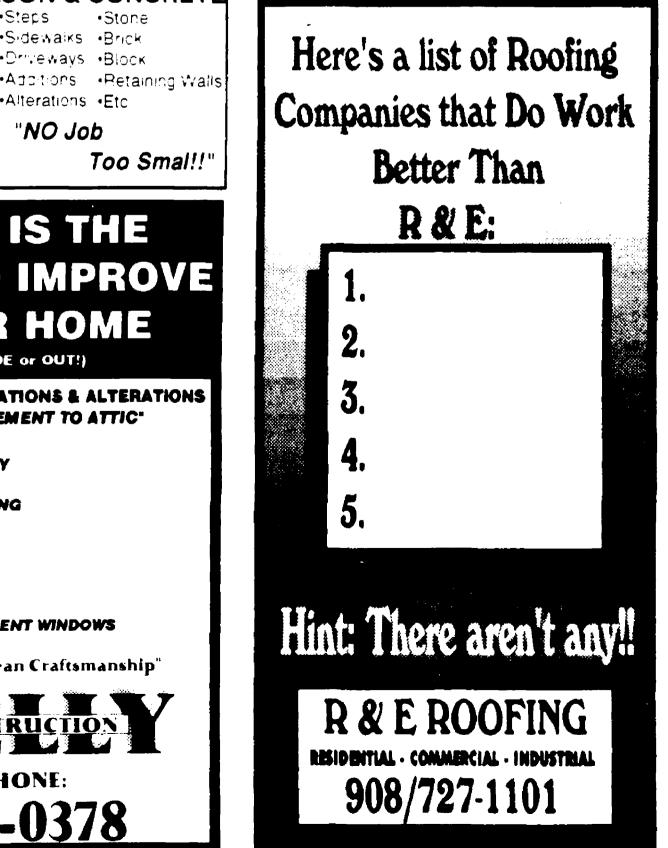
First Honors: Gillian Generoso and Katrina Dulatas Second Honors: Justin Murawski.

Third Grade:

First Honors: Kristin Falce, Ashley Robbins and Christine Walczai:

Second Honors (Junes Mauriello) and Stephen Lib-







HEALTH -

Leukemia, acute

What is acute leukemia?

Acute leukemia is a fast growing form of cancer in which abnormal white cells accumulate in the blood and the bone marrow. There are several kinds of acute leukemia. One type, which is called as are lymphosytic, acute lymphotic, or acute lymphoblastic eukemia, is most common among children. Another types, known as acute granulocytic leukemia, is more common in adults.

In lymphocytic leukemia, the abnormal white blood cells are produced in the lymph nodes or bone marrow. Granulocytic leukemia attects the white blood cells produced in the bone marrow.

What causes acute leukemia?

The cause of acute leukemia is not fully understood, but certain factors are known to increase the risk of developing leukemia. They include certain genetic abnormalities, disorders of the immune system, and excessive exposure to radiation and chemicals that suppress the bone marrow.

How is acute leukemia diagnosed and treated?

A diagnosis of acute leukenna is suggested by blood tests showing large numbers of abnormal white cells. A bone marrow biopsy confirms the diagnosis.

Treatment involves giving various combinations of drugs (chemotherapy) to kill the abnormal cells. A delicate balance must be maintained, so that enough drugs are administered to kill cancerous cells without destroying too many healthy ones. Induction therapy, the first and most intensive stage of treatment, lasts 4 to 6 weeks. It usually induces remission, but this may be temporary unless therapy continues.

The second stage, consolidation therapy, is aimed at killing all the cancer cells that are still present. Drugs different from those administered earlier are often used to overcome possible drug resistance. Maintenance chemotherapy is generally given over 2 to 3 years.

Most patients must remain in the hospital during the first phase of treatment because they are highly susceptible to infection, and they also may bleed heavily. Since the drugs suppress the white cell production, the patient may feel worse before beginning to get better. Frequent transfusions of blood components may be required.

What can I do myself?

Leukemia treatment typically takes 2 to 3 years. During this time, it is vital to maintain good nutritional status, which may be difficult because anti-cancer drugs and radiation may cause nausea.

When should I see my doctor?

Consult a doctor as soon as possible if leukemia is suspected. It is best to undergo treatment supervised by a specialist with expertise in the specific type of leukemia involved.

What will a doctor do?

The first step is to determine that the symptoms are due to leukemia and not another condition such as anemia or infection. It blood and bone marrow studies show the presence of leukemia cells, further studies are done to identify the specific type, and then to design the best treatment program.

The course of acute leukemia

Acute leukemia often comes on suddenly, especially in children. At first, it may seem to be a cold or flu, but the symptoms progress rapidly, with worsening fatigue and bleeding problems.

At one time, acute leukemia was uniformly and rapidly fatal. Today, increasing numbers of patients are treated successfully, and the outlook for children in particular is greatly improved, with a growing number of patients being cured. Up to 90 percent or more of patients achieve remission, and up to half survive for 5 or more years.

Is acute leukemia dangerous?

Yes. If left untreated, acute leukemia progresses rapidly, resulting in death.



is your hometown newspaper... why read anything else?

Dental Researchers Receive Grant

Dental researchers at the University of Medicine and Dentistry of New Jersey (UMDN), have been awarded a \$3.7 million grant by the federal government to develop ceramic materials for stronger, longer-lasting dental crowns and fillings.

The grant the largest ever received by the FMDNJ-New Jersey Dental School will support a five-year research program into the use of ceramics in dentistry. The grant was awarded by the National Institute of Dental Research NIDR

Ceramics are becoming the materials of choice for dental restorations because of their superior esthetics, chemical durability and wear resistance. Through computer-assisted technology, ceramic crowns can be designed and installed in just one dental visit, compared with multiple visits needed to make and install traditional porcelain crowns.

"Currently, crowns made of metal and porcelain take several visits to be installed and porcelain crowns have a relatively high failure rate," said Re. E. Dianne Rekow, principal investigator of the study and chair of orthodonties at the Newark-based dental school. "Ceramics have more appealing aesthetic value and, with some their machinability allows them to be fabricated and installed quickly. If we can develop a ceramic crown that can last over 26 years, we will significantly advance dental care."

Dental school researchers will be working with engineers, physicists and ceramic manufacturers during the study, which comprises four projects. Researchers will be investigating the role of microstructure of different ceramics in their durability, fatigue and reactions to different chemical environments.

The most critical stage of the project will be finding the exact makeup of ceramic material that will be strong enough to serve as a dental crown and still be easily fabricated. Joining the study will be material scientists from the National Institute of Science and Technology in Maryland and from the University of Maryland. College Park, and dentists and statisticians from the University of Maryland-Baltimore School of Dentistry.

"All ceramic material will eventually crack and disintegrate." said Dr. Rekow. "It we can identify the microstructure of the strongest machinable ceramic materials that are damage-tolerant, we can move on and test its clinical performance."

Researchers will use high technology to test the material's ability to withstand pressure, friction and interaction with chemicals that are found in the mouth, such as saliva. Sophisticated technology will allow 20 years of simulated testing to be completed in a matter of weeks.

The UMDNI-New Jersey Dental School, the only dental school in New Jersey, is one of seven schools of the University of Medicine and Dentistry of New Jersey. In addition to the dental school, UMDNI comprises New Jersey's three medical schools, a graduate school of biomedical sciences and a school of health related professions on campuses in Newark, Piscataway New Brunswick, Camden and Stratford UMDNI also operates University Hospital, Newark, and Community Mental Health centers in Newark and Piscataway. It is affiliated with more than 100 health care and educational institutions throughout the state.

As Companies Downsize, Workplace Stress Soars

By Paul M. Lehrer. Ph. D.

If you think your job is stressful, o to for the persor working under a cloud of an impenditio tayoff.

The greatest source of workplace stress today is company down-string and the prospect of layouts. Not having a job when you need one is far more stressful than any dead-line-oriented assignment you could get at the office.

A major source of stress is loss of control -- like waiting to receive a layoff notice that may or may not come. You may not be able to do much about that situation, but you can counter the ill-effects of stress and anxiety by taking a course of action.

In the case of a pending layoff. I recommend that individual get busy preparing for the worst:

- Update your resume and check the classified ads and other sources for potential jobs.
- Check your library or bookstore for books on marketing
- yourself.

 Seek advice from job counselors and from friends and
- Seek advice from job counselors and from friends and colleagues who have faced the loss of a job.

Most people find that positive action returns their sense of control and elevates their self-esteem, which reduces stress. In addition, there are other effective stress reducers. The key is to find a method that matches your own personality and lifestyle, and one that you will stick to.

Some people are helped by regular exercise. It allows them to work off excess anger and tension. It also has positive health benefits, stabilizing blood pressure and keeping weight under control. Others find help in meditation, muscle relaxation and breathing exercises.

Some stress is often good for us; it helps us focus and get things done. But too much stress can increase vulnerability to many diseases and the amount of suffering they cause.

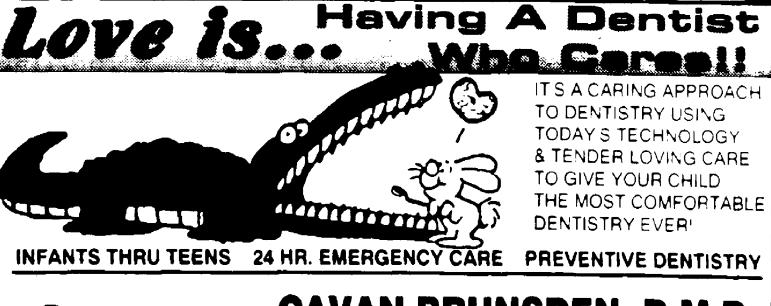
If stress leads to complications like insomma and anxiety, or if it aggravates other conditions you may have, such as asthma, high blood pressure or chronic pain, you may need more serious help. A mental health professional can provide you with effective stress management techniques, like biofeedback, or can help you through therapy or by prescribing medications.

New Jersey residents needing these services can contact the Center for Stress Management and Behavioral Medicine at the UMDNJ-Robert Wood Johnson Medical School. Piscataway. Clinicians at the center work with the patient's private physician to combat stress-related components of physical disorders such as headaches, hypertension, chronic pain, irritable bowel syndrome, cardiovascular disease, asthma, insomnia and bruxism (teeth grinding). For an appointment or consultation, call (908) 235-7650.

(Dr. Lehrer is director of the Center for Stress Management and Behavioral Medicine at UMDNI-Robert Wood Johnson Medical School, Piscataway. He is also a professor of psychiatry at the medical school.)







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Local Athlete Seeks Sponsorship

by: Joann Knueppel

Catherine Paczis, as a compare of the World Age of the World Cames Team", stated Cathy



Cathy Paczkowski and coach Alexander Snovsky

A sophomore at Bishop Ahr High School in Edison this Sayreville resident studies trampoline at Middlesex Gymnastics Academy in East Brunswick

Cathy's coach. Russian born Alexander Snevsky, was the bronze modalist in the 158 Jolympies when trampoline was an exhibition sport.

The United States has since boycotted trampoline as an Olympic sport. But as Cathy puts it. World Championships, senior elite level, is the equivalent to the Olympics, and right now that is the highest level you can reach in this sport."

To her credit, this "trampolining teen" has already earned two silver medals in both trampoline and double-mini trampoline competitions

Cathy is quite confident of her abilities. "In this competition, my goal is to see how I compare to other athletes in the nation. I need to see how I stack-up against them. Either way, it will be a learning experience for me because if I don't attend the trials. I'll never know if I would have had the chance to compete for my country.", Cathy stated proudly

"My big problem is raising money for this Oklahoma trip," she added. "Any overage collected will be used to compete in future events."

Any personal donations or business sponsorships would be greatly appreciated and are needed as soon as possible

Checks can be made payable to Catherine Paczkowski. Rantan Bay Federal Credit Umon. 495 Rantan Street, Sayreville NJ 08872, and will be deposited directly into her account

GMC Looking For Official

The Greater Middlesex Conference is seeking applicants for the position of Assignor for Field Hockey. Interested parties should contact:

Greg Ficarra, Athletic Director Perth Amboy High School Perth Amboy, NJ 08861

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WHO'S COLUMN

by Joe Kadulka

Sponsored by Accurate Concrete Co.

This countries dedicated to the rate Dick House-men who passed away over the winter. He will be dearly missed by many local anglers. God bless you, Dick.

Flounder

Well, after what was one of our worst winters, it's time to dust off the rods. Charlie Koerner boated 25 nice sized flounder he caught in the middle of the bay. I went on a trip recently with Woody McCarthy. Kevin "The Boss" Gorczyca in the local waters. The wind didn't help any as we only caught 6 flatties.

The Navesink River is also producing some flounder. Leo Ziola boated 11 fish up to a whopping 18-inch "snowshoe" flattie. Pat Leonard also hit the lottery when he boated 15 nice sized flounder in last Saturday's 60-degree weather.

South Amboy Beach

The South Amboy surf is starting to heat up. Tim Riley, Ed Kolbinski, Sr. and Ed. jr. combined to land 3 flounder and 2 stripers last Sunday. Chris Adams threw his first stiper of the season on the beach and I also beached a nice sized striper.

The flounder and striper fishing will only get better as the weather starts to warm up.

Cod

On a recent trip aboard the party boat Jamaica, we only boated 3 conger eels and 2 ling. I didn't see 3 cod on the entire boat. So, those fishermen looking for cod fish better head north!

I want to thank the Munck's for sponsoring another year or fishing reports

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OBITUARIES

GUS PETERS

Gus Peters, 74, died at Memorial Medical Center at South Amboy.

Born in New York City, he lived in South Amboy for the past 34 years.

Mr. Peters had been a custodian with South Amboy Hospital before retiring in 1986. Prior to that, he worked for Yale Trucking in New York and Secaucis for 23 years.

Mr. Peters was a member of the ILA. Local 1730 in Staten Island.

He was an Army Air Corps veteran of World War II and a member of the American Legion, Luke A. Lovely Post 62 in South Amboy.

He is survived by his wife. Anna: three sons, Stephen and Guy, both of South Amboy, and Daniel of Parlin: two daughters. Susan Olsen and Elizabeth McCarthy, both of South Amboy, and four grandchildren.

Services were from the Gundrum Service Home for Funerals, South Amboy. A cremation service was private.

MARTHA BRYLINSKI

Martha Brylinski, a litelong South Amboy resident, died at Memorial Medical Center at South Amboy. She was 84.

Ms. Brylinski had worked for the DuPont Photo Products Division in Palrin for 30 years retiring in 1965.

She was a communicant of Sacred Heart R.C. Church in South Amboy.

Ms. Brylinski was a member of the South Amboy and St. Mary's Senior Cruzens Clubs.

A sister, Rose Bauman, died in 1993.

She is survived by two brothers. Paul of Sayreville and Frank of South Amboy: a sister. Marion Kolodziej of South Amboy, and six nieces and nephews.

Services were from the Kurzawa Funeral Home in South Amboy followed by Mass at Sacred Heart Church. Burial was at Sacred Heart Cemetery in Parlin.

CHARLES REISERT

Charles E. Reisert. 73, died at his Parlin home.

Mr. Reisert was born in New York and had lived in Laurence Harbor before moving to Parlin in 1960.

Mr. Reisert worked as a chemical operator for Hercules, Inc. in Parlin for 26 years retiring in 1974. He also was the owner of Charlie's Econ-O-Wash on Market Street in Perth Amboy.

He was an Army veteran of World War II.

Mr. Reisert was a parishioner of Our Lady of Victories parish of Sayreville and a member of the Knights of Columbus, Council 2061 in Parlin.

Surviving are his wife Goldia; three sons, John and Charles, both of East Brunswick, and Dennis of Matawan; a brother, John of Brentwood, NY; six grandchildren and a great-granddaughter.

Services were from the Maliszewski Memorial Home in Sayreville followed by Mass at OLV church. Entombment was at St. Mary's Maisoleum in South Amboy.

JOHN ROONEY

John "Jack" Rooney died at his home. Mr. Rooney was 35.

Born in Hoboken, he lived in Parlin since 1974.

Mr. Rooney was a mechanic for Nu-Car Carrier in Newark for the past nine years.

He was a Coast Guard veteran.

Mr. Rooney was a communicant of St. Bernadette's R.C. Church in Parlin.

He was predeceased by his father, Henry M., in 1993. Surviving are his wife, Jackie; a stepson, Christopher Galebides of Parlin; his mother, Catherine Forbes Rooney of Parlin; a brother, Scott of Old Bridge; and four sisters, Linda Wisniewski of Glen Gardner, Laura Lo Presti of Monroe, Maureen of Parlin and Diane of New York City.

Services were from the Maliszewski Memorial Home in Sayreville followed by Mass at St. Bernadette's Church. Entombment was at Sacred Heart Mausoleum, Parlin.





STEVEN J. PAVICH, JR.

Steven J. Pavich, a lifelong South Amboy resident, died at Robert Wood Johnson University Hospital in New Brunswick. He was 22.

He had worked for the Glenwood County Club in Old Bridge and was a student at Middlesex County College in Edison.

Mr. Pavich was a communicant of St. Mary's R.C. Church in South Amboy.

His grandfather, Alexander P., died in 1993.

He is survived by his parents, Steven and Nancy of South Amboy; his finacee, Bridget DeFort of South Amboy; his paternal grandmother. Grace of South Amboy; and his maternal grandparents. Raymond and Grace Hoffman, also of South Amboy.

Services were from the Gundrum Service Home for Funerals, South Amboy followed by Mass at St. Mary's Church. Burial was at Christ Church Cemetery in South Amboy.

MARY JANE BUTKIEWICZ

Mary Jane "Merge" Pavlik Butkiewicz, a lifelong Sayreville resident, died at her home. She was 59.

Mrs. Butkiewicz had been a bookkeeper for the Sayreville Water Dept. for 20 years.

Mrs. Butkiewicz was a parishioner of Our Lady of Victories R.C. Church in Sayreville. She was a member of the Columbiettes Council 2061 in Parlin.

She was predeceased by her parents, John and Cecelia Pavlik, and two brothers, Daniel F. and Richard Pavlik.

She is survived by her husband. Walter: two daughters. Janice Jurkiewicz of Parlin and Sharon Waxmundsky of Somerset.

Services were from the Maliszewski Memorial Home. Sayreville followed by Mass at OLV Church. Burial was at St. Stanislaus Cemetery in Sayreville.

FELICIA KNOKOWSKI

Felicia M. Konkowski, a lifelong Sayreville resident, died at Memorial Medical center at South Amboy. She was 66.

Mrs. Konkowski was a communicant of Our Lady of Victories R.C. Church in Sayreville.

She was predeceased by a sister. Viola Kosa.

She is survived by three daughters. Karen Wistuba of Sayreville, and Catherine Kologinski and Kimberly, both of Monroe; a sister, Freda McDonough of South Amboy; and four grandchildren.

Services were from the Maliszewski Memorial Home, Sayreville followed by Mass at OLV Church. Burial was at St. Stanislaus Cemetery in Sayreville.

Social Security

Continued from page 6

credits earned in the three-year period ending when your disability starts

Age 24-31--You may qualify if you have credit for having worked half the time between 21 and the time you become disabled.

Age 31 or older--In general, you will need 40 work credits. Unless you are blind, at least 20 of the credits must have been earned in the 10 years immediately before you became disabled

Will a pre-existing condition keep a person from receiving Social Security disability benefits?

If an individual meets the definition of disability under Social Security and has earned the required number of work credits, he/she needs to only serve a 5-month waiting period before benefits begin.

Why is there a five-month waiting period?

The program assumes that working families have access to other resources to provide support during periods of short-term disabilities, including workers compensation, insurance, savings, and investments. It is designed to provide a continuing income to you and your family when you are unable to do so. Benefits continue as long as you remain disabled.



Yesterday...

Continued from page 3

breeding in the old tricks, and trick is a screen was created with the pre-dawn operating of the trick orderes.

Dateline: April 9, 1971

Postmaster John J. Howley received commendations from Edmer I. Rustad. National Director of the U.S. Savings Bonds. Division of the Department of the Treasury, for his outstanding service to the School Savings Program.

In his letter to the Postmaster, Mr. Rustad said, "You are indeed an important ally, as we work together to promote the sale of U.S. savings bonds and Stamps, we are again counting on your leadership in creating widespread acceptance of the program throughout your community."

Dateline: April 9, 1971

Forty-three students have been awarded first honors for scholastic achievement during the 19*0-19*1 academic year at Clark University

Dateline: April 9, 1971

Mrs. J. Nagy of Augusta Street, South Amboy, won tow second prizes at the New Jersey State Fair recently. One was for a bell bottom set made for her granddaughter, Chris, and the other for a carrot cake

Dateline: April 3, 1986

Although Patrolman William Housman has received several commendations throughout his career as a police officer he feels the most satisfying part of his job is the simple "thank you" that he receives after he has helped someone in trouble

Ptl Housman and his wife Kathy have three daughters Lori. Donna, and Katie. He is a social member of the Mechanicsville Fire Company and spends much of his free time working around his house.

Dateline: April 3, 1986

Captain Robert Kelly, a member of the South Amboy Police Department, feels the role of law enforcement people have changed drastically since he became an officer over 20 years ago

"A police officer is involved in all aspects of police work now. Police work has become more complex because of this. Nowadays, police officers have to be qualified in more specialized areas, such as narcotics."

Bom in South Amboy, Captain Kelly attended Sacred Heart Grammar School and Saint Mary's High School before toining the Army in 1962. He served in the armed forces in Germany for two years and later entered the Police Academy. He was appointed to the rank of Sergeant in 1974 and was later appointed Captain in 1982.

Dateline: April 10, 1986

Airman Ellen M. Pytel, daughter of Marie A. and Edward J. Pytel of Dolan Street. Sayreville, has been assigned to Brooks Air Force Base. Texas, after completing Air Force Basic Training

During the six year at Lackland Air Force Base. Texas, the airman studied the Air Force Mission, organization and customs and received special instruction in human relations

In addition, airmen who complete basic training earn credits toward an associate degree in applied science through the Community College of the Air Force

The airman will now receive specialized instruction in the environmental medicine field

Dateline: April 10, 1986

Miss Marybeth Babecki, daughter of Mr. and Mrs. Edward Babecki, First Street, has recently performed with the Miller Dance Company. The Company is now performing in Madison Square Park, New York.

Playing It Smart

Continued from page 6

TABLE

Payback Schedule and Statistical Properties of a Representative Full-Pay Deuces Wild Video Poker Machine

| L3 | | |
|------------------|-------------------|--------|
| hand | probability | payout |
| natural royal | 0.000022 | 800 |
| four deuces | 0.000209 | 400 |
| royal with deuce | s0.001 883 | 20 |
| five of a kind | 0.003098 | 10 |
| straight flush | 0.004236 | 10 |
| four of a kind | 0.062940 | 4 |
| full house | 0 026410 | 4 |
| flush | 0.019500 | 3 |
| straight | 0.055630 | 2 |
| three of a kind | 0.271200 | 1 |
| loser | 0.554872 | 0 |

Probabilities assume players follow strategies specified in "Video Poker - Precision Play" by Dan Paymar, Enhanceware, Las Vegas NV 89104

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