

The Citizen

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October 3, 1996

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South Amboy Liquor License Seized by State

Investigators from the New Jersey Division of Taxation's Shire Regional Office have seized the liquor license of XTC, a tavern/nightclub located on Route 35 at the intersection of Hillcrest Avenue, for non-payment of state taxes totalling \$18,676.76. The license was seized at the South Amboy city clerk's office.

Additionally, because trust funds (which include state sales tax, withholding tax and various other taxes that are to be collected on behalf of the state) were involved, warrants were issued against owners Jeff Ilek and James Scalera.

"The Division is determined to pursue back taxes owed to the state," said Division of Taxation Director Richard D. Gardiner. "It's a matter of fairness to the lawabiding citizens of New Jersey: when some people choose not to pay taxes they owe, everyone else pays more in the long run."

According to Gardiner, the Division typically seizes a business and its assets - which can include a liquor license - as a last resort and only when a taxpayer continues to ignore numerous warnings from the Division. The warnings include mailings of billings and notices, telephone requests for payment, conferences with the taxpayer and personal visits to the business by Division investigators.

"All of these actions ensure that the business or individual has been provided every opportunity to enter an arrangement to pay his taxes due and thus avoid seizure," said Gardiner. "If they ignore these requests, we have no other option but to seize their assets."

If the liability of the closed business is not resolved, the Division of Taxation can sell the business and any assets at public auction. If the amount raised by auction is not enough to satisfy the entire debt, the investigators can seize the personal assets of the responsible corporate officers. In some cases, the actions against a corporation and its officers can be simultaneous, depending on the severity of the case.



Centennial celebration - Sacred Heart School celebrated their 100th anniversary concluding with a luncheon in their hall. Shown above, left to right, are the schools' eldest alumnus, Sister Deograce Zrebiec, Sister Barbara, school principal, and Father Joseph Romanoski Sacred Heart pastor. Sister Deograce graduated from Sacred Heart in 1920.



Commemoration - The Sacred Heart School began its centennial party with a Mass held at noon. Shown above celebrating the service are, left to right, retired Sacred Heart pastor Rev. Joseph Banach, current pastor Joseph Romanoski, associate pastor Joseph Krajewski and Msgr. Robert Zamorski, Sacred Heart alumni.

Tax Breaks South For Sayreville Property

Borough officials are deciding whether to classify 417 acres in Sayreville as an area of redevelopment. If they do, the land owned by Lorraine and Peter Mocco will be given huge tax breaks. The property is now assessed at \$8.6 million and yields \$196,376 in taxes to the borough. Should the area be blighted, the Mocco's would be entitled to a five year plan where they would pay twenty percent of the existing taxes in the first year; forty percent the second year and so on.

A portion of the land is along the river where Warren Disch, Inc., a Summit based marine company, plans to put dredge spoils. This plan has many borough residents up in arms. Meetings have been held where residents near the area have vented their frustrations.

A resolution sponsored by Councilman Richard Brauchle put the proposed study on hold. The newest council member and only Republican, Kennedy O'Brien, wants a resolution to discontinue any plan that may be in the works for the property.

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Before Operating Pencil, Read Directions

by Robert N. Holton

In writing about "Doni Languing" a few weeks ago I recalled the ambiguous directions included with an abacus given to one of our boys.

Son Brian brought home a set of instructions for an imported sealing machine he'd gotten at work that we thought were also kind of interesting. Without going through all the directions, herewith a list of the first three (of 6).

- (1) Keep clean, especially the clean of heater.
- (2) Don't be wt or humidity, for the cause of electric obstacle.
- (3) Before operation or on operation, check heater insulated cloth and upper cloth. If they are unusual, replace it at once because the worn heater insulated cloth and upper cloth will make electric shortway also will damage to heating element.

Obviously, English is not the native tongue of the person that put those directions together but they managed to get the message across.

Sadly, when it comes to directions, we Americans, in a paranoia born by a fear of being dragged to court and divested of home, business and financial security on the one hand, or suing and securing the same at the expense of the defendant and/or his insurance carrier on the other, have taken to making and taking our consumer product directions very seriously, as a result, in order to cover all bases, we've managed to compose dangers connected with use of a particular product. (If you don't happen to be an idiot, common sense will probably protect you from injury).

The "take out" coffee container had to inform me that I should use caution because the "contents may be hot". The gas stove installation instructions told me that I shouldn't "check for gas leaks with a flame". My refrigerator cautioned me not to "allow children to operate, play with, or crawl inside the refrigerator". Our Electric Broom warned me "not to pick up anything that is burning or smoking, such as cigarettes, matches or hot ashes". The clothes dryer directions tell me I should "Not dry articles that have been previously cleaned in, washed in, soaked in or spotted with gasoline. --".

Brother-in-Law Jim Oakley ("Old" Jim that is, as opposed to "New" Jim), being a man that always reads and (unlike me) understands directions, pointed me out that really made my day. I'm sure at the time, Jim had nothing better to do than read the directions on the cardboard screen we put behind our windshields on those sunny, summer days. The directions -- "Remove sunshade before driving". Now if you find that last one confusing, I'd be glad to go over it again. - Dah!!! --- Stay tuned.

Playing It Smart

Is Compulsive Gambling a Problem?

by Alan Krigman

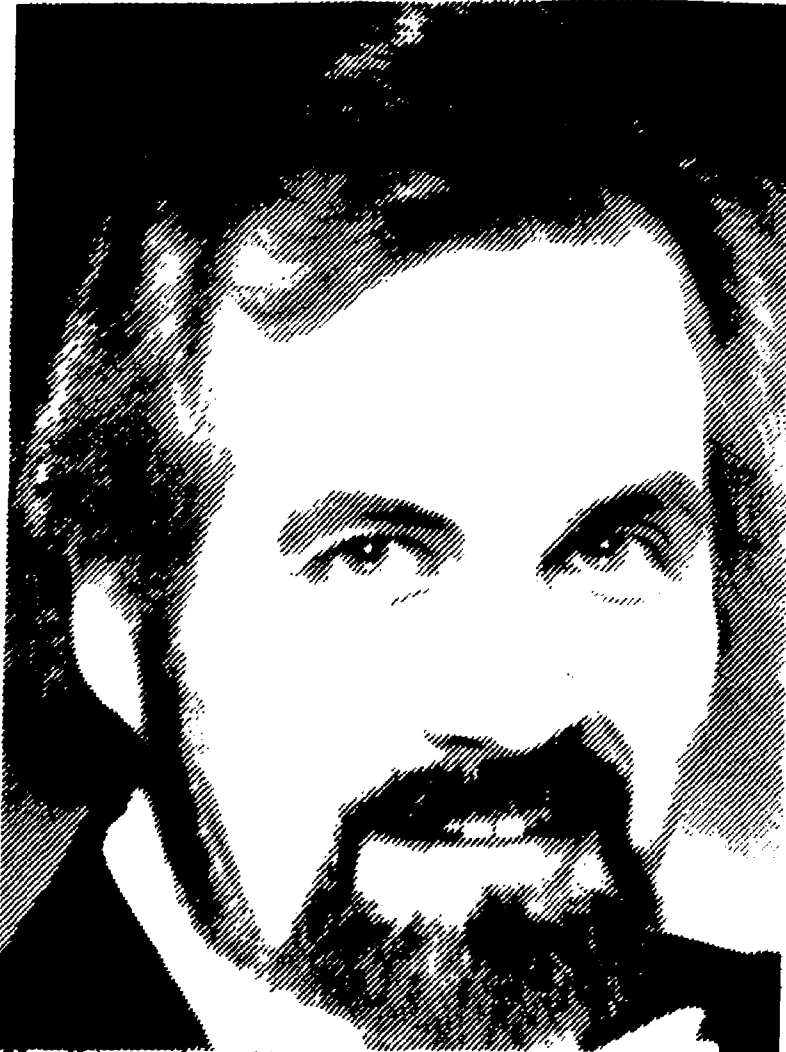
Compulsive behavior and addiction to practices generally recognized as injurious can lead to human tragedies. So, characterizations of gambling in these terms should be taken seriously.

As a frequent casino visitor and player, I've personally known a few solid citizens who got into trouble gambling -- although I can't judge whether the difficulties were as deep as compulsion or addiction, or as shallow as stupidity, foolishness, or greed. And everyone's heard of legendary losers who got sucked into spirals of annihilation and ended up bankrupt, in jail, or worse.

Accordingly, casinos and other gambling enterprises should feel obligated to operate responsibly, discouraging -- certainly not encouraging -- damaging behavior. While there are exceptions, I find this to be the rule. Likewise, as a gambling columnist, I feel obligated to write responsibly, stressing fact over fantasy, discussing risks as well as expectations, and urging restraint -- not coaxing anyone to bet, but giving options for those who do.

But individuals and organizations who oppose gambling -- for moral or other reasons -- should be no less responsible in advancing their objections. Here, the record seems more dubious.

Continued on page 9



Maull to retire - New Jersey Youth Symphony Music Director. George Marriner Maull, announced he would resign his post in June at the conclusion of the 1996-97 season. During his seventeen years as director Maull has nurtured the talents of over one thousand high school musicians. He will continue his duties and Music Director and Conductor of the Philharmonic Orchestra of New Jersey.

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Yesterday, Once More . . .

Dateline: October 3, 1946

It was revealed by the Superintendent of Schools there are over 180 graduates of Hoffman High School who have recently served in the armed forces.

Former Governor Harold Hoffman, after whom the school is named, was a graduate of the class of 1913. Hoffman is longest serving graduate and also topped list in rank, having served as a Lieutenant-Colonel. He was also a veteran of the First World War, where he served as Captain.

Dateline: October 3, 1946

A police report reminiscent of the days when South Amboy was a village, was entered on the police blotter one Saturday when Dimetri Polson reported that a cow, belonging to him, had been stolen from Hooley's Farm at the foot of Highland Street.

Dateline: October 10, 1946

Members of Luke A. Lovely Post, American Legion, recently participated in memorial services, assisted by members of the local Boy and Girl Scout troops and a firing squad from the Keyport Flotilla of the Coast Guard Auxiliary.

Dateline: October 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: October 2, 1971

On a motion made by The Commissioner 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 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: October 9, 1971

In a response to a number of complaints received by him, the Councilman, in his remarks to the council at last Tuesday's meeting, issued the following statement: "I have given my last warning to the Gillette Trucking Company on Gordon Street. If (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 council's attention that rats and mosquitos were breeding in the old trucks, and that a nuisance was created with the pre-dawn operating of the trucks engines.

Dateline: October 9, 1971

South Amboy's current Postmaster received commendations from Elmer L. 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

Continued on page 10

Sayreville Library Opens on Sundays

Mayor James J. Zagata and Library Board President Sue Paul announced the opening of the Sayreville Public Library on Sunday from 1:00 to 5:00 p.m. In the planning stages for ten months, Mayor Zagata stated, "the opening of this library has been requested for a very long time by the residents and he was grateful to the library board and library director Janice Haraz for completing the task."

New weekly hours will be posted for the library use, and they are as follows:

Monday through Thursday	9:30 a.m. - 8:00 p.m.
Friday	9:30 a.m. - 5:00 p.m.
Saturday	9:30 a.m. - 1:00 p.m.
Sunday	1:00 p.m. - 5:00 p.m.

In addition to the changes in public hours, the Library board has entered into an agreement with the Middlesex-Union Reciprocal Associated Libraries (MURAL) Program. The program will expand the book borrowing ability to 39 libraries. More information on the new hours and MURAL program may be obtained by calling 727-0212.

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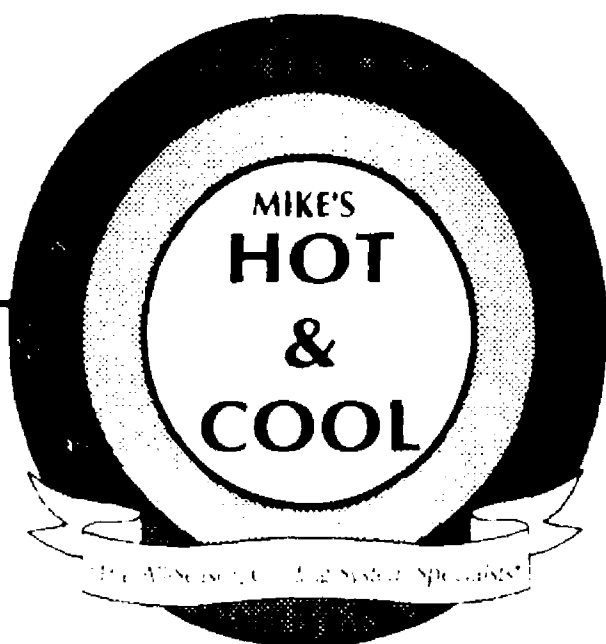
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Viewpoint

Letter From Trenton

by Assemblyman John S. Wisniewski



As the warm days of summer come to an end, students return to school and the roadway traffic increases with the return of commuters who were off the roads during the vacation season, it is time to recommit ourselves to highway safety. New Jersey has launched two programs targeted at safety on the roads for motorcyclists, as well as for drivers and passengers in cars and trucks.

The increasing number of vehicles that are equipped with air bags are good for safety and protection of drivers and passengers in case of accident. Air bags save lives and reduce the severity of injury. Ironically, one of the negative effects of the proliferation of air bags is that some motorists don't use their seat belts because they assume their air bags will do the job. The truth is, seat belts should always be fastened, even if the vehicle is equipped with air bags. Accident statistics show that when seat belts are used in conjunction with air bags the likelihood of a serious injury in an accident is reduced by 68 percent.

To encourage drivers and passengers to buckle up, the state has initiated the Special Traffic Enforcement Program (STEP), which enlists the local police departments to increase seat belt usage. In a relatively brief time, the STEP program has already increased seat belt usage by more than five percent. Here in Middlesex County, many municipalities are participating in a public awareness plan to increase the use of seat belts. For the sake of safety on the road, I encourage everyone to buckle up and I applaud the successful work of the local police departments in getting people on the road to put their seat belts on.

Another effort started by the state is aimed at motorcyclists. The Motorcycle Safety Program offers a 20-hour training program to help motorcyclists learn safety techniques and, at the same time, qualify for an operating license. The program teaches safety techniques, defensive driving and increase driving skills. Once they complete the course, they automatically pass their driving test. The program is coordinated with the state Division of Motor Vehicles and meets the requirements of the national Motorcycle Safety Foundation.

There are more than 250,000 motorcyclists in New Jersey. Motorcycles can be fun to ride, but it is important to know how to operate them safely. This is a good way to improve safety skills and, at the same time, get a motorcycle license. Anyone interested in participating can call 1-800-893-RIDE.

The Citizen

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Dear Citizen's Voice Editor:

TKR Cable will now have a ten-year contract in Sayreville. It is too long a time frame to be tied to one company especially when technology is changing as rapidly as it is. But thanks to Mayor Zagata and his associates who negotiated this contract, we will be stuck with high priced, outmoded technology into the next century. Only former Republican Councilman Frank Makransky and his current replacement, Councilman Kennedy O'Brien, objected to the contract. The five Democratic council members should stop "rubber stamping" (everything the Mayor wants or suggests) and pay more attention as individuals in an independent and objective common sense approach.

To reward a company who has not lived up to the contractual agreement over approximately fifteen years, and who has been less than cooperative in dealing with its subscribers, as well as the Cable Board, is unconscionable as well as ludicrous. Poor service and periodic breakdowns, with poor ability to communicate when breakdowns occur, as well as high rates, are their legacy.

If you recall, all the problems in the past with TKR prompted the Council, when the Republicans were in control, to form the Cable TV Advisory Board in the first place.

In addition to these problems, the Council, who had the Democratic majority after the 1995 election saw fit to replace the former Cable Board attorney, Mark Cholowski, who was charging \$75 per hour with a political appointee, Douglas Walsh, whose law firm charges \$130 per hour, a 73% increase. Mr. Cholowski's performance was not in question.

To blatantly appoint Mr. Walsh who was to serve as campaign Treasurer and principle fund raiser to elect Mr. Zagata Mayor, is unethical and shows disdain for the residents. When asked why such a fiscally irresponsible act was done, Mr. Zagata, the then former Council President's only response was "council preference." In my opinion, that was total contempt for responsible government and disregard for the taxpayer's money.

Certainly, what we need on the Council this year are a few Republicans to balance the governing body with reasonable thinking and objective ideas, who are not beholden to the Mayor. This, before the taxes rise sky high again and the mass exodus continues.

Irving Tischler

Citizen's Voice continued on page 10

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.



From the Desk
of
Steve Mikulak

CIA Director John Deutch was unusually candid with the Senate Intelligence Committee when he told them "Saddam Heusseini's position has been strengthened in the region. He's going to be there for awhile. On the campaign trail, President Clinton referred reporters questions to White House spokesman Mike McCurry who said "I'm not sure that anyone in our administration would disagree with his assessment."

This was unusual candor for an Administration who only a few short weeks ago declared "victory" over Saddam when he sent Kurdish troops into Northern Iraq to help a warring faction in a Kurdish civil war. The Navy and Air Force fired a number of cruise missiles at military targets in Southern Iraq, and the President expanded the no fly zone in that region. While this, no doubt, caused Saddam some momentary discomfort in the south, Iraqi troops rolled over light opposition in the north and the Iraqi dictator consolidated power in the area that he had been frozen out of since the Gulf War.

The Gulf War occurred when the U.S. fought a winning action against Iraqi aggression with the help of a vast and diverse coalition. Unfortunately, that coalition has been allowed to deteriorate as has our whole foreign policy in that region. In due respect to the current administration, it should be noted that it was our coalition partners who held back victorious forces from overrunning Baghdad and eliminating this scourge once and for all. Primarily out of respect for the Arab members of the coalition, Saddam was allowed to remain in power over a greatly reduced area, with a greatly reduced military. Strategic thinking of western powers also concluded that a bulwark had to be left in place against the very real threat of Iranian expansion. U.S. policy makers, at the time, felt that if our troops went all the way to Baghdad to forcibly remove Saddam Heusseini, they would be forced to remain there as an occupation force and for a very long time.

Whatever the pros and cons of second guessing our past policy toward Iraq, the ugly reality that now stares us in the face is that someone was asleep at the switch in this latest fiasco. While President Clinton was out campaigning for reelection, Saddam Heusseini stole a march on him. This has given Saddam enormous popularity in the Arab world.

The limited damage done by our cruise missiles in no way compensates for the loss of northern Iraq. The tepid response of our so-called allies also speaks in volumes about changing world perception of our foreign policy. It makes some of us long for the days when President George Bush and Secretary of State James Baker forged a coalition, and [when] Secretary of Defense Dick Cheney and General Colin Powell knew well enough to let General Schwartzkopf win the day.

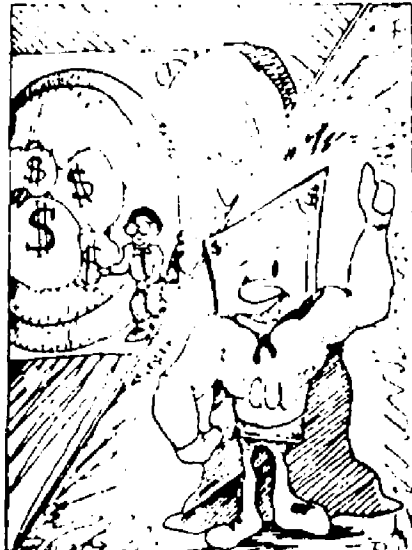
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Which Mortgage Is Best for You?

By Thomas J. O'Shea, Manager,
Raritan Bay Federal Credit Union

There are many styles of mortgages as there are styles of homes. One of the mortgage types that is best for you is as important as finding a home that suits your tastes.

The fixed-rate conventional mortgage is still the favorite with most home buyers. But in recent years, the adjustable-rate mortgage and several other types have also become popular. Our experienced mortgage loan officers can help you find a mortgage that could save you interest charges or more readily qualify you for your top-choice home.

A GLOSSARY OF MORTGAGE TYPES

The fixed-rate conventional mortgage offers equal monthly payments over a fixed period of time, usually 30 or 15 years. With a fixed-rate mortgage, you lock in an interest rate for the duration of your loan. A 30-year mortgage is an especially good choice for young or first-time buyers who plan to stay in their home longer than five years. A 15-year mortgage usually offers a slightly reduced interest rate. If you can afford the higher monthly payments with a 15-year mortgage, you'll enjoy substantial interest savings but may have fewer tax deductions.

An adjustable rate mortgage (ARM) offers a lower up-front interest rate than on a fixed-rate mortgage. However, depending on the terms of your loan, the interest rate is adjusted every one, three, five or seven years in accord with an interest-sensitive measure. The interest rates on most ARMs cannot be raised more than two points per year or six points over the life of the loan. ARMs are popular with home-buyers of all ages because of their low initial cost.

A graduated payment mortgage (GPM) features a low initial interest rate which gradually rises over five to ten years and then levels off. A GPM is easier to qualify for than other types, since it features low monthly payments at the start. A GPM is a good choice if you believe your income will grow enough each year to keep pace with scheduled payment increases. The biggest advantage of a growing equity mortgage (GEM) is rapid repayment. Your interest rate is fixed, but your payments increase 2 percent to 5 percent each month for the first few years of your loan. If you want to build fast equity in your home, and you're certain your income will match the increasing payment scale of a GEM, this is a good loan.

A balloon mortgage is a fixed-rate short-term loan (five to seven years) which features low monthly payments with a final "balloon" payment of principal and interest due at the end. You may either pay off or refinance your loan at its conclusion. If you believe your home will appreciate in value rapidly, a balloon mortgage may be a good choice.

Remember the best time to shop for a mortgage is

Continued on page 9

Birth Announcements

The following are the official birth announcements from the Raritan Bay Medical Center, Perth Amboy Division for the month of August, 1996:

• A boy, Tyler J. Sullivan to John and Michelle Sullivan of South Amboy.

Seniors Wanted

The South Amboy Senior Citizens Club is seeking NEW members for their club. You must be 60 years of age and a resident of the City of South Amboy.

For additional information, please call 525-5960.



Softball champs - Tom Middleton, far left, back, and his wife Maureen, far right, join the first place City of Perth Amboy team, sponsored by Jacobson, Goldfarb and Tanzman. The team won the fifth annual Corporate Challenge Softball Tournament that raised \$4,700 for the Tommy Fund, which contributes to programs for children with diabetes at Raritan Bay Medical Center's Marion Tanzman Diabetes Center.

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Community

Community Calendar

OCTOBER 8

Senior citizens can learn about the symptoms of diabetes and the health benefits of early intervention at a free Diabetes Lecture and Foot Care Screening, Tuesday, October 8th, 1:00 p.m. at Cornell Hall Nursing and Rehabilitation Center, 234 Chestnut Street in Union, NJ. Refreshments will be served.

OCTOBER 11 - 13

The Bayview Rod and Gun Club will hold their annual Octoberfest weekend at their deer camp. Among the activities will be the annual Jim Haley Memorial Shoot, as well as the German food and beer. Those interested in attending should sign up at the club.

OCTOBER 12

The Trinity United Methodist Church will be having its annual roast beef dinner on Saturday, October 12th, from 4:30 to 7:00 p.m. When coming to the church, use the new entrance off Bordentown Avenue, near the Parkway. Take out dinners and delivery to McCarthy Towers and Gillette Manor is available. Kindy call 821-3558 for further information.

The Sayreville VFW Post 4699 and the Ladies Auxiliary will sponsor a Lite-A-Bike Safety Program on Saturday morning, October 12th from 10:00 a.m. until noon at the Borough Hall Parking Lot at 167 Main Street, Sayreville. Commander Raymond Garnett and Auxiliary President Virginia Patterson will assist the police. Iridescent tapes will be placed on the bikes as a safety precaution for night driving. Kindly wear helmets.

The Friends of the Rutgers Gardens will sponsor the Fifth Annual Fall Foliage Festival at Rutgers Gardens on Saturday, October 12, 1996 from 10:00 a.m. until 4:00 p.m. Visitors are invited to take guided tours of the gardens. Admission is free. The Gardens are located just east of Route 1 on Ryders Lane in East Brunswick.

OCTOBER 13

The Catholic Daughters of America (CDA) will sponsor a Chinese Auction on Sunday, October 13th beginning at 2:00 p.m. at the Knights of Columbus Hall, Fourth Street in South Amboy. Doors open at noon and refreshments will be served.

Cance Care Inc. of Millburn will sponsor a "Stroll and Roll" fundraiser on Sunday, October 13th at Ramapo College, 505 Ramapo Road in Mahwah. The events begin between 7:00 and 10:00 a.m. and will end with a picnic at 12:30. Those interested in participating should call (201) 379-7500.

OCTOBER 16

"Fashions on Parade", a festive evening of dinner and fashions, will be sponsored by the Old Bridge Auxiliary of Raritan Bay Medical Center on Wednesday, October 16th at 6:30 p.m. The event will be held at the East Brunswick Chateau and will feature fashions by Karen's Boutique of Spring Lake.

NOVEMBER 8

A Chinese Auction for the benefit of the Steve J. Pavich, Jr Memorial Fund will be held at the St. Mary's school cafeteria, Stevens Avenue, South Amboy on Friday, November 8th. Doors will open at 6:00 p.m. and the first ticket will be drawn at 8:00 p.m. sharp. Tables for 8 or 10 can be reserved. Further information may be obtained by calling Nancy at 721-7023 or Ginger at 727-5562.



Lecturer - Trial attorney Kenneth A. Vercammen will conduct a seminar on "Starting and Expanding Your Business" at the Sayreville War Memorial High School on Tuesday night, October 8th. Vercammen is also a writer for NJ Business Owner magazine.

Military Update

Air Force Master
Sgt. Patricia A. Zuczek has retired after 20 years of service. She is the daughter of Eva and stepdaughter of Andrew Kolbush of Sayreville.

Marine Cpl Jonathan S. Grossweiler, a 1991 graduate of Sayreville War Memorial High School, recently returned to Camp Lejeune, NC, after completing a six-month deployment to the Mediterranean Sea while assigned to the 22nd Marine Expeditionary Unit (MEU). He joined the corps in June, 1991.

Scholastic News

Walter Wlodarczyk of Sayreville recently graduated from The College of William & Mary with a bachelor of business administration degree.

Stanislaus Michael Paczkowski of South Amboy received his Bachelor of Science degree in August from Valparaiso University in Indiana.

Voice Coach Sells Her Singer



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The Citizen

Knights Install New Officers

The Knights of Columbus South Amboy Council #426 installed new officers at their meeting last month. The new officers are: Grand Knight - Marty Lampart; Chaplin - Rev. Joseph Romanoski; Deputy Grand Knight - Anthony F. Kubala; Chancellor - Raymond E. Wesley; Recorder - John E. Mansfield; Financial Secretary - Henry E. Sager; Treasurer - Vincent J. Gostford; Editor - Thomas R. Burkard; Warden - Stephen H. Schmidt; Lecturer - Leo F. DeGuilio, Jr.; Outside Guard - James J. Ramos; Advocate - John R. Everitt; Trustees - Vincent Perry, Allen Chodkiewicz and George Kardos.

MCC Golf Classic

The 14th annual Fall Golf and Tennis Classic of the Middlesex County College Foundation will be held on Monday, October 7th, at the Forsgate County Club. The annual gala helps the Foundation support academic and athletic scholarships for deserving MCC students.

Tickets and information may be obtained by calling the Foundation at (908) 906-2564.

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How to Live Better on Less Money

If you could have a bigger house by working an extra 20 hours a week, would you work the extra hours? Would you be willing to live in a smaller house if this meant you could cut your working hours? Would you consider giving up your car and taking a bus if you could then afford to go on a special vacation every year? How much money is "enough" money?

As these questions of a hundred people, and you will get different answers. Everyone has their own definition of "enough". Everyone has a different idea of what they are willing to do -- or willing to give up -- to get what they want.

It doesn't seem possible that living on less money and happiness can go hand in hand, but consider the grandmother who discovers she can no longer afford to continue buying lots of toys for her grandchildren. Instead, she spends a couple of hours a week reading to her grandchildren and baking cookies with them. The grandmother found that the children really enjoyed being alone with her, and she's reaping the benefits of a closer relationship with them. She discovered they really like her for who she is and not for what she buys.

"To reach the point this grandmother reached, it is important to take a close look at how you feel about money and to identify your needs, values, and personal goals," says Barbara Hughes, a financial expert at the American Association of Retired Persons (AARP). "Then you must decide how you want your money to fund your values."

Hughes suggests that many people don't undertake this self-evaluation. "How many people spend long hours in the office when their personal values would have them spend more time with family and friends?" She says this variance between values and actual practice is the cause of much unnecessary stress. "We need to have our money management strategies match our needs and values."

To begin, think about how well or how poorly your needs are being met. Consider such needs as nutrition, health, sleep, safety, loving and being loved, sense of self-esteem and accomplishment, and your creative talents. Consider self-trust, what you give to others, your sense of competency. Perhaps you'll find that your health is suffering because the stress of long work hours. Perhaps you'll find that retiring at age 60 is very important to you.

As you consider these needs, also consider if additional time or money spent on particular needs would raise the quality of your life. Identify the things that are most important to you and how more time or money could make a difference. For instance, if early retirement is a priority, look for financial options that would allow you to fulfill the goal.

Hughes cites the story of one person who was able to save an additional \$40 a month toward her retirement simply by borrowing books from the library rather than buying them. This small success led to a decision to stop smoking and put the money toward a Caribbean vacation. Here, one lifestyle adjustment accomplished several goals -- leading a healthier life-style, increasing self-esteem, reducing stress. And it was educational, too.

Hughes says, "Creating both a personal and financial plan to help you meet your needs and bring better balance to your life's values and goals is the secret to living better on less money."

For a free workbook to help you put money into perspective, write for "Living Better on Less" (D14944), AARP Connections (EE01003), 601 E Street, NW Washington, DC 20049, or call AARP's Northeast Regional Office at (617) 424-0400.

AARP Connections for Independent Living recognizes that the overwhelming majority of older Americans want to stay in charge of their lives as they grow older and remain in their homes and communities. One way AARP Connections for Independent Living helps people stay in charge is by offering free information about a variety of topics, including health, personal, safety, home modification, transportation, and financial security.

AARP is the nation's leading organization for people age 50 and older. It serves their needs and interests through advocacy, research, informative programs and community services provided by a network of local chapters and experienced volunteers throughout the country. The organization also offers members a wide range of special membership benefits, including *Modern Maturity* magazine and the monthly *Bulletin*.



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Health

Healing The Drug Addict In Your Family

Today in America and around the world, drug use is rampant. Very few families are left untouched. The drug addict population consists of our sons and daughters, and all too often our mothers, fathers, aunts, uncles, cousins and even grandparents. This problem faces us all, yet there is hope for those that have become addicted.


The smart parent today knows their children will have tobacco, alcohol, and marijuana (the gateway drugs) made available to them at very early ages. Some children will experiment with these drugs as early as eight years old and the majority will have at least tried them before graduating high school. The number of 8th graders using any illicit drugs has doubled since 1991 from findings of the Monitoring the Future Study by the Institute for Social Research, The University of Michigan. Also found was the 30 percent of our 12th graders had five or more drinks of alcohol in a row during the two weeks preceding this survey.

Once drug addiction has surfaced in the family, parents are often distraught and on an emotional roller coaster ride. All too often drug use has been going on for sometime either undetected or constantly denied. And it is this time in which the parent must be strong and resilient to help his or her loved one.


If the alcohol or other drug problem has not already escalated to a crisis, the family must confront the gateway drug use head-on. What is needed is a full and honest family discussion. As a parent you are going to have to take the bull by the horns, so to speak, to start with you are going to have to be honest and talk about your own use of either legal or illegal drugs and the problems you have experienced with them. This includes coffee, tobacco, alcohol, prescription drugs, and all illegal drugs, especially marijuana, as this is the illegal drug of choice by our youth. Your children must feel and understand you are not trying to apply some double standard to them in which drug use is okay for you but not for them.

This family discussion should not be done so that you can make them wrong for their use of tobacco, alcohol, and other drugs and defend your own use of them. This will only make matters worse. The purpose is to create an atmosphere of care, concern, and understanding with the goal of raising the understanding of the immense amount of risk involved in utilizing tobacco, alcohol, marijuana, and other drugs.

Narconon International is a network of substance abuse prevention and treatment centers located around the world. Our successful programs have been saving the lives of those addicted to alcohol and drugs for the past 30 years utilizing a very unique program developed by philosopher L. Ron Hubbard. In addition, Narconon can be found in the classrooms of schools delivering effective substance abuse prevention programs.



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Remedies For An Aching Head

Everyone knows what a headache feels like. But probably each of us experiences this common symptom in a slightly different way. While one person may occasionally get mild temporary headaches after overindulging in red wine, another may have throbbing, debilitating pain that comes on with no warning and lasts for days. No matter what kind of headaches you experience, the discomfort can interfere with your lifestyle and dampen your mood.

There are two major types of headaches, tension and migraine. Tension headaches are caused by the tightening of muscles of the face, neck, and scalp, usually due to emotional stress. If you are worried about something at home or work, have gotten a poor night's sleep, or work in a noisy, stuffy environment, you might get a tension headache. The feeling is like a band of dull pressure around the head.

Three types of pain killers are available to treat headaches -- aspirin, acetaminophen, and ibuprofen. Aspirin is the oldest and cheapest of these medications. Some people, including those with ulcers or bleeding disorders, children with fever, and anyone having surgery should avoid this drug.

Acetaminophen and ibuprofen both work well as aspirin substitutes. People with allergic reactions to aspirin, however, should not use ibuprofen. Pregnant women should consult their doctors before taking any medication.

The best way to prevent tension headaches is to eliminate the stressful element in your life. If you are worried about something, try to relieve anxieties through exercise or other activities. If you need more sleep or are unhappy at work, recognize this and make a change.

Migraine headaches are caused by dilation of the blood vessels in the scalp, neck, to eye. Migraine sufferers generally experience a sharp throbbing pain starting on one side of the head and then spreading. Sometimes nausea, vomiting, and visual disturbance precede or accompany the headache.

Migraines respond well to treatment with aspirin or other pain killers. Drugs that reduce the dilation of the blood vessels may also be effective. For women, changing hormone levels also seem to play a role.


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Department Receives Accreditation

The Diagnostic Imaging departments of Raritan Bay Medical Centers Perth Amboy and Old Bridge hospitals have received accreditation from the American College of Radiology (ACR). The ACR awards accreditation only after a thorough and voluntary inspection of all facets of the department.

Inspections are conducted by radiologists who are members of the ACR. They assess the quality of work being performed as well as staff efficiency, physician performance, and adequacy of space and equipment available. Since 1968, ACR's Committee on Accreditation has applied this same criteria in evaluating hundreds of hospital and private radiologic practices.

Raritan Bay Medical Centers Diagnostic Imaging Department encompasses Ultrasound, Nuclear Medicine, CT Scan and Diagnostic Radiology.

Accreditation instills a level of confidence in both the public and physicians, says John R. Middleton, MD, medical director. Physicians know they can send their patients here and receive excellent care and testing.

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Compulsive Gambling

Continued from page 2

As an example, I cite the *Modern Maturity* magazine distributed to 32 million members of the American Association of Retired Persons (AARP):

- tax receipts -- what some call "painless taxation" -- has added government to gambling;
- teenage gambling addiction has become a hotter topic than drug abuse;
- video poker machines are so addictive they're called the crack cocaine of gambling.

My view of anti-gambling activists' lack of candor is strengthened by what I see as use of anecdotal evidence rather than data, and meaningless or unfounded numbers in lieu of statistics. I'll illustrate by quoting again from the *Modern Maturity* report.

We've already had a 19-year-old commit suicide due to indebtedness. Teen-age suicide is grievous. But, the case proves nothing about underage betting or the effect gambling has on the public. Instances of youngsters taking their own lives are seldom so simple they can be traced to a single cause.

In 1970, the average compulsive gambler was between 30 and 55. By 1993, the age spread had widened to between 17 and 70. This pseudo-statistic indicates absolutely nothing about the age distribution of individuals who may be compulsive gamblers.

Experts say that 3-6 percent of the adult population are compulsive gamblers. Nobody knows, even approximately, the number of compulsive gamblers. But 3-6 percent of American adults, upwards of five or six million people, is a ludicrously high figure.

I did a cursory analysis to gain a rough perspective on compulsion and addiction in gambling and other activities. I compared numbers of support groups for various conditions in California -- a populous state offering ready access to legalized gambling.

Organizations for alcoholics lead the list: 277. Those for narcotics, including marijuana, addicts were next: 78. Third were groups for overeaters: 50. Associations for persons troubled by sexual compulsions were fourth: 23. Alliances for problem gamblers and for the emotionally compulsive tied for fifth: 12 each. These numbers may or may not bear some correlation with how many people need the services provided; still compulsive gambling support is less than 5 percent as common as that for alcoholism and under 15 percent as widespread as for drug addiction.

Put aside disingenuous scare tactics by gambling opponents. If you gamble compulsively, you have a serious problem and should seek help. Nationwide, call 800/GAMBLER. The poet, Sumner A. Ingmark, lent this insight into the avoidance of obsessive behavior:

*You weren't endowed with thought to go,
Where all your reason tells you, "no."*

Mortgage

Continued from page 5

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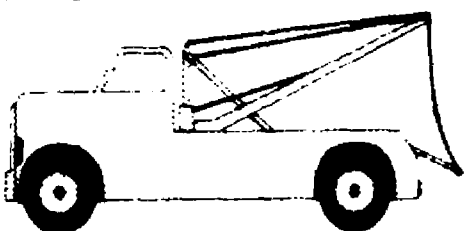
Tom O'Shea is the Manager of Raritan Bay Federal Credit Union, a full-service community based financial institution serving the residents of Sayreville, South Amboy & South River. He can be reached at 908-727-3500.
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7	10:53	4:43	11:32	4:57
8	11:42	5:35		5:48
9	12:14	6:22	12:27	6:34
10	12:54	7:04	1:12	7:15
11	1:34	7:42	1:56	7:53
12	2:13	8:18	2:39	8:30
13	2:52	8:53	3:21	9:05
14	3:30	9:29	4:03	9:45
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WHO'S COLUMN

by Joe Kadulka



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Locally

Fishing still remains red hot as "The Boss" and his father, Ron, Charlie Bloodgood, Matt Widham and Ole Pete throw 100 weakfish over the rail last week. "Sushi" Letts, Bill Reilly, Sr. and Fred Prevot also caught as much when they went out. Jim Anderson and I weren't as lucky though, but we did manage a few weakies up to 7-pounds.

Note: the weakfish are starting to move out. So, if you're still fishing the buoys you were earlier this year, you should move out a few buoys from shore.

Fluke

Fishing for fluke is still a fine choice. Local pro's Charlie Koerner and William Bouchard have been limiting out all week long. The Sea Pigeon, out of Perth Amboy, has also been doing a good job on the flats. So, those anglers looking for their last shot at fluke, should grab the opportunity while it's still there, they're starting to move out, and swiftly.

Blackfish

The "Bad Boys" of the bay are beginning to move in. "The Boss" gave it a shot last week and he wasn't disappointed. He, "Skeets", his father, Ron, and Charlie Bloodgood boated 35 off the Sea Bright reef.

S. A. Surf

Started to heat up this past week. There were eight bluefish caught in the 10-pound range along with a load of snappers. I saw a few weakfish and porgies also caught. That fishing will get better as the water cools down, check it out!

"Who's" Fishing Tournament

"Who's" inaugural Striper and Bluefish Tournament is scheduled for Saturday, November 9th from 5 a.m. until 5 p.m. There is no age groups, everyone can fish. Free birch beer and hot dogs for all. There is a \$15 entry fee with the winner taking all. The first fifty anglers to sign up will get a free hat and there are other prizes that will be donated for second and third place. There will more information about the tournament in upcoming columns. Fish must be caught off the South Amboy beach only, and no hand held fish will be accepted.

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Obituaries

EDWARD J. MORAN

A Mass was held at St. Mary's R.C. Church in South Amboy following services at the Gundrum Service Home for Funerals for Edward J. "Ned" Moran, 57. Burial was at Christ Church Cemetery, South Amboy.

Mr. Moran was a lifelong South Amboy resident. He was an Army veteran serving during both the Korean and Vietnam Wars.

Mr. Moran had worked for the South Amboy Public Works Department for 31 years.

A parishioner of St. Mary's Church, he was also a member of the Knights of Columbus Council 426 and of the Protection Engine Company of the South Amboy Fire Department and the Exempt Firemen's Association.

He is survived by his wife, Sandra.

BEATRICE WUGLER

Services for Beatrice Baranowski Wugler, 74, were held at the Gundrum Service Home for Funerals, South Amboy. A Mass was held thereafter at St. Mary's R.C. Church, South Amboy. Burial was at Sacred Heart Cemetery, Parlin.

Mrs. Wugler was a lifelong South Amboy resident. Her husband, Harold, died in 1988.

She is survived by two brothers, Emil Baranowski of Pennington and Carl Baranowski of Morgan; three sisters, Mary Fedak of Rumson, Victoria Lutz and Sophie Moskim, both of Freehold, and many nieces and nephews.

HARRY PHILLIPS

Harry Phillips, 75, died at JFK Hartwick Estates Nursing Home in Edison.

Born in Perth Amboy, Mr. Phillips moved to South Amboy 46 years ago.

He had been employed by Gabriel Tire in South Amboy for several years.

Mr. Phillips was predeceased by a son, Harry, in 1987; a brother, John, and four sisters, Emily and Ann Della Pietro, Hazel Kuritz, and Ethel Plunski.

He is survived by his wife, Hilda; a brother, William of Edison; a sister, Gladys Danowicz of Rhode Island, two granddaughters and a great-grandson.

A cremation service was private. Arrangements were under the direction of the Kurzawa Funeral Home, South Amboy.

WALTER SMITH, JR.

A Mass was offered at Our Lady of Victories R.C. Church in Sayreville for Walter Smith, Jr., 69. Burial was at Holy Cross Park in South Brunswick. Arrangements were under the direction of the Maliszewski Memorial Home, Sayreville.

Born in Perth Amboy, he moved to Sayreville five years ago.

Mr. Smith was a teacher at the East Brunswick Voc-Tech High School for 17 years and retired seven years ago. Prior to that, he had been a supervisor with Delco-Remy in New Brunswick over 17 years.

He was a Navy veteran of World War II.

Mr. Smith was a communicant of OLV Church.

A son, Daniel, died in 1994.

Surviving are his wife, Marie; a son, Walter A., III of East Brunswick; three daughters, Lynn Goldenberg and Kery Vojir, both of East Brunswick, and Lauren of West St. Paul, Minn.; a brother, John V. of Somerville; a sister, Gloria Swider of Seaside Park, and 13 grandchildren.

ELIZABETH MANDIKAS

Elizabeth Kolbasowski Mandikas, 79, died at her daughter's South Amboy home.

Born in Perth Amboy, she moved to South Amboy 24 years ago.

Mrs. Mandikas had been a cashier for Sayreville Cinema for 18 years retiring in 1982.

She was predeceased by her first husband, Frank Sanders; her second husband, Frank; two brothers, George and John Kolbasowski; and, a sister, Irene Mayermick.

Surviving are two sons, Nicholas of Seward, and Frank J. Sanders of Dade City, Fla.; four daughters, Arlene Dalton, Frankie Sanders, and Kathleen, all of South Amboy, and Evelyn Stephens of Perth Amboy; four brothers, Alex of Piscataway, Robert of Toms River, Richard of Salisbury, NC, and William of South Amboy; four sisters, Margaret Stattschwitz and Gloria Kacmarsky, both of Edison, Ruth Svichak of Brooklyn, and Rosemarie Kondrik of Hopelawn; 15 grandchildren and seven great-grandchildren.

Services were under the direction of the Gundrum Service Home for Funerals, South Amboy.

Haunted Hayride

Halloween Road Rallye

The Motorsport Club of North Jersey (MCNJ) presents our annual Halloween fun road rallye. Rallyists will enjoy the back roads of Northern New Jersey on a trip to a post-rallye haunted hayride. Our Halloween road rallye will be held Saturday Night October 26, 1996; rain or shine. The rallye begins at the Burger King Restaurant, Route 23 south in Wayne, N.J. Registration opens at 4 p.m. and the first car is off at 5 p.m. The fee for the rallye is \$15.00 per carload. Families and beginners are always welcome.

The rallye is open to the general public and no special equipment is needed, only a car or light truck with a working odometer and a pen. Handsome trophies are awarded to the top finishers in each of three classes, Novice, Intermediate and Expert. Special Awards to best costume, best first time teams and Dead Last but Finished.

A road rallye is a contest held on the beautiful back roads of Northern New Jersey. Contestants' talents of observation and logic are tested as they look for answers to questions that are found along the route.

For further information contact Peter at (201) 633-9069 or Mike at (201) 845-3456.

Yesterday...

Continued from page 3

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: October 3, 1986

The 200 Club of Middlesex County presented Valor Awards to two Sayreville policemen for saving two young boys who had fallen through the ice this past winter.

Dateline: October 3, 1986

The Middlesex District of the New Jersey Animal Rights Alliance (NJARA), the largest animal rights group in Middlesex County, held its monthly meeting last Tuesday evening. They welcomed the largest turnout ever since their inception.

Dateline: October 10, 1986

The Sayreville Memorial Post 4699 and the Ladies Auxiliary recently held the installation of incoming officers for the year 1986-1997. The newly elected officers will take oath of office next month.

Dear Citizen's Voice Editor:

In such a time when the people of the world can make plane reservations over their computers it saddens me to know that people take a serious crime so lightly. The crime I am referring to is Rape. In the world today, and probably for many years not people tend to shrug it off as though it is a tolerable act. This crime should not be tolerated nor should it be ignored.

People see a story of an attack on the news and for a brief moment think, "How terrible."

Yes it is terrible and with any luck it will never hit so close to your home. The fact is most cases of Rape go unreported. There are many who have survived an attack and never mentioned it to anyone including their family's.

This violent act may have already happened to someone close to you and you may have no idea. Your wife, sister, daughter, girlfriend, perhaps even your mother. The crime of Rape does not happen because of how you behaved or because of what you were wearing. Rape happens because for what ever sick reason the attacker has a feeling of power and control.

It seems as though when a person finds out that someone was Raped the first question they ask is, "Are you pressing charges?"

The choice is not an easy one. When one does not press charges this does not make them weak it simply means they are not yet ready to go through a second horrifying situation. In my opinion the first question that should be asked is are they alright and do they need anything?

To press charges means to let others know what you truly wish to hide. This also means risking not being believed. In order to press charges you must first see that the state will take the case to court. This will eliminate most cases before they are even heard. It always comes down to the victims words verses the attackers. This means as a victim you have a fifty/fifty chance of being thought of as a liar. When and if your case goes to trial then you are put through having to re live the attack all over again by telling the court in detail your side of the story. Once that is done, you are forced to defend yourself and your actions as the defense argues his side of the story. While this is going on, the attacker is sitting in a chair in front of you trying to look innocent.

Since my attack, I have noticed that the word Rape gets tossed around like a use tissue. I have heard people use it to say what they'd like to do to a pretty woman. **PEOPLE WAKE UP!** You have the right to voice your opinion. This does not mean one would speak without first thinking. The words you use may offend others, and quite frankly they offend me. When people speak in such a manner a victim will be less likely to come forward. This may result in the attacker striking over and over again, and before you know it it will have gotten that close to your home.

For those of you who have been attacked, if you need to speak to someone other than your family or friends contact your closest Rape crisis center. They will see that you get the help you need and deserve free of charge. They keep everything confidential so your secret will not be told unless you wish to tell it. Please know that you are not alone in the struggle to take back you life.

Anonymous

South Amboy

American Heart Association

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FAX # (908) 727-1880

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HELP WANTED

ATTENTION JOB APPLICANTS

This newspaper does not knowingly accept any "Wanted" advertising from employers covered by the Fair Labor Standards Act if the employer has been found in violation to pay at least time and a half for overtime hours. Nor do we accept ads that include a preference based on age. Further information may be obtained from the U.S. Dept. of Labor, 190 Madison Avenue, New York, NY.

MERCHANDISE

Two side by side 1996 Buick Wildcat 2000 cc. Four cylinder engine. 55,000 miles. \$19,900.

19 Chris Craft Bass boat. 19' runabout w/280 cc. 4 B new deck seats & canvas. Comes w/trailer. Priced to sell at \$1,250.

Kirby Vacuum Cleaner - Good condition. \$60.00. 257-5776

Afgans - Brand new, hand dyed. \$40 each. Baby blankets \$15 each. 908-524-0441

TV - 19" Sharp. \$15. 50" & 60" polish electric. \$10. power snow thrower \$40. 908-254-5455

MECHANDISE WANTED

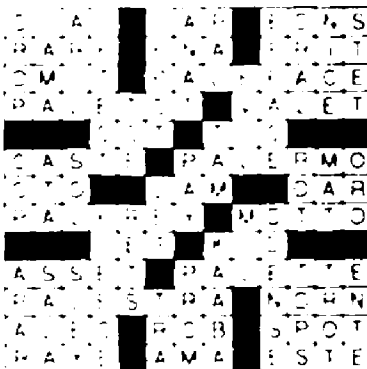
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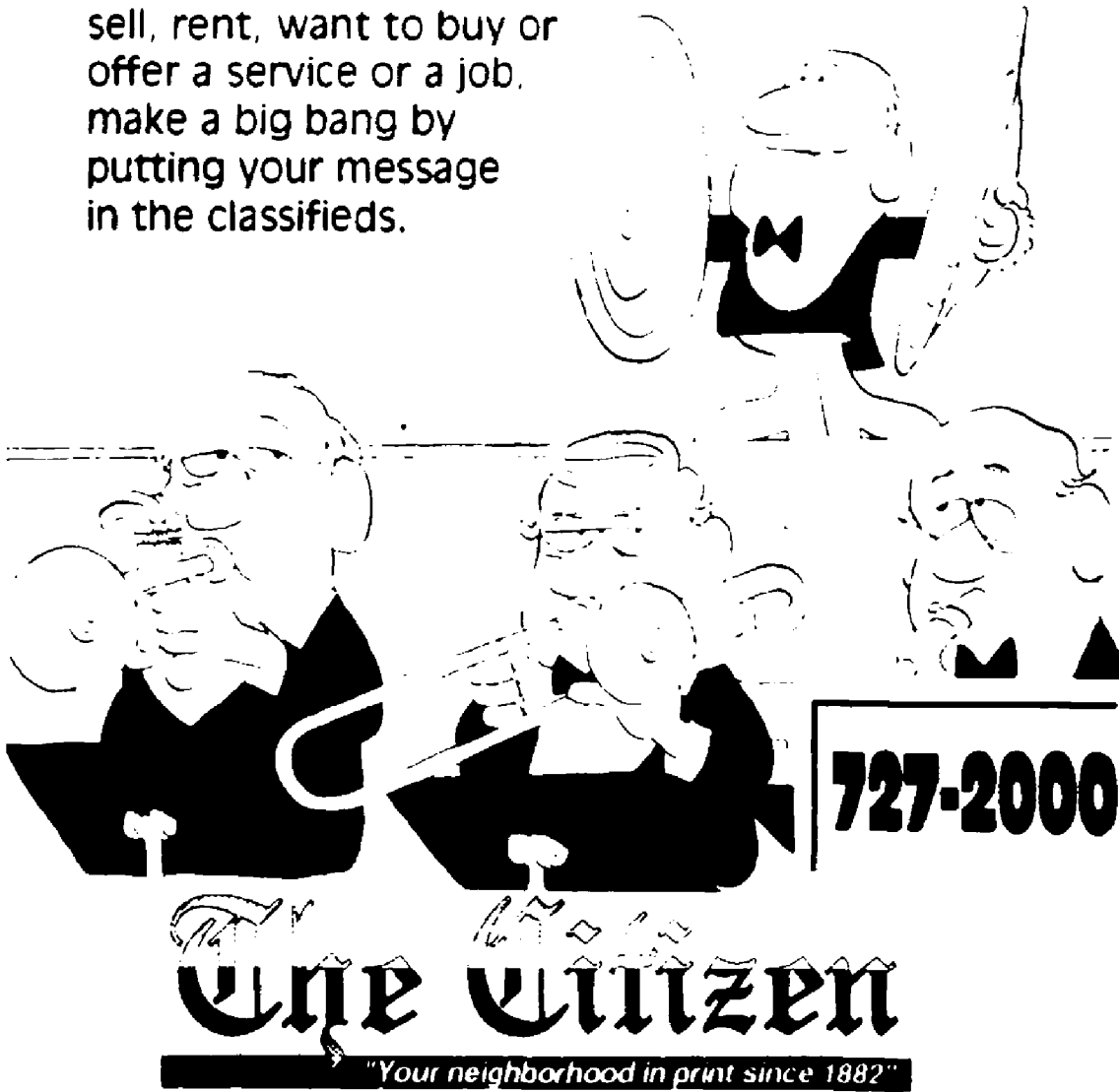
Crossword Answers



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When you want to make a big noise, call on the little guy in the back row.

CLASH!!! That's what happens when you use The citizen classifieds! Like a symphony orchestra, there's one place to turn when you want a resounding loud, attention getting sound that reaches everyone in the audience. People sit up and take notice when the symbol player makes his presence known in a musical composition. And people sit up and take notice when you place your ad in the classified section of **The Citizen**! If you have something to sell, rent, want to buy or offer a service or a job, make a big bang by putting your message in the classifieds.



727-2000

The Citizen
"Your neighborhood in print since 1882"

THE MORTGAGE WATCH

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LENDER & PHONE #	30 YEAR CONVENTIONAL RATE, POINTS & DOWNPAYMENT	15 YEAR CONVENTIONAL RATE, POINTS & DOWNPAYMENT
AXIA SAVINGS (908) 498-7200	8.125% 2 PTS 5% DOWN	7.5% 2 PTS 5% DOWN
BANKERS SAVINGS (908) 442-4100	8.25% 2.75 PTS 20% DOWN	7.625% 2.75 PTS 20% DOWN
CONVEYANCE MTG (609) 936-9296	7.875% 2.675 PTS 5% DOWN	7.375% 2.675 PTS 5% DOWN
COUNTRYWIDE MTG (609) 751-4750	8% 2.75 PTS 5% DOWN	7.5% 3 PTS 5% DOWN
DIME SAVINGS (201) 828-5150	8.825% 0 PTS 5% DOWN	8.25% 0 PTS 5% DOWN
EASTERN MTG (800) 785-6364	7.625% 3 PTS 5% DOWN	7.125% 3 PTS 5% DOWN
FIRST SAVINGS (201) 437-1000	8.875% 0 PTS 20% DOWN	7.5% 2 PTS 20% DOWN
FIRST SAVINGS (908) 442-2770	8.75% 0 PTS 5% DOWN	8% 0 PTS 5% DOWN
FLEET MTG (908) 636-5757	9% 0 PTS 5% DOWN	8.625% 0 PTS 5% DOWN
GARDEN STATE MTG (201) 941-7600	8% 0 PTS 10% DOWN	7.5% 0 PTS 10% DOWN
GSL SAVINGS BANK (201) 869-9300	8.875% 0 PTS 5% DOWN	7.75% 0 PTS 20% DOWN
HUDSON CITY (201) 967-1900	7.75% 0 PTS 10% DOWN	7.25% 0 PTS 10% DOWN
MAGYAR SAVINGS (908) 249-2438	8.25% 0 PTS 20% DOWN	7.75% 1 PTS 20% DOWN
PULSE SAVINGS (908) 257-2400	8.375% 0 PTS 20% DOWN	8% 0 PTS 20% DOWN
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FRESH MUSHROOMS 10 OZ 79¢ <small>With this and an additional \$1.00 purchase, receive one (1) mushroom pizza. Excludes pizza toppings. Limit one per customer. Good Sunday, October 13, 1996. No. 37</small>	COOKIN' GOOD SPLIT CHICKEN BREAST 3 LB AVE PKG 99¢ LB <small>With this and an additional \$1.00 purchase, receive one (1) split chicken breast. Excludes pizza toppings. Limit one per customer. Good Sunday, October 13, 1996. No. 32</small>	FLORIDA'S NATURAL ORANGE JUICE 64 OZ \$1.69 <small>With this and an additional \$1.00 purchase, receive one (1) orange juice. Excludes pizza toppings. Limit one per customer. Good Sunday, October 13, 1996. No. 32</small>
FOOCTOWN AMERICAN CHEESE YELLOW or WHITE FRESH SLICED IN OUR DELI \$1.99 LB <small>With this and an additional \$1.00 purchase, receive one (1) American cheese. Excludes pizza toppings. Limit one per customer. Good Sunday, October 13, 1996. No. 33</small>	MOUNTAIN DEW, PEPSI COLA 6 PACK 99¢ 6 - 12 OZ CANS <small>With this and an additional \$1.00 purchase, receive one (1) Mountain Dew or Pepsi Cola. Excludes pizza toppings. Limit one per customer. Good Sunday, October 13, 1996. No. 33</small>	PROGRESSO TOMATOES 28 OZ - CRUSH • WHOLE • PUREE 2/\$1.00 <small>With this and an additional \$1.00 purchase, receive one (1) Progresso tomato. Excludes pizza toppings. Limit one per customer. Good Sunday, October 13, 1996. No. 33</small>

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IN OUR FROZEN FOOD DEPT STOUFFER'S DELUXE FRENCH BREAD PIZZA 12 3/8 OZ PKG \$2.21 <small>FRESH BAKED IN OUR BAKERY</small>	HEALTHY CHOICE DINNERS ir CLASSICS 10 - 13.4 OZ • ASST VAR \$2.09	FRIENDLY'S ICE CREAM 1/2 GAL - ASST FLAVORS \$2.99	IN OUR DELI DEPT ALPINE LACE SWISS CHEESE \$3.99 LB	HORMEL DILUSSO GENOA SALAMI \$5.99 LB
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In order to insure sufficient quantities of items for all our customers, we reserve the right to limit sale and Preferred Customer Club Card items to 4 packages of any item unless otherwise noted. Sale thru October 16, 1996. Not responsible for typographical errors. Member Twin County Grocers. Art shown is for design purposes only and does not necessarily represent items on sale.