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Perth Amboy Con Man Charged With Real Estate Fraud

PERTH AMBOY—Last week, the Division of Criminal Justice announced the unsealing of an indictment which charges a former Perth Amboy resident with masterminding and operating a wide-ranging and profitable real estate fraud scheme in northern New Jersey that netted over \$500,000 in illegal gains.

According to Peter C. Harvey, First Assistant Attorney General and Director of the Division of Criminal Justice, the Financial Crimes and Anti-Trust Bureau of the Division of Criminal Justice secured a State Grand Jury indictment against Yanko Amendola, 29, of 774 Barry Ave. (last known address), Perth Amboy, in mid-March.

Amendola remains a fugitive from justice and has been placed on the Division of Criminal Justices' Most Wanted Fugitive

List. Authorities believe that Amendola may be armed and dangerous. Anyone with information on the whereabouts of Yanko Amendola is encouraged to contact State Investigator Raymond Gardner of the New Jersey Division of Criminal Justice at (609) 984-6500.

The indictment alleges that Amendola, a former mortgage broker who was previously indicted by the Division of Criminal Justice in 2001, orchestrated a real estate fraud scheme designed to obtain funds from mortgage companies. The investigation uncovered six fraudulent real estate transactions involving three separate properties in which it is alleged that Amendola arranged the purchase and sale of the properties for his own personal profit.

The properties include:

• 212 Mount Vernon Ave.,

Orange, Essex County. The Division of Criminal Justice alleges that the Vernon Avenue property was initially acquired by a company controlled by Amendola. The property was then sold twice to an impersonator using a stolen identity. Amendola arranged for two mortgages to be obtained by the imposter excess of \$100,000 as a result of each transaction.

• 4 Greenwood Lake Street, Newark, Essex County. It is alleged that this property was sold by Amendola to an imposter who acquired an \$88,000 mortgage. The property was then reacquired by Amendola from the imposter for \$1 and immediately resold to a third party who obtained a \$95,000 mortgage. It is alleged that Amendola retained the mortgage monies from both fraudulent sales.

• 88 Ridge Ave., West Orange,



Yanko Amendola

Essex County. It is alleged that this property was sold twice to an imposter who obtained two mortgages - \$198,000 and \$165,000 respectively. On both occasions, it is alleged that the bulk of the mortgage monies were used to pay off a bogus mortgage purportedly held by Amendola, who ultimately kept the funds.

An indictment is merely an accusation. The defendant(s) are presumed innocent unless or until proven guilty.

Sayreville Makes Second Offer For NL Industries Site

SAYREVILLE—Sayreville's redevelopment agency has offered \$3.97 million for the contaminated National Lead site. However, it appears unlikely that NL Industries will accept this proposal.

The \$4 million offer figure is based on the difference between the market value of the cleaned site - \$32 million - and the \$28 million it will take to clean up. It's

also \$6 million less than a previous offer, and Mayor Kennedy O'Brien said the offer is the first step toward condemnation.

The redevelopment agency hopes to turn the 400-acre site into a bustling commercial district.

"We can no longer allow the future of Sayreville to be in someone else's hands. It is time to

acquire the NL property, clean it up and get redevelopment moving," said O'Brien.

According to the mayor, the site currently brings in \$300,000 in taxes. If it were cleaned up and redeveloped, it could generate as much as \$20 million in tax revenue.

National Lead operated a paint pigment manufacturing plant on the waterfront tract along Chevalier Avenue for 47 years. The plant was closed in 1982.

Several years ago, the company razed all the buildings and began to clean up the contaminated soil, however, much work remains to be done.

The redevelopment agency offered \$10.6 million in March, only to be rejected by National Lead. Company attorney Chris Gibson said that the latest offer would most likely be rejected. He added that the value of the property is somewhere between \$50 and \$100 million.

Attention Readers!

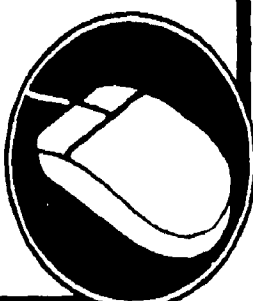
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YOUR LOCAL NEWS**Dotcom Scholarship Benefits Future Nurse**

WOODBIDGE—Raritan Bay Medical Center-Charles E. Gregory School of Nursing student Andrea L. Ingram of Woodbridge, received a \$1000 scholarship from Medhunter.com through the Foundation of the National Student Nurses Association (NSNA). The scholarship was awarded at NSNA's annual convention in Philadelphia, PA. Andrea is a full-time freshman student at

the school of nursing.

The Charles E. Gregory School of Nursing offers a 30-month diploma program that prepares students to take the state licensing examination to become a registered nurse. The school also offers a 17-month Career Ladder program for licensed practical nurses to become registered nurses. For more information, call (732) 607-6505.



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& Citizen-Gazette

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**Clerk's Office Says Goodbye to Familiar Figure**

WOODBIDGE—If you were ever a prospective bride in Woodbridge, you met Helen Fedor. As the Township's Deputy Registrar of Vital Statistics, Fedor is the person you went to for your Marriage Certificate. She has met virtually every engaged couple in the Township (as long as the bride-to-be lived in Woodbridge) in the past 21 years. She first joined the Township in 1977 in the C.E.T.A. program. After a quarter-of-a-century as a Township employee, Fedor is calling it a career. Her last day at work was March 28.

In her retirement, Fedor says she will continue to be active in her parish, St. Michael's Byzantine Catholic Church in Perth Amboy. She has one daughter, Nancy, who is a teacher at St. Mary's High School in Perth Amboy.

Weichert's Edison Office Honors Top Associates

EDISON—Fernando Gonzalez, manager of Weichert, Realtors' Edison Office, announced that two sales associates were recognized for their industry accomplishments in the month of March.

Mike Hamza led the office in sales. A member of Weichert's Sales Club, Hamza qualified for the New Jersey Association of Realtors Million Dollar Sales Club in 2001 at the bronze level.

Roger Meador led the office in listings. A member of Weichert's Sales and Marketed Clubs, Meador qualified for the New Jersey Association of Realtors Million Dollar Sales Club in 2001 at the gold level. In addition, Meador is a member of Weichert's President's Club placing him in the top one percent of the company's 8,000 associates.

To reach these top producing real estate professionals, call Weichert's Edison Office, at (732) 494-6800, located at 123 Lincoln Highway.

Enjoy The YMHA Senior Club

PERTH AMBOY—The Perth Amboy YMHA Senior Club offers a three-day program for seniors.

Mondays, starting at 11:45 a.m. is an exercise session with Lois Tobias followed by a full lunch for \$1.75 and games of your choice.

Wednesdays offer a line dance teacher, Phyllis McGarry, doing the old and new favorites. Tobin follows with her exercises for everyone and then it's lunch time. A good lite lunch is always served, free of charge. There is always a speaker of interest to seniors.

Membership dues in the YMHA Senior Club is \$35 a year and all parties are free.

Call Eloise or Lois at (732) 442-0365 for more information. Van service is available in many areas to non-drivers. Don't sit home alone—come to the YMHA at 316 Madison Avenue, Perth Amboy.



A GREAT PARTY!—Taking time out for a group shot at the Trophy Party which was held at the American Legion Hall in Carteret, are the members of the Cycle Tribe Motor Cycle Club of Carteret. The club hosted their first successful Trophy Party on March 30.



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DAFFODIL DAYS—Dr. Michael Nissenblatt presents a Gift of Hope to cancer patient David Hoffman of Springfield. Gifts of Hope were distributed to patients at Central Jersey Oncology, New Brunswick, as part of the American Cancer Society's Daffodil Days program.

Older Adults Sought To Join Vital Group

MIDDLESEX COUNTY — The National Council on Alcoholism and Drug Dependence (NCADD) of Middlesex County, Inc. has announced the receipt of a grant for the Wellness Initiative with Senior Educators (W.I.S.E.) Program. W.I.S.E., an award-winning program, is currently recruiting older adult volunteers who will receive training to gain understanding and insight into how alcohol, tobacco, and other drugs effect communities. They will be involved in creating programs to address the needs of specific at-risk populations and will have the opportunity to present the programs they create.

To qualify as a W.I.S.E. volunteer, one must be at least sixty years old, live or work in Middlesex County, have at least two years of recovery (if applicable) and be willing to make a commitment to the community. Becoming a W.I.S.E. volunteer is a valuable and rewarding experience. It fosters teamwork, introduces new ideas, forms

new friendships, and gives individuals a strong sense of accomplishment.

The current Middlesex County W.I.S.E. volunteers are an active group of dedicated individuals who help NCADD reach the older adult population and provide valuable education programs on issues such as medication management, grief and loss, nutrition and exercise and effective grandparenting.

The National Council on Alcoholism and Drug Dependence (NCADD) of Middlesex County, Inc., founded in 1980, is a private, non-profit health education agency. Their mission is to promote the health and well-being of individuals and communities in Middlesex County through the reduction or elimination of alcohol, tobacco and other drug use problems.

Located in East Brunswick, they provide a Prevention Resource Center, Information & Referral Helpline, community education, professional training, school-based prevention programs, and advocacy.

NCADD of Middlesex County is one of four counties participating in this project, which is funded by the New Jersey Department of Health and Senior Services. To learn more about the W.I.S.E. project, contact Noreen Noel at the NCADD at (732) 254-3344.

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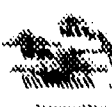
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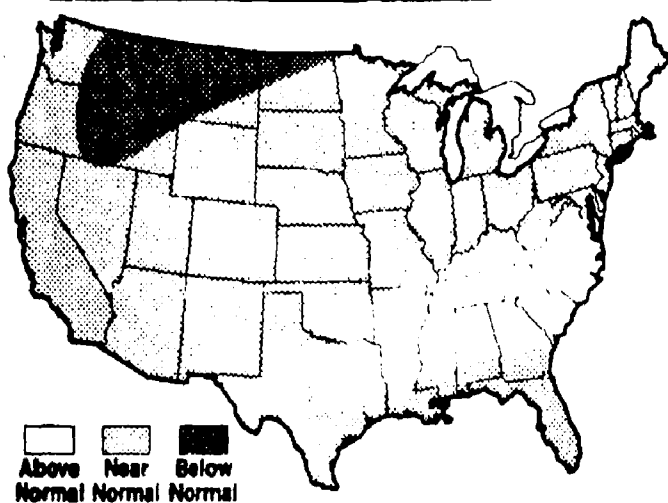
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LOCAL 7-DAY FORECAST

Thursday	Thu. night	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday
							
Clouds and sun; breezy.	Fair, cool; breezy early.	Bright sunshine.	Rather cloudy; a shower.	Cloudy with rain.	Cloudy with a shower.	Cloudy with a shower.	Cloudy and very windy.
61	42	63/43	64/48	66/52	58/41	59/41	59/48

THE WEEK AHEAD...

Temperatures

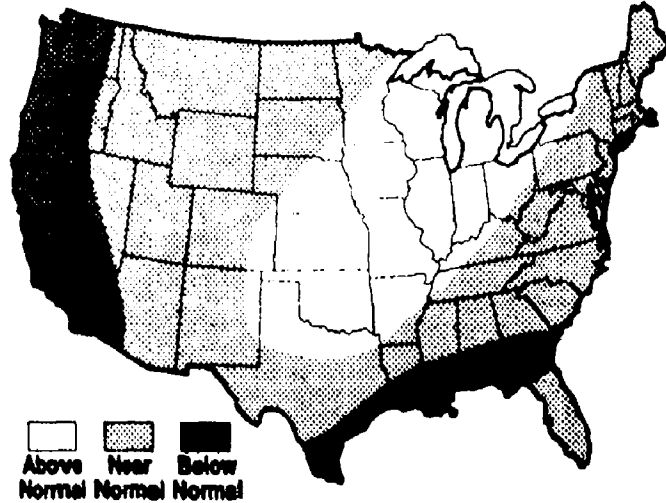


NATIONAL SUMMARY

Colder weather will dominate the northern Plains and Midwest during the period. Temperatures across the Dakotas and Rocky Mountains may average 10 to 20 degrees below normal. A storm is expected to bring precipitation to the southern Plains, Tennessee Valley and Ohio Valley. Warm weather will cover the Southwest and lower Mississippi Valley.

THE WEEK AHEAD...

Precipitation



U.S. TRAVELER'S CITIES

City	Thursday	Friday	Saturday	Sunday
Atlanta	74 52 pc	74 56 s	76 60 c	76 62 r
Boston	58 44 sh	61 46 s	62 45 s	61 48 sh
Chicago	50 36 pc	60 40 pc	68 48 t	58 34 c
Cleveland	54 38 sh	52 40 pc	62 42 pc	60 30 c
Denver	68 40 pc	64 34 pc	54 34 pc	56 28 pc
Des Moines	54 38 s	64 37 c	68 39 t	58 33 c
Detroit	56 36 pc	56 40 pc	60 42 sh	59 30 c
Houston	84 64 pc	84 68 pc	84 68 c	84 68 sh
Indianapolis	60 41 pc	59 47 pc	65 44 r	63 35 c
Kansas City	66 44 s	62 48 c	62 42 c	64 36 pc
Los Angeles	70 54 c	66 54 c	75 52 pc	81 44 s
Miami	85 72 s	84 73 s	86 74 s	85 69 s
Minn.- St. Paul	48 30 pc	50 36 c	48 34 sh	52 34 c
New Orleans	81 66 pc	83 68 pc	85 69 s	81 66 pc
New York City	66 48 pc	62 46 s	62 50 c	65 52 sh
Omaha	60 40 s	58 38 c	64 38 sh	56 34 c
Phoenix	88 62 pc	88 60 pc	86 62 pc	86 62 pc
San Francisco	61 50 c	64 51 pc	68 52 pc	69 54 pc
Seattle	58 38 pc	58 40 pc	62 44 pc	63 52 pc
Washington	72 46 sh	68 46 pc	68 52 sh	69 58 sh

SUN & MOON

Sunrise	Sunset
Thu. 6:04 a.m.	7:46 p.m.
Fri. 6:03 a.m.	7:47 p.m.
Moonrise	Moonset
Thu. 6:11 p.m.	5:31 a.m.
Fri. 7:27 p.m.	6:01 a.m.
Moon Phases	
Full	Last
Apr 12	May 19
New	First
May 4	May 19
Weather (W):	
s-sunny, pc-partly cloudy,	c-cloudy, sh-showers,
t-thunderstorms, r-rain,	st-snow flurries, sn-snow, l-ice.

WORLD TRAVELER'S CITIES

City	Thursday	Friday	Saturday	Sunday
Amsterdam	67 53 pc	56 46 pc	57 46 r	59 46 c
Berlin	67 48 s	67 46 pc	55 51 r	63 49 r
Buenos Aires	66 55 pc	63 51 pc	65 49 s	70 51 pc
Cairo	79 53 pc	82 56 pc	83 56 pc	81 55 s
Jerusalem	67 43 pc	68 46 pc	69 45 pc	70 44 s
Johannesburg	79 51 s	79 51 s	78 51 pc	74 48 pc
London	66 43 pc	54 49 pc	60 44 r	54 39 r
Madrid	78 51 pc	76 49 pc	79 49 pc	70 38 s
Mexico City	82 51 pc	82 52 s	79 54 pc	83 55 s
Moscow	58 43 c	65 48 pc	64 50 c	66 51 c
Paris	68 49 pc	59 44 pc	56 45 r	57 42 c
Rio de Janeiro	82 68 pc	80 68 pc	80 68 pc	80 68 pc
Rome	63 47 pc	65 48 pc	66 52 pc	67 53 c
San Juan	87 74 pc	85 75 pc	82 74 sh	83 75 c
Seoul	57 42 s	60 42 pc	65 52 s	71 56 pc
Sydney	77 54 pc	73 52 r	67 44 pc	68 45 pc
Tokyo	63 45 pc	58 51 pc	61 52 c	67 55 pc
Toronto	54 21 r	50 33 pc	52 40 r	53 26 c
Winnipeg	42 12 pc	36 14 c	39 17 sn	48 19 c
Zurich	66 47 pc	64 44 pc	62 53 c	61 40 r

COMMUNITY CALENDAR

APRIL 26 from 8:30-11:30 a.m.—A free business counseling and loan workshop for area small business owners and start-up companies will be held at the Elizabethtown Gas Building, 1085 Morris Avenue, Union. To register, call the Kean University Small Business Development Center at (908) 527-2946.

APRIL 26 from 10 a.m.-6 p.m.—The Amerisource-Bergen will be hosting a Diabetes Day at the Rahway Pharmacy, 71 E. Milton Avenue (across from the Rahway train station). Come in and learn more about this disease. A certified Diabetes educator will be on hand to test Blood-Sugar from 10 a.m.-2 p.m. and a demonstration of the Novopen and the Induo Insulin delivery system from 12-4 p.m. The program is sponsored by Bayer, B-D & Novo-Nordisk.

April 26 from 11 a.m.-2 p.m.—The Rahway Division of Senior Services will host a "Celebrate Spring" party for Rahway Seniors at the Senior Center on Esterbrook Avenue. There will be musical entertainment, singing and light refreshments. Prizes will be awarded for the most original Spring Bonnet. For more information, call the Rahway Senior Center at (732) 827-2016.

APRIL 26-28—St. Thomas the Apostle Church, 1410 St. Georges Avenue, Rahway, presents their 15th Annual Slavonic Festival. Free admission and free parking available. Hours are April 26 from 5-10 p.m.; April 27 from 12-10 p.m. and April 28 from 12-7 p.m.

APRIL 27-8 .m.-4 p.m.—Holy Family School HSA, Carteret, will be holding a Flea Market at the Parish Center and parking lot on Pershing Ave. Cost is \$15 for a 12' table, inside and \$7 for outside. (Bring your own table for outside). Call Debbie at (732) 541-7664, ext. 24 for info and reservation.

APRIL 27 from 9 a.m.-4 p.m.—Holy Family Church, Carteret, will be hold a Flea Market on the parking lots on Pershing Avenue, Carteret. It is sponsored by the Holy Family School HSA.

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YOUR FINANCIAL NEWS**Refunds — How Long Should They Take?**

AREA — Are you expecting a tax refund from the IRS this year? The IRS says that if you file a complete and accurate paper tax return, your refund should be issued in about six to eight weeks from the date IRS receives your return. If you file your return electronically, your refund should be issued in less than three weeks, and even faster when you choose direct deposit.

You can have a refund check mailed to you, or you may be able to have your refund deposited directly into your bank account. Direct deposit into a bank account is more secure because there is no check to get lost. And it takes the U.S. Treasury less time than issuing a paper check. If you prepare a paper return, fill in the direct deposit information in the "Re-

fund" section of the tax form. Direct deposit is also available if you electronically file your return.

If it has been at least four weeks since you filed your return, you can check on the status of your refund by calling the toll-free IRS TeleTax System at 1-800-829-4477. When you call, you will need to provide the first Social Security

number shown on the return, your filing status and the amount of the refund. If the IRS has processed your return, the system will tell you the date your refund will be sent. TeleTax's refund information is updated each weekend. If you do not get a date for your refund, please wait until the next week before calling back.

Refund delays may be caused by a variety of reasons. For example, a name and SSN listed

on the tax return may not match the IRS records. You may have failed to sign the return or to include necessary attachments such as Form W-2, "Wage and Tax Statement." Or you may have made math errors that require extra time for the IRS to correct.

For more information on how long it may take the IRS to process your federal tax refund, visit the IRS Web site at www.irs.gov.

Surviving Unemployment: Expert Advice

Ron Wall, University of Hawaii Cooperative Extension Specialist

AREA — Below is a news release written by Ron Wall, University of Hawaii Cooperative Extension Specialist:

In the wake of the recent terrorist attacks on America, thousands locally and tens of thousands nationally are facing either the reality or threat of job loss. If you or your loved ones are faced with unemployment, here are some things to keep in mind:

If you are the person facing job loss, it is important to realize that you'll probably need to rebuild your emotional strength before you begin working on the road to recovery. Losing a job under any circumstances is a traumatic event for most people. You will naturally go through a grieving process.

You need to let yourself grieve and recover emotionally. Don't be afraid to take a time out from your concerns. Go for long walks. Rest more. Relax more. Try to refresh your spirit with whatever books, music, activities, or rituals you find comforting and inspiring.

Nurture positive thoughts. Positive thoughts do lead to positive action. Know that you will be successful. You have been successful in the past, and you will be successful again. Reach out to family and friends. Let them help you.

Use this fateful event as an opportunity to refocus your values and redefine your goals. Identify what's most important in your life and define your goals accordingly. Don't dwell on the things you can't control but work on the things you can control.

As soon as you feel strong enough, take the steps you need to take in order to survive hard times:

- Notify creditors of your situation and inform them regarding your ability and plans to make payments. Don't make promises you can't keep, however.

- Sit down with the members of your household and list all fixed and flexible expenses. Determine which expenses can be eliminated, reduced, or deferred. Make cuts that are really going to count.

- Develop revised written

budgets covering the next several months based on the new information you develop. Control your spending accordingly.

- Use new credit only for absolute necessities that cannot be delayed, forgone, or paid for in any other way. Keep careful account of the amount of credit used.

- Take steps to regain employment, and take advantage of available programs, benefits, and insurance to supplement income. Seek the help that you need and follow through in using it.

- Make use of community resources to maintain health and a positive outlook. Eat well, sleep well, and maintain social contact.

If you are a family member or friend of someone facing job loss, remember that grieving is a natural process. Grieve with the person. Don't try to cheer the person up before he or she is ready. Support them emotionally with your presence, your assurances, and your willingness to listen. Be a good companion, providing sincere interest, compassion, and positive talk.

This message is sponsored by

Rutgers Cooperative Extension. For further information about available educational programs and other services, contact your local Rutgers Cooperative Extension office.

Ideas You Can Use

- For a free investing guide, call 1-877-275-6242 toll-free.

- Avoid being financially robbed? Call 1-800-MUTUALS today.

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YOUR ENTERTAINMENT NEWS

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The SOAPS

ALL MY CHILDREN

While holding Greenlee hostage at Edmund and Brooke's party, Vanessa told David that she and his father once sold drugs. Meanwhile, Leo tried distracting Vanessa as Trey lunged at her, allowing Greenlee to escape. Later, David told Anna and Jackson that drugs induced Vanessa's psychotic behavior. Fearing Adam's manipulative tendencies, Liza asked Mia to help her protect Colby. Greenlee rebuffed Trey's romantic overtures and let Leo take her in his arms. Vanessa recalled her attacker. Wait to See: Tad and Edmund fight over Jamie. Mia serves up an ultimatum.

AS THE WORLD TURNS

Abigail was stunned as she began to see some of the hidden truth emerge. Paul and Rose made a decision. Katie and Craig agreed to team up in a common cause. Jack discovered that an encounter could have an unexpected payoff. Wait to See: Molly gets unwelcome news. Craig and Rosanna grow closer. Carly learns about Parker.

THE BOLD AND THE BEAUTIFUL

Amber was rushed to the hospital, where doctors repaired a

damaged renal artery but were unable to save her baby. Later, Stephanie assured guilt-wracked Amber that her hectic schedule didn't cause her to lose her child. Erica told Alisa that she was going to Los Angeles to meet her destiny, just as Amber did. Meanwhile, Amber requested more pain medication to blot out her emotional agony, and later awoke to find her "greatest fan," Erica, in her room. Whip assured his mother, Joy, that Brooke is his future, and he planned to propose to her. Wait to See: Rick tries to deal with Amber's anguish.

DAYS OF OUR LIVES

A seething Lexie overheard Abe tell Isaac that as much as he loves him, he won't go against his morals to keep him. Victor called Nico and finalized his plans to get rid of Nicole. Chloe was accepted at Juilliard in New York City, but Craig feared that her dreams of a classical music career might be dashed by a health crisis. Jan lied to Shawn about Belle pushing her down and causing her to miscarry. Wait to See: Abe moves out of the DiMera mansion.

GENERAL HOSPITAL

Gia told Elizabeth of Lucky's growing closeness to Sarah. As a skeptical Alexis looked on, Sonny congratulated a shocked A.J. and a delighted Courtney on their marriage. But later, Courtney's euphoria disappeared when she awoke to find A.J. curled up next to an empty bottle. Zander and Maxie bonded. (Note: On Wednesday, April 17, "GH" aired its 10,000th episode, with flashbacks of past memorable moments and a celebration of Audrey's (Rachel Aines) 10,000th day of service at General Hospital.) Wait to See: Lucky ruffles Gia's feathers.

GUIDING LIGHT

Tony found himself arrested and thrown into jail. Ben revealed Catalina's secret. Tony managed to ensnare Blake. Alan offered to provide new living arrangements for Olivia. Wait to See: Richard tells Reva about his money woes. Harley and Gus grow closer. Olivia and Cassie

use their talents to get what they want.

ONE LIFE TO LIVE

Todd blurted out to Dr. Schiller that Starr and Jack are full siblings, but Starr couldn't be a bone-marrow donor for her little brother because she already had been treated for the same disease. Later, Todd tried to find Alex Olanov, who had earlier donated her bone marrow to save Starr. After learning that Al could walk, Jennifer stopped the wedding and flew into Cristian's arms. "Viki" (actually Niki) hired Jordan, a private detective, to seduce Ben as part of her plan to get rid of him. Wait to See: Natalie is haunted by her past. Jordan works her wiles on Ben.

PASSIONS

Theresa's shotgun went off as she argued with Ivy. Rebecca, Ethan and Gwen over who had the right to stay in the Crane Mansion. "Diana" (Sheridan) was moved when she saw a photo of Pilar, Miguel and Theresa in Luis' hotel room. The trial to determine who is the legal Mrs. Julian Crane began. Wait to See: "Diana" plans her future with Brian. Alistair warns the judge about the verdict he (Alistair) wants.

PORT CHARLES

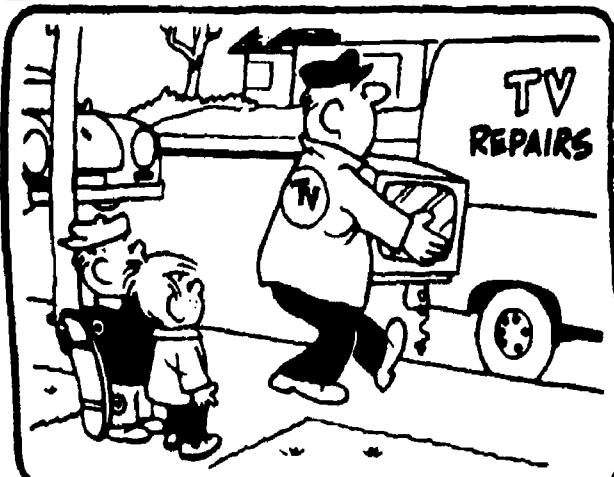
Rebecca persuaded Alison to believe in the healing powers of her candles. But Livvie tried to warn Alison that Rebecca could lead her down the evil path. Meanwhile, up in Heaven, Ed punished Rafe for leaving a rose with Alison and put him on conscience patrol. Kevin worried about a still-grieving Ian, who was considering returning to Ireland with his son. Jack and Jamal worked to uncover the mystery behind Rebecca. Wait to See: Rebecca targets Kevin.

THE YOUNG AND THE RESTLESS

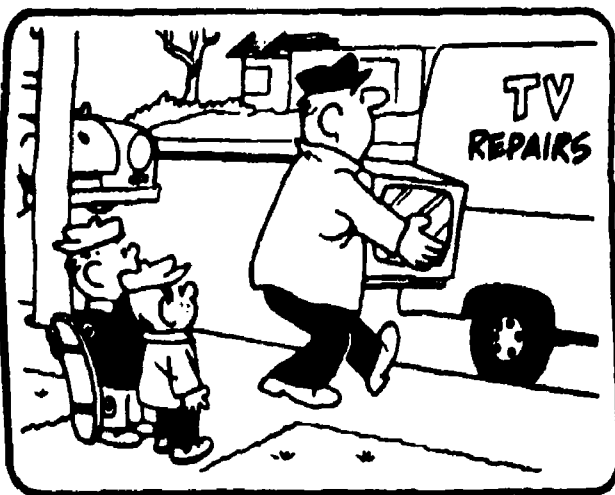
The sight of an orange shirt caused Mac to wonder if Ralph was her stalker. Carrie told Victoria how Sharon caught her kissing Nick. Meanwhile, Nikki was less than hopeful for Nick and Sharon's marriage when she recalled Nick's indiscretion with Grace. Later, Kay persuaded Nikki to keep a date with Victor. Paul and Chris each received their divorce papers, prompting Isabella to suggest that she and Paul can get married now. Diane told Victor that Jack is Kyle's father. Wait to See: Ralph makes a decisive move.

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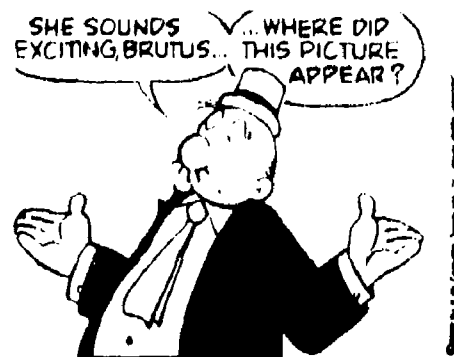
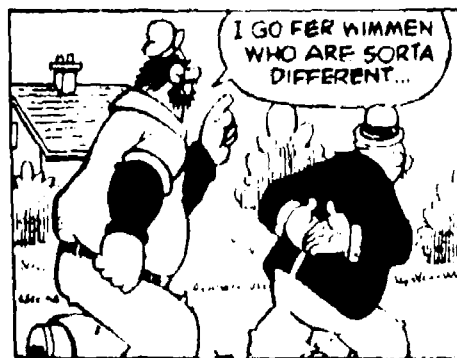
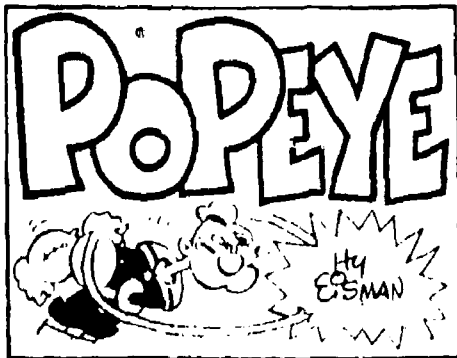
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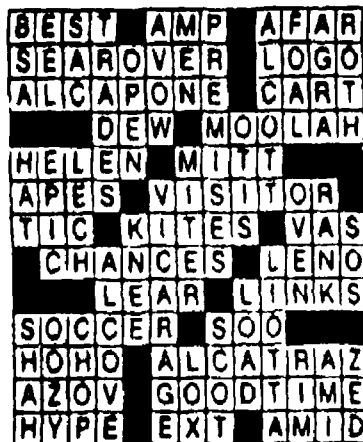
Find at least six differences in details between panels.



Differences: 1. Jacket has no logo. 2. Tire is black. 3. TV cord is missing. 4. Skateboard is different. 5. Boy is wearing a cap. 6. Pole is wider.



to Puzzle



YOUR FINANCIAL NEWS

Successful Retirement Takes Planning And Action

by Dr. Karen Ensle,
RD, FADA, CFCS

AREA — "People don't plan to fail, they fail to plan." This popular phrase describes those who lack specific plans for retirement. Without a financial "roadmap" to guide them, their "destination" and the amount of time and money needed to get there are unknown. Several studies show a link between the act of planning and subsequent financial behavior. A survey sponsored by NationsBank and the Consumer Federation of America found that, no matter what their income, people with a plan save more money, save or invest in smarter ways, and feel better about their progress than those without a plan.

According to the 1999 Retirement Confidence Survey, 52% of all households have tried to calculate how much they need to save by the time they retire. Those who have done a calculation have saved considerably more than those who have not. The median amount accumulated by households that have figured out how much they need in retirement is \$66,532, compared with a median of \$14,054 for those who have not

done the math.

People who haven't yet calculated their required retirement savings certainly don't lack for resources. A recent search by *The Wall Street Journal* of the search engine yahoo.com, alone, found 933 Web sites with retirement calculators. Unfortunately, different calculators are likely to produce different results. This is primarily due to differences in the number, type, and complexity of questions asked and each calculator's underlying assumptions.

Some retirement calculators, such as the American Savings Education Council's *Ballpark Estimate* (www.asec.org), keep calculations simple by making assumptions about one or more key variables (e.g., yield on investments). Other planning tools allow users to make their own assumptions. Caution should be used with all retirement analyses. Assumptions must be understood in order to interpret the output correctly.

Five key variables in retirement savings analyses are: age at retirement, amount of annual income needed in retirement, growth rate on investments, amount of money currently saved

for retirement, and number of years in retirement (life expectancy). Most planning tools incorporate all of these factors, any one of which can be changed to greatly affect the result of an analysis.

Basically, there are two ways to "catch up" financially: take action now to increase retirement savings and take action later to decrease the amount of retirement savings required. Strategies to increase income include: increasing payroll deductions, reducing expenses to "find" money to invest, accelerating household debt repayment, "moonlighting" for additional income and retirement plans (e.g., SEPs) for the self-employed, investing aggressively before and during retirement, automating investment deposits, and maximizing tax-deferral opportunities (e.g., IRAs).

Strategies to reduce the amount of money needed for retirement include trading down to a smaller home, moving to a less expensive location, delaying retirement, working after retirement, tapping home equity via a reverse mortgage, and making withdrawals from taxable accounts first.

The popular phrase "there ain't no such thing as a free lunch," is a useful description of

the retirement planning process. When calculating the amount to save, various decisions have their costs. For example, early retirement at age 55 requires increased saving because the time available to accumulate funds is reduced and withdrawals are extended over a longer time period. Likewise, catch-up planning strategies require trade-offs: working longer versus investing more aggressively, for example, or trading down housing versus contribut-

ing more to tax-deferred plans. Fortunately, time is still on baby boomers' side. With specific financial plans and alternatives described above, even "late bloomers" can afford to retire comfortably and have their money last as long as they do.

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Online Mortgages – Truths And Myths

AREA — The Internet has changed the way most businesses interact with customers, but the red-hot mortgage industry is still "hi-touch and low tech," according to articles published in Mortgage Technology News. Research indicates that only 2% of Internet loan shoppers actually complete their applications and close online, and that number is projected to grow only incrementally in the near future.

"More than half of today's loan shoppers do their rate research on the Internet, and that is a significant, growing trend," said Arthur Aranda, President of Garden State Mortgage, a New Jersey-based mortgage banker. "But successful business transactions are still based on people doing business with people. Thus, the next step in the trend is that customers are turning away from their computers once their research is done, and turning to a local person to finish the job."

According to Aranda, the need for instant gratification is

what sparks many loan shoppers to begin a mortgage application online, but they soon realize it is not as convenient as expected. "It's a myth that online means streamlined. The truth is that the Internet did not do away with paperwork. Customers still need to sign 12 disclosure forms, among other things. Mortgage applications continue to be the longest and most difficult financial service applications to complete online."

And with a small percentage of online lenders offering online status tracking, consumers who do go through the process are often frustrated. "At the end of the day, most people still prefer dealing directly with a person, they still rely on referrals when making a decision, and they like to do business with local lenders," said Aranda. "The 'human touch' is faster and more effective at delivering specific information, and far better at personalizing the customer experience."

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WINNING PICK-3		
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Mid-Day	437	8638
Evening	234	8406
MONDAY, Apr. 15		
Mid-Day	847	4487
Evening	837	8771
TUESDAY, Apr. 16		
Mid-Day	388	7636
Evening	588	8184
WEDNESDAY, Apr. 17		
Mid-Day	708	0887
Evening	103	3874
THURSDAY, Apr. 18		
Mid-Day	027	4879
Evening	474	2880
FRIDAY, Apr. 19		
Mid-Day	956	3628
Evening	237	1838
SATURDAY, Apr. 20		
Mid-Day	057	5818
Evening	272	8385
WINNING PICK-6 Numbers		
MONDAY, Apr. 15		
2-22-31-38-40-44		
THURSDAY, Apr. 18		
18-17-23-29-34-48		
WINNING PICK-4		
JERSEY CASH-5		
SUNDAY, Apr. 14		
9-13-29-30-31		
MONDAY, Apr. 15		
12-22-31-32-38		
TUESDAY, Apr. 16		
4-9-13-17-38		
WEDNESDAY, Apr. 17		
2-8-28-28-38		
THURSDAY, Apr. 18		
8-17-25-32-33		
FRIDAY, Apr. 19		
5-17-25-28-30		
SATURDAY, Apr. 20		
4-13-17-21-25		
BIG GAME WINNING Numbers		
TUESDAY, Apr. 16		
7-10-25-26-27-23		
FRIDAY, Apr. 19		
3-4-28-40-48/4		
LOTZEE WINNING Numbers		
WEDNESDAY, Apr. 17		
1-21-28-48		
SATURDAY, Apr. 20		
8-18-25-42		

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YOUR HEALTH NEWS**— Guest Column —****Military Veterans Can Receive Free Or Low-Cost Prescription Drugs**

by Dennis Mass
Social Security Manager
in Elizabeth, New Jersey

Eleven million veterans are over the age of 60. And, many of these older veterans have

trouble paying for prescription medications. Veterans should know that free or low-cost prescription drugs are available through the Veterans Administration (the VA).

A prescription filled by the VA is only \$2 for a 30-day supply (disabled or low-income veterans can receive medications for free). This benefit is available to any man or woman who was honorably discharged from the military. (Veterans discharged after September 1980 must have at least two years of service.)

To take advantage of this benefit, a veteran must enroll

with the VA and must be seen by a VA doctor (prescriptions written by private doctors cannot be filled through the VA). Veterans can visit doctors at VA hospitals or VA community-based outpatient clinics. There is a charge to visit a VA doctor, but insurance may cover this charge. (Disabled or low-income veterans can visit doctors for free.)

Once enrolled, veterans can receive prescription drugs at VA

clinics, hospitals or through the VA mail-order pharmacy.

The toll-free number for the VA Health Benefits Service Center is 1-877-222-VETS (1-877-222-8387). Representatives can answer questions, enroll veterans and provide the location of nearby VA hospitals and clinics. Veterans can also look on the Internet at www.va.gov for additional information on VA programs.

Bayshore Nurse Receives Award

HOLMDEL.—Wendy E. Brown, RN, MS, Director of Nursing at Bayshore Community Hospital was recently presented the Leadership Award

from the New Jersey State Emergency Nurses Association (NJENA), for outstanding leadership and continued commitment to Emergency Nursing.



AWARD WINNING NURSE—Noreen Schifano, RN (L.) proudly nominated Wendy E. Brown, RN, MS, Director of Nursing at Bayshore Community Hospital (R.) for the Leadership Award from the New Jersey State Emergency Nurses Association presented to Brown at the ENA annual convention.

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during the annual New Jersey State ENA convention in Atlantic City. Brown currently oversees both the Emergency Department (ED), Cardiac Services and Clinic Services at Bayshore.

"I am truly honored to have received this award," explained Brown. "I honestly appreciate the support I receive from my department members on a daily basis and I am especially touched to have been nominated for this award by someone who I have worked with, side by side through thick and thin—a fellow emergency department nurse.

We truly are a team. ENA is the voice of our professional specialty, Emergency Nursing and we need to be involved in order to effect change."

Just prior to coming to Bayshore, Brown was employed by Beth Israel Medical Center, New York in a supervisory capacity in emergency nursing care and at US HealthSystems Corporation, New York as a clinical director. She attended SUNY, New York; Beth Israel School of Nursing, New York, received her Bachelor of Science Degree at St. Joseph's College, Maine and her Master

of Science Degree at Central Michigan University at Fort Hamilton, New York.

The ENA is a specialty nursing association serving the emergency nursing profession through research, publications, professional development and injury prevention. In an effort to honor emergency-nursing heroes, they implemented an award to recognize emergency personnel for their dedication in improving the nursing practice by providing excellent care to patients and who have gone beyond what is expected in their jobs.

Avoiding A Broken Heart

AREA — It is estimated that nearly five million Americans are living with congestive heart failure. According to the American Heart Association (AHA), approximately 550,000 Americans are diagnosed with congestive heart failure each year. The majority of these cases are more commonly found in adults age 65 or older. Last year in New Jersey alone, there were over 25,000 Medicare beneficiaries admitted for heart failure to acute care hospitals.

Heart failure develops as the heart weakens. This does not happen right away, but rather occurs over time. Any injury to the heart causes it to weaken. Injuries to the heart include high blood pressure

or a heart attack. In addition, diabetes, high cholesterol and being overweight are also major risk factors for heart failure.

Since many people suffer from one or more of the above conditions at some point in their lives, it is important to check with your doctor if you feel you are at risk.

In addition to many risk factors, there are also key symptoms to look for. Shortness of breath, excessive fatigue and swelling of the feet and ankles are the most common symptoms of heart failure. Any combination of the three can be a sign that the heart is beginning to fail. However, it is important to keep in mind these symptoms are also normal signs of aging.

Knowing the risks and symptoms of heart failure will allow people to take the first step in beating this disease: prevention. Many of the risk factors can be avoided by seeing your doctor regularly. Specifically with heart failure, early diagnosis and treatment are extremely important to a recovery effort.

While there are several symptoms and many risks, heart failure can be prevented by leading a healthy life. By not smoking, limiting alcohol intake, watching your diet and listening to your doctor, not only will you feel better, but you can save yourself the trouble of having to mend a broken heart.

For more information, visit AHA's web site at www.americanheart.org.

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YOUR SCHOOL NEWS

Middlesex Nursing Graduates Honored

EDISON—The class of 2001 of the Middlesex County College/UMDNJ Joint Nursing Program was honored at a reception at Middlesex March 21. The group was lauded by College and University officials for their 100 percent passing rate on the national board examination, the highest ranking in the United States.

Recognized by the National Council of State Boards of Nursing, the class was ranked first among all graduating classes in Associate Degree programs throughout the country, compared to an average of 84 percent

pass rate in New Jersey and an 81 percent pass rate for all Associate Degree programs.

There are 1,352 nursing programs in the United States.

Although the graduating classes have had a consistently high pass rate of more than 90 percent on the National Council Licensure Examination for Registered Nurses (NCLEX-RN), this is only the second time in the history of the program that all graduates passed the boards on their first try.

Not since 1992, the first year of graduation for the new Joint Nursing Program, did all 18

graduates pass the exam.

"The outcome is a credit to both institutions," said Dr. Robert Fishco, vice president of academic and student affairs at Middlesex.

Dr. Frances Ward, dean of the School of Nursing at UMDNJ, called the collaborative program a successful partnership of two very diverse institutions. She also praised the graduates.

"You have given us a tremendous bonus," she said. "You are the best in the state and the nation."

The Middlesex/UMDNJ Joint Nursing Program accepts 40 new students each year, all residents of New Jersey. Courses are held on the Middlesex County College Edison campus where

the Middlesex faculty teaches all general education courses while

the nursing faculty of UMDNJ teaches the nursing courses.



NURSING CLASS OF '01 — Seated (L-R): Franca Litterer (Colonia), Soraya Caso (Carteret), Trace Czarnota (Carteret), and Jennifer Schmalz (Dayton). Standing: Claudia Lynch (Fords), Carole Rivera (Piscataway), Patricia Pelose (Fords), Melissa Precour (South Amboy), Bridget Ellsworth (Iselin), Joann Ryan (Edison), and Eileen Jansson (Princeton).

Berkeley College Awards Scholarships

MIDDLESEX COUNTY — Three high school seniors from Middlesex County have been awarded scholarships to attend Berkeley College. These scholarships are awarded based upon academic achievement in high school.

Middlesex County residents have received academic awards to attend the college:

- Chrystal O'Brien of East Brunswick, a senior at Cardinal McCarrick High School
- Rabbiya Shabbir of Dayton, a senior at South Brunswick High School

- Kate Skwira of Parlin, a senior at Sayreville War Memorial High School

Academic awards have a minimum value of \$1,800 and are awarded to graduating high school seniors with a high school class rank in the top 10 percent of their graduating class or a 3.0 cumulative grade point average. The recipients receive the awards without consideration of income. The awards are renewable for each academic year based upon the recipients' cumulative grade point average of 3.0 at the end

of the previous academic year.

A leader in business education for more than 70 years, Berkeley College currently maintains an enrollment of approximately 4,500 students in its Baccalaureate and Associate degree programs. Berkeley provides students of all generations with a high-quality education encompassing academic preparation, professional training and hands-on experience. The College maintains five campuses located in Waldwick, West Paterson and Woodbridge, New Jersey, and in New York City and White Plains, New York. The College's website address is www.BerkeleyCollege.edu.

As long as there are tests, there will be prayers in school.

— Anonymous



At a recent ceremony, Berkeley College honored area students who received scholarships to the College. Standing left to right are Rabbiya Shabbir of Dayton, Chrystal O'Brien of East Brunswick, Kate Skwira of Parlin and President for Enrollment Christine Richard.

The 2nd 2002 Town Owned Property Auction!

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Area Students Named To Dean's List

MIDDLESEX COUNTY — The following local residents have been named to the Fall 2001 Dean's List at University of the Sciences in Philadelphia. Selection for this award is based on completing and passing all assigned courses with no grade below a "C" and attaining an academic average of at least 3.4 for courses taken in the Fall Semester of 2001.

The following students were named to the Dean's List: Nancy Bufaino of Edison, a Doctor of Pharmacy student; Christopher Chamak of Fords, a Health Psychology student; Anjali Laroia of Edison, a Doctor of Pharmacy student; Edward Li of Edison, a Doctor of Pharmacy student; Aneta Malysiak of South Amboy, a Doctor of Pharmacy student; Jigna Patel of Iselin, a Doctor of Pharmacy student; Magdalena Popiel of South Amboy, a

Pharmacology and Toxicology student; Rosellen Rajan of Avenel, a Doctor of Pharmacy student; and Manish Trivedi of Edison, a Biology student.

University of Sciences in Philadelphia is a private, coeducational institution founded in 1821 as Philadelphia College of Pharmacy, the first college of pharmacy in North America. USP specializes in educating students for rewarding health and science careers through its fourteen bachelor's, fifteen master's and seven doctoral degree programs in the health and related sciences.

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2:00pm	3:25pm	3:10pm
3:05pm	4:30pm	4:15pm
4:20pm	5:45pm	5:30pm
5:25pm	6:50pm	6:35pm

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EDITORIAL


**ASSEMBLYMAN
JOHN WISNIEWSKI'S
Report
From
Trenton**

It was 1970, the Beatles had just released "Let it Be," their last album. Simon and Garfunkel's Bridge Over Troubled Water was the number one song. Future rock star Miriah Carey was a newborn baby. On a more serious side, the United States was just beginning to emerge from the tumultuous 1960's. The tragic shootings at Kent State had just occurred and the Apollo 13 crew returned safely home from space. And on April 22, 1970, the first Earth Day occurred. To many this occasion marked the birth of the modern environmental movement.

In the thirty-two years since that day, every April 22 is celebrated in the United States and around the world as Earth Day. And since that day in 1970, it's organizers and supporters have continued to strive to live up to Earth Day's original mission statement- "Earth Day is a commitment to make life better, not just bigger and faster.....It is a day to challenge the corporate and government leaders..... and

it is a day for looking beyond tomorrow. April 22 seeks a future worth living." Earth Day as founded by then U.S. Senator Gaylord Nelson from Wisconsin. Sen. Nelson thought we needed a nationwide environmental protest day to "shake up the political establishment and force this issue onto the national agenda." Clearly it worked. Never again would factories belch out smoke and sludge unregulated. The acronym mpg (miles per gallon) went to the forefront of every car shoppers mind, and environmental activists went from being on the political fringe to being our fathers, mothers, teachers and clergy. The social and political tidal wave that began with the first Earth Day gave momentum to the creation of the United States Environmental Protection Agency, the passage of the Clean Air and Clean Water Act, and the Endangered Species Act.

Since those early days, Earth Day has gone global. Earth Day 2001 was celebrated in almost every country on earth. From our neighbors in Canada and Central America to our dis-

tant friends in Asia and Australia people rally for causes such as clean energy, ending deforestation and a host of other global and local environmental issues.

The citizens of New Jersey have always been active in the environmental movement. From a park clean-up in Bloomfield to an Earth Day Festival in Egg Harbor Township, New Jerseyans from every part of our state will gather to make a difference and celebrate Earth Day. In my hometown of Sayreville, friends and supporters will join members of the Sayreville Environmental Commission at the Senior Center to celebrate Earth Day. We will also remember and honor the late Julian Capik, a Sayreville resident who loved our environment and was proof that one person can make a difference.

While much progress has been made, much remains to be done. Clean energy is with our grasp--we have the know how and the technology. Earth Day 2002 and the days following is the time to show we also have the will.

For more information on Earth Day contact your local environmental commission or visit the Earth Day Network on the web at www.earthday.net.

Guest EDITORIAL

Is Mexico Ready to Help Create a New Cuba?

By Roger E. Hernandez

An ongoing crisis between Cuba and Mexico says a great deal about how much Mexico has changed, how it fears further change, and how Fidel Castro's Cuba has not changed at all.

The diplomatic mano a mano began in early February, when Mexican President Vicente Fox met with anti-Castro dissidents in Havana.

It was a break with traditional Mexican foreign policy. Previous Mexican presidents were so pathetically desperate to prove that Mexico was a sovereign nation that they refused to criticize Castro's dictatorship. It was their way of saying to the United States: "See, we don't do what you want us to do. We are independent. Ha-ha."

Fox's talks with the dissidents suggested that Mexican foreign policy had gained the self-assurance to understand that there is a difference between blindly following American commands and supporting a dictatorship.

Relations between Havana and Mexico City got even more tense in late March, when the Mexican city of Monterrey hosted the U.N. International Conference on Financing for Development, which Castro and President Bush were both to attend. Castro arrived, gave a speech and left, claiming that his presence had created "a special situation" that required his immediate departure.

The Cuban regime later claimed that Mexican Foreign Minister Jorge Castañeda had been pressured by the United States to make Castro leave before Bush arrived so the two wouldn't cross paths. "What hap-

pened in Monterrey has a diabolical and cynical architect and his name is Jorge Castañeda," said Granma, the Havana newspaper that acts as a mouthpiece for Castro. The diatribe went on to say that the Mexican foreign minister "wears effeminate shirts and uses effeminate perfume."

The United States and Castañeda deny there was American pressure. Members of Fox's party have said that the scandal was cooked up by Castro in an effort to discredit Castañeda as a lackey of the Yankees. Some members of the left-wing Partido Revolucionario Democrático have demanded his resignation. But a poll taken by the daily Reforma newspaper earlier this month found that 62 percent of Mexicans believed the Castro-manipulation theory.

What is Castro's intention? The U.N. Commission on Human Rights is meeting in Geneva this month to consider, among other matters, whether to condemn Cuba. Mexico has never voted to do so, something for which Castro is profoundly grateful. His hope is that with Castañeda under left-wing attack for bowing to U.S. pressures, the Fox administration would not dare vote to condemn Cuba in Geneva.

Will it?

"The end of authoritarianism has taken us to the same conclusion at which all democratic nations have arrived," Castañeda said in Geneva. "The defense of democracy and human rights brings a new way to exercise sovereignty."

Diplomatic mumbo jumbo, or a signal that Mexico is finally sovereign enough to lead Latin America in bringing democracy to Cuba?

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Readers Commentary



Save Sciortino's!

Dear Editor,

Okay - I've never even been to Sciortino's Pizzeria (that will change soon). But even so I am incensed at what Perth Amboy is trying to do. My husband is a teacher in Perth Amboy and goes there often and cannot begin to rave about the quality of the pizza because of "that old oven". All I have to say to the mayor and council is

Are you nuts? Don't you realize what you're doing?

Alas the song is coming true: "Don't it always seem to go /

That you don't know what you've got / Till it's gone / They paved paradise / And put up a parking lot."

Parking decks can be built instead. Or there are tons of buildings in Perth Amboy that are falling apart or abandoned. Why are the elected officials so near sighted?

SAVE SCIORTINO'S!

<http://www.save-sciortinos.com>

Antoinette Katora
East Brunswick

The Atom Tabloid & Citizen ~ Gazette wants to hear from you. Letters to the editor will be published weekly on the editorial page, as space allows.

All letters should be typed and must include a daytime telephone number at which the writer may be reached for verification. Letters should be as concise as possible.

Keep us informed of your feelings and concerns so we can keep you better informed of the events that are affecting your life.

The Atom Tabloid & Citizen ~ Gazette reserves the right to edit all letters and guest columns for grammar, spelling, length and questionable content.

Letters and columns may be mailed to: The Atom Tabloid & Citizen ~ Gazette, P.O. Box 1061, Rahway, NJ 07065. They also may be faxed to (732) 388-4143, Attn: Editor, or reach us via e-mail at editor@devinemedia.com.

Hey folks...!
Keep those letters
coming in. We want
to hear from you.
Tell us what's
on your mind.



Join The YMHA Seniors

PERTH AMBOY—If you're over 65 and would like to enjoy some interesting and informative days, think about joining the YMHA Senior Club. The Y is located at 316 Madison Avenue, Perth Amboy, and there is transportation available to non-drivers in the Woodbridge areas, Old Bridge/Sayreville, parts of Edison, Carteret and Perth Amboy.

Lunches are served three days a week, with different programs each time. Mondays, Wednesdays and Thursdays. Presently, Monday is the only day that there is a \$1.75 charge.

Speakers of interest to seniors, games and entertainment are offered. They are open to all denominations.

Call the Y at (732) 442-0365 for additional information. Membership dues are only \$35 a year and parties are free. Summer features six special trips or programs at great prices. Call soon.

Burton Appointed Financial Services Officer

COLONIA—Columbia Bank has announced that Larry Burton, Branch Manager of their community branch office at 800 Inman Avenue, Colonia, has been appointed a Financial Services Officer.

Prior to joining Columbia in 2001, Burton served as Investment Officer for Huntington National Bank and as Assistant Vice President for Retail Banking at Comerica Bank in Michigan. Active in community, civic and professional organizations, Burton is a board member of the New Jersey Safe Deposit Association, the Beaver Brook Community Association and the Inman Merchants Business Association.

Burton was graduated from Nazareth College with a Bachelor of Business Administration Degree from Western Michigan University with a Masters Degree in

Business Administration. He and his wife, Linda, live in Annadale.

With current assets over \$2.6 million, Columbia Bank is a New Jersey-based, independent community bank that maintains offices in ten counties statewide.

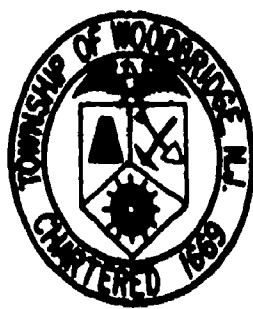
International Exchange

WOODBIDGE—Patricia Léoni, an English teacher in France who was also an exchange teacher to JFK Memorial High School in 1996, returned to JFK Memorial High School to speak with the French classes, French Honor Society, and FACE Club members.

As an international Service-Learning technological project,

Mme. Léoni's English class in France has been corresponding via e-mail for the past three years with Carole Saccocci's and Marianne Remishofsky's French classes. In light of the recent terrorist attacks in both America and France, the students created and exchanged cards of sympathy and hope respecting the patriotism of both countries.

Ribbon Cutting



of the Woodbridge Community Center



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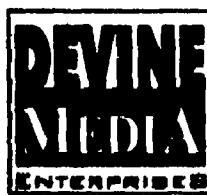
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YOUR ARTS & ENTERTAINMENT NEWS**Summer Movie Season Is Here****The Scorpion King (PG-13) Universal (90 min.)**

Directed by Chuck Russell, Starring The Rock, Michael Clarke Duncan, Kelly Hu and Steven Brand.
 ★★½ by Paul Hudsall

Marking the unofficial beginning of the summer movie season, Universal's spinoff from last year's "The Mummy Returns" gives The Rock (aka Dwayne Johnson) the chance to prove that he can be the action star for the new decade. And he pulls it off well.

Though "The Scorpion King" lacks the supernatural horror elements and the scare factor of "The Mummy" and "The Mummy Returns" it succeeds in establishing The Rock as a star who can carry an action movie, albeit one with more action than plot.

Set before the age of the Pharaohs, "The Scorpion King" nevertheless shares the much of the look of the Ancient Egypt of the "Mummy" films.

The movie's plot features The Rock's mercenary assassin Mathayus on a mission to kill an enemy sorcerer. This unseen oracle is the secret weapon of the ruthless King Memnon (Steven Brand), who has led his warrior band to conquer most of the known world.

The remaining "free tribes" pool their treasures to hire Mathayus to eliminate the sorcerer. By leveling the playing field, they hope to be able to make a stand against Memnon.

Mathayus fights his way into Memnon's pueblo-like city of Gomorrah. Ready to strike at his quarry, Mathayus discovers that Memnon's sorcerer is the beautiful Cassandra (Kelly Hu). Before he can decide what to do about this revelation, Mathayus is captured. Cassandra manages to keep Memnon from killing him immediately, however.

Instead, Mathayus finds himself buried up to his neck in sand, left to be eaten by fire ants. Thanks in no small part to his hammer-like chin, Mathayus manages to escape in one of the film's sillier sequences.

The rest of the film is a series of action and fight sequences, which, though entertaining, leave little time for plot or character development.

Mathayus and Cassandra discover an ally in battered warrior king Balthazar (Michael Clarke

Duncan) and the Amazon warriors under his command. Together, they invade Memnon's citadel in a fiery showdown. The finale, though enthusiastic, is nothing that you haven't seen before if you're an action movie fan.

"The Scorpion King" is a fast-paced action movie that should entertain fans of the "Mummy" movies and fans of The Rock. But if you're not a fan of summer action flicks, you can safely skip this one.



Warrior King Balthazar (Michael Clarke Duncan) joins forces with Mathayus (The Rock) to battle Memnon.

Taking Trading Cards To A New Level

AREA-Serious USA has released a new kind of trading card based on the new hit film, *The Scorpion King*.

The film, a spin-off of *The Mummy* series, is based on the character first introduced by The Rock in last year's *The Mummy Returns*. Co-starring Michael Clarke Duncan (*The Green Mile*), Kelly Hu and Peter Facinelli, the exciting action-adventure was written by Jonathan Hales, Stephen Sommers and Will Osborne, with Chuck Russell (*The Mask*, *Eraser*) directing. James Jacks, Sean Daniel, Stephen Sommers and Kevin Misher are the producers with Vince McMahon serving as executive producer.

"The Scorpion King is the latest installment of the very successful Mummy franchise and is a perfect compliment to our roster of CD Cardz," said Pamela Henning, Senior Vice President, Worldwide Marketing and Communications.

The Scorpion King CD Cardz are available in stores nationwide, including:

- FYE at Jersey Gardens Mall, 651 Kapkowski Road, Elizabeth
- Coconuts, 2268 Route 22, Union

- FYE at Woodbridge Center, 250 Woodbridge Center, Woodbridge
- Music Company at Menlo Park Mall, Parsonage Road, Edison

The Cardz include character postcards that can be e-mailed directly from each card. The Egyptian motif on the Cardz incorporates the same design techniques used by filmmakers to render special effects. The Cardz also feature an Egyptian-themed game where users uncover ancient Egyptian artifacts that lead to a hidden tomb and a special screensaver. Each of the Cardz features the movie trailer, still photographs from the movie, character bios, and more.



Serious USA's Scorpion King CD Cardz feature character biographies, still photos, the movie trailer, and more.



The Rock (Dwayne Johnson) as The Scorpion King, Mathayus

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YOUR ARTS & ENTERTAINMENT NEWS

Rocky Jr.'s Next Adventure: A Journey For Species Survival

JACKSON—Rocky Jr., the fuzzy, little Siberian tiger cub abandoned by his mother and nursed to health at the Six Flags Wild Safari last summer, began a new adventure recently. Now a strong and healthy 200 lbs., Rocky will call the Cape May County Zoo "home" as Six Flags and zoo staffers partner in an effort to save his endangered species.

Last summer, Rocky's story earned national attention as nearly 30-year Safari veteran Karen Yuchinski became Rocky's "surrogate mother." Taking him home for nightly feedings and care, mothering became an around-the-clock job for Yuchinski, the park's veterinary technician and education coordinator.

One year has passed since Rocky's birth and this cub, whose survival was once in question is strong and now stretches approximately 6 feet from the tip of his nose to the tip of his tail. His excellent health gave Safari Director Butch Dring and his veterinary team a "green light" to consider the next step in not only Rocky's

future, but the future of Siberian tigers.

"Rocky is young and has a long-life ahead of him. Right now, we're focused on what is best for him and the survival of his species," Yuchinski said.

Yuchinski, an exotic animal expert who has hand-raised many animals including kangaroos, giraffes, antelope, baboons and bear cubs, often shared her nightly duties with her husband. Well-versed in animal husbandry, Yuchinski's veterinarian husband Bert Paluch is general curator and director of animal health for the Cape May County Zoo. Paluch developed an affinity for Rocky and saw an opportunity for the safari and zoo to team-up and help preserve Siberian tigers, Yuchinski said.

Cape May County Zoo is accredited by the American Zoological Association, and follows strict guidelines for species survival. One important species survival component is to eliminate in-breeding from the animal's lineage. At the Six Flags Wild Safari, Rocky would be surrounded by his sisters, but Cape May will offer him the

opportunity to meet and breed with other female Siberian tigers in coming years.

"It's so important to save these animals because their home range is dwindling, poaching is rampant and perhaps even 20 years from now, Siberian tigers may not even exist in the wild. We need to preserve the species so that people may learn about them and appreciate them for years to come," Yuchinski said.

Siberian tigers are an endangered species and considered the largest of all the "big" cats. Natives of Russia and Manchuria, they typically reach a length of 13-14 feet, and a weight of approximately 600 lbs. They have a life expectancy of 16-22 years. The Six Flags Wild Safari features seven Siberian tigers in its tiger section, which also showcases white Bengal tigers.

For more information on the Six Flags Wild Safari and a current operating schedule, visit the web at www.sixflags.com or call (732) 926-1821.



Rocky Jr. has come a long way since last May. A few weeks after birth, he weighed approximately 25 lbs. (inset) and one year later, he's a strong and healthy 200 lbs. Now, Rocky will begin a new adventure on breeding loan to the Cape May County Zoo.

DeGeneres Added To Spring Events

NEW BRUNSWICK—The State Theatre is excited to announce that comedienne Ellen DeGeneres has just been added to its schedule of Spring events on Monday, May 6 at 8 p.m.

Thrust into the national spotlight during her influential ABC sitcom, *Ellen*, DeGeneres built her success on standup comedy.

With her daffy, wry wit and her endearing persona, this Emma Award winner will perform an evening of comedy that will refresh your perspective on life, love and happiness.

Tickets for this performance are on sale now for \$50 (Premium Orchestra/Loge), \$45 (Orchestra/Front Balcony), \$35 (Rear Orchestra/Balcony), or \$25 (Gallery). The State Theatre Box Office is located at 15 Livingston Avenue, New Brunswick. For telephone ticket orders or information, call (732) 246-7469 or toll free (877) STATE

11 Monday, Tuesday and Thursday through Saturday from 10 a.m.-6 p.m.; and Wednesday, 11 a.m.-7 p.m. Patrons may order tickets online at www.StateTheatreNJ.org.

The State Theatre is equipped with an assistive listening system for patrons who are hard of hearing and the main floor is wheelchair accessible. Program notes are available in large print or

audiotape format for this event. This performance contains mature language and themes that may not be suitable for all audiences.

This program has been made possible in part through a grant from the New Jersey State Council on the Arts/Department of State, a Partner Agency of the National Endowment for the Arts.



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YOUR AREA & STATE NEWS

New Jersey Takes The Walk That Saves Babies

AREA—Nearly 13,000 people from North Jersey businesses, organizations and neighborhoods are expected to participate in the March of Dimes WalkAmerica 2002—the walk that saves babies. The event will take place on Sunday, April 28 at 12 North Jersey locations.

Now in its 33rd year, the March of Dimes WalkAmerica is the nation's first and most successful walking event.

The March of Dimes goal is to raise \$1.86 million through the support of North Jersey businesses, organizations, and individuals. Participants can choose to walk at any one of the following North Jersey locations: Darlington Park, Mahwah; Branch Brook Park, Newark; Liberty State Park, Jersey City; Panasonic Headquarters, Secaucus; Spruce Run State Park, Clinton; International Trade Center, Mt. Olive; Rockefeller Group Corporate Park, Florham Park; Wayne Hills High School, Wayne; Commerce Bank

Ballpark, Bridgewater; Sussex Farm & Horse Show Grounds, Augusta; Union County College, Cranford; and Walters Park, Phillipsburg.

The event's success would not be possible without the support of the State and National Sponsors. March of Dimes Garden State Sponsors for 2002 are Panasonic, Pfizer, Canon and First Union/Wachovia. To date North Jersey's major sponsors confirmed are CIGNA HealthCare, Horizon Blue Cross Blue Shield of NJ, PSE&G and Sovereign Bank. Media partners include: News12NJ, UPN9, Telemundo 47, WDHA/WMTB, Z100, Q104, WKTU, 106.7 Litefm and Jammin 105. National sponsor partners are CIGNA HealthCare, Kmart and the National Peanut Board.

Each year in America, nearly 150,000 babies are born with birth defects—the leading cause of infant mortality. Nearly 300,000 babies are born with low birthweight, making them almost 72 times more likely to die in the first year of life. WalkAmerica dollars help the March of Dimes to prevent birth defects and infant mortality, by funding programs of education, research and public awareness.

For more information about the March of Dimes or to join the WalkAmerica 2002, call 1-800-BIG-WALK.

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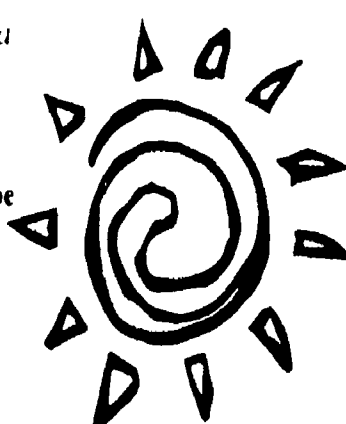
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Greeting Ads

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Spring Into Fire Safety Spring Cleanups Prevent Fires

AREA—Spring is the time to give the house and yard a good cleaning. It's also an ideal opportunity to reduce fire hazards around the home, according to the New Jersey Department of Community Affairs.

"By getting rid of clutter around the house, yard and garage, you're actually reducing the risk of a fire," said DCA Commissioner Susan Bass Levin.

Unnecessary clutter can act as a fuel that intensifies a fire, or can even start a fire itself, according to DCA's Division of Fire Safety.

DCA recommends some simple precautions to reduce the risk of fire this spring:

- Get rid of old magazines,

newspapers, clothing and other items no longer of use.

- Clean out garages and sheds.

- Dispose of oily rags.

- Go through storage areas. Cluttered and overcrowded attics, basements and closets invite fires. Dispose of what you no longer use.

- Take care that stored items are kept away from furnaces, water heaters and other heat sources.

- If using a gas grill, always store the fuel tank outside and turn it off when not in use. Check connections for leaks by wetting the valve with soap and water and watching for bubbles.

- When storing gasoline for a lawnmower, store it outside

the home in approved safety cans and out of the reach of children. Clean up any spilled gas right away, and never use gas as a solvent, cleaner or charcoal starter.

Finally, no spring cleanup for fire safety can be considered complete without checking your smoke detectors. Clean the dust from the smoke detector with a vacuum cleaner and replace the battery if necessary.

DCA's Division of Fire Safety wants everyone to enjoy a safe spring and summer. For additional information about fire prevention, contact the Division of Fire Safety at P.O. Box 800, Trenton, NJ 08625-0800.

Gardening With Water Restrictions

AREA—New Jersey Gardeners can enjoy planting trees, shrubs, flowers, and vegetable gardens this spring, provided they follow state water use restriction guidelines. Watering of trees, shrubs, flower and vegetable gardens is currently permitted by the NJ Department of Environmental Protection's Drought Emergency Statewide Water Use Restrictions.

Throughout the state, water can be applied using a watering can or a hose that does not leak

provided it is equipped with a hand held nozzle that automatically shuts off when released. A minimum amount of water should be applied. The water may not puddle or runoff from the garden or landscape bed being watered, and paved surfaces must be avoided.

The watering of established lawns is prohibited except under certain circumstances such as the application of a fertilizer or pesticide by a commercial applicator. Watering newly seeded or sodded lawn is permitted only if the lawn is being established as a part of new construction or by a commercial landscaper. Gardeners in the Central and Coastal North Drought Regions of New Jersey are currently exempt from some water restrictions on lawns, trees, shrubs, flowers, and vegetable gardens are encouraged to adopt water conservation methods.

Area homeowners may water their established lawns on an "odd-even" basis. Homes with an odd number address may water on odd days of the month. Lawns at even number addresses may be watered on even numbered days. Gardeners may only use watering cans or a hose that does not leak and is equipped with a hand-held nozzle that automatically shuts off when released to water their trees, shrubs, flowers, and vegetable gardens. Details about the restrictions can be found on the NJ Department of Environmental Protection's website www.njdrought.org.

For more information on gardening during drought conditions, visit the Rutgers Cooperative Extension website, www.rce.rutgers.edu or contact the Rutgers Master Gardener Helpline of Union County at (908) 654-9852.

To My Graduating Class of '64



You all voted me most likely to succeed as a burger flipper. Well, look at me now! Nyaah, Nyaah I make at least 10 of these a day on my website selling designer hamburger spatulas. I'll see you online!!!

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"Wonderful, Promising"

Sheriff's Officer Missed By Colleagues

UNION COUNTY—Nicol C. Turner, "the kind of officer every supervisor would like to have," died April 11 from injuries suffered in an automobile accident on the Garden State Parkway in Woodbridge. A Union County Sheriff's Officer, she was 29.

Turner, a Roselle Park resident, was well respected and liked by her fellow officers, despite having only graduated from the police academy in December, Union County Sheriff Ralph Froehlich said.

"She was the kind of officer every supervisor would like to have," Froehlich said. "It's so sad to lose someone so promising so early."

I don't think there's a single officer who touched so many people in so short a time."

Colleagues and employees in the Union County Courthouse, where Turner often worked, described her as a "wonderful person" who "lit up a room" and had a beautiful voice.

Turner was planning on

recording an album of songs, friends said.

"Nicol did well in the academy, quickly made friends and accepted any assignment. She is incredibly missed," Froehlich said.

Turner's goal was to work her way up to joining the elite K-9 unit, one friend said: "I know she would have gotten to do what she wanted to do."

She was a hard worker and took everything as a learning experience."

Prior to joining the Sheriff's



Nicol C. Turner

Office, Turner was a compliance officer for the Union Center National Bank in Union. Born in Edison, she lived in Springfield and Kenilworth before moving to Roselle Park two years ago.

Surviving are her husband, Christopher A.; her mother, Carol Trippiedi Larsen; her father, Thomas McFadzean; a brother, Scott McFadzean; and her grandmother, Ann Trippiedi.

Mildred Pincelli of Perth Amboy

Mrs. Mildred "Tillie" Pincelli of Perth Amboy died April 11 at Holmdel Health Care Center, Holmdel. She was 95.

Born in Mount Pleasant, Pa., she was a lifelong resident of Perth Amboy. Her parents emigrated from Czechoslovakia and settled in Perth Amboy.

She was employed for 51 years at Perth Amboy Savings Institution in Perth Amboy, retiring in 1971 as assistant corporate secretary.

She was a founder of the Perth Amboy Tennis Club.

Mrs. Pincelli volunteered for 11 years at Perth Amboy General Hospital (now Raritan Bay Medical Center). She was also a founding member of St. Cyril & Methodius National Catholic Church, Perth Amboy.

Her husband, Eugene, died in 1970. Her parents, Anna (Krupa) and Stefan Kovalchik, two sisters, Elizabeth Leshick and Ann Prosser, are all deceased.

Surviving are her nephews, William Leshick of Colts Neck and Joseph Leshick in Europe; a grandnephew, Keith and grandnieces, Kimberly and Leah; her cousins, William J. Kowalczyk, Marie Gerity, Martha Wenz and Eleanor Meyer and a very devoted cousin, Julius Vaganek.

Robert Kelly, 61 of Parlin

Mr. Robert Kelly of Parlin died April 9 at St. Peter's University Hospital, New Brunswick. He was 61.

Born in Brooklyn, he moved to Parlin 16 years ago.

He was an air freight agent for United Airlines at Newark International Airport for 34 years.

Mr. Kelly served in the Army during peacetime.

Surviving are his wife of 35 years, Patricia; two daughters, Christine Johnson and Tracie; two sons, Brian and Bob; two brothers, Edward and Michael; and five grandchildren.

Walter J. Kowalski of Carteret

Mr. Walter J. Kowalski of Carteret died April 9 at Delaire Nursing Home, Linden. He was 89.

Born in Bayonne, he lived most of his life in Carteret, spending the winters in Florida.

He was formerly employed by FMC Corp. in Carteret as a mechanic.

Mr. Kowalski was a parishioner of Holy Family R.C. Church, Carteret.

Two brothers, Anthony and John Kowalski are deceased.

Surviving are three sisters, Pauline Kopin of Carteret, Genevieve Kochick of Secaucus and Kathryn Ullersberger of Whiting; and several nieces, nephews, great-nieces and great-nephews, great-great-nieces and great-great-nephews.

Sophie Perlin, 94 of Perth Amboy

Mrs. Sophie Perlin of Raton, Fla. (formerly of Perth Amboy) died April 12 at Boca Medical Center, Raton, Fla. She was 94.

Born in New York City, she resided most of her life in Perth Amboy, moving back to Boca Raton eight years ago.

She was an executive secretary with Perth Amboy YMHA. She was a member of Congregation Sha'arey Tefilah in Perth Amboy, the Perth Amboy chapter of Hadassah; Professional Business and Women's Organization in Perth Amboy, and many other civic and religious organizations.

Her husband, Jacob W. Perlin, died in 1981. Three sisters, Esther Pollen, Elizabeth Polensky and Miriam Schreier, are all deceased.

Surviving are a son, Michael Perlin of Trenton and two grandchildren, Julie and Alex.

John G. Reitmar of South Amboy

Mr. John G. Reitmar of South Amboy died April 11 at Raritan Bay Medical Center, Perth Amboy Division. He was 91.

Born in New York City, he lived in Jersey City before moving to South Amboy.

He worked as a machinist for Donald's Aluminum in Freehold before retiring in 1972.

Surviving are his wife of 45 years, Evelyn Reitmar of South Amboy; a son, Richard Reitmar of Old Bridge and three grandchildren, Nicholas, Melissa and Dennis.

T.W. Epychin, 77 of Carteret

Mr. Theodore W. Epychin of Carteret died April 12 at Raritan Bay Medical Center, Perth Amboy Division. He was 77.

He was a lifelong resident of Carteret.

Mr. Epychin retired in 1986 as a meterman for GATX, Carteret terminal, where he worked for 40 years.

He was a parishioner of Holy Family R.C. Church, Carteret.

Mr. Epychin was a Navy veteran of World War II. He was a member of VFW Star Landing Post 2314 and the American Legion Post 263, both in Carteret.

His brother, Stanley Epychin, is deceased.

Surviving are a sister, Helen Kalinowski of Woodbridge; a brother, Henry Epychin of Carteret; nephew, Alan Kalinowski and his companion, Dorothy Kalusek of Carteret.

Patricia Fitzsimmons of Colonia

Mrs. Patricia Fitzsimmons of Colonia died April 9 in University Hospital, Newark. She was 54.

Born in Pennsylvania, she lived in Irvington and Rahway before moving to Colonia two years ago.

Surviving are her husband, Michael T. Sr.; a son, Michael T. Jr. and her mother, Pearl Stefanovich.

Rose Aballo, 78 of Parlin

Mrs. Rose Aballo of Parlin died April 11 in the Barbara E. Cheung Memorial Hospice, Edison. She was 78.

Born in Newark, she lived in Sayreville since 1964.

Surviving are two daughters, Debra Bellas and Donna Keegan; a brother, Thomas Messina and a grandchild.

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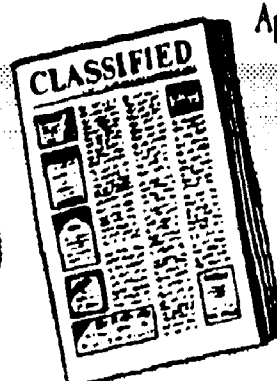
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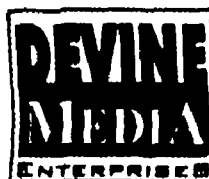
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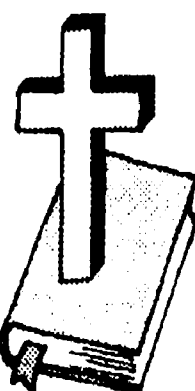
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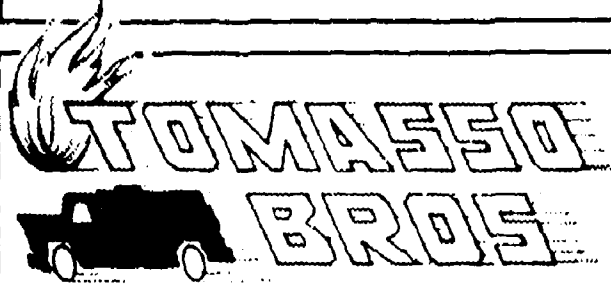
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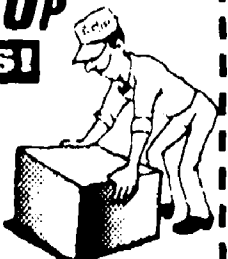
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YOUR LOCAL NEWS**Korosko - Kehoe**

SOUTH AMBOY—Ms. Barbara A. Hermes of Spotswood and Raymond O. Hermes of South Amboy announce the engagement of their daughter, Patricia Korosko of South Amboy to Brian J. Kehoe of South Amboy, son of Mr. and Mrs. William J. Kehoe III of South Amboy.

The engagement was announced on February 1, 2002.

Patricia is a 1988 graduate of H.G. Hoffman High School. She is employed by Middlesex County Utilities Authority as a secretary.

Brian J. Kehoe is a 1990 graduate of Sayreville War Memorial High School. He is employed by Middlesex County Highway Bridges and Road Dept. as a senior mason.

The couple plan to be married on August 16, 2003.



Patricia Korosko and Brian J. Kehoe

Offer To Restore Carteret Ballfield Withdrawn

CARTERET—The Middlesex County Economic Opportunity Corp. withdrew an offer of \$5,000 to improve a baseball field in Chrome Park because local baseball and softball leagues no longer play there.

The agency discussed paying for new bleachers, new sod and new fences, but withdrew the offer upon learning that no organized leagues schedule any games there.

Rev. Amos Dickerson of the People's AME Zion Church in the Chrome section wants to meet with league representa-

tives to see if games can be brought back to the park, and ultimately get the money for the park repairs.

Dickerson wants to know why neighborhood children must travel to other borough fields for games. "Why can't they play in their own park?" he asks. Mayor James Failace recalls that Little League officials stopped holding games at the Chrome field about two years ago after a fight broke out during a game and rumors circulated about someone having a gun.

However, although Little League President Paul Paluscio admitted that the organization is concerned about the safety and field conditions at Chrome field, Saturday rain date games will be held there.

Paluscio hopes that the economic opportunity corporation will provide aid to restore the Chrome field whether league games are scheduled there or not. "There are still children using the field. The kids are going to play ball there anyway, whether they are organized games or not," he said.

Metuchen Razes Borough Hall

METUCHEN—Metuchen Borough Hall is finally being demolished to make way for a new, larger \$6.1 million borough hall at the same site.

The demolition did not include the cornerstones from at the front of the building or the police department addition.

"They're going to be removed and saved," said Mayor Edmund O'Brien. "There is at least one time capsule in the cornerstone of the police department. We don't

know what's in the other, if anything."

The council plans ceremonies on May 6 to retrieve and open the capsules, according to the mayor.

Crews from Frank Lurch Demolition of Avon-by-the-Sea also set aside bricks from the face of the 78-year-old building. The bricks were taken to the borough recycling center on Jersey Avenue last Saturday, where residents were able to pick them up as keepsakes.

Crain Construction Co. of Hackensack is expected to begin work on the new building on May 6. The new building will be 26,000 square feet -- 6,000 more than the old building -- and will make better use of the space.

Metuchen officials hope that the new building will be finished in about a year. Officials are currently working out of temporary quarters in the old Gulton Industries complex.

"Jamnesty" Benefit Concert

METUCHEN— "Jamnesty" a benefit concert will be held on Saturday, April 27 from 7-11 p.m., sponsored by the Amnesty International Student Chapters of Metuchen High School and St. Joseph's High School.

Proceeds will go to sponsor the student chapters' work for Amnesty International, a non-partisan human rights movement that works to protect the

basic rights of individuals all over the world. The benefit concert will concentrate on human rights abuses in Asia and will incorporate local music and raise awareness of human rights abuses.

The local bands scheduled to appear are: The Dissenters, New Direxion, Crooked Halo, Nine Lives Down, Triage, BOE, Nothing Counts and Weduno.

The concert will be held at the First Presbyterian Church Social Center, 270 Woodbridge Avenue, Metuchen, next to the Metuchen train station.

Admission is \$7, \$6 with canned food donation at the door. Additional monetary donations also accepted.

For more information, call (732) 906-8396.

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CALDWELL COLLEGE REMEMBERS—Over 50 Caldwell College faculty, staff and students gathered for a moment of silence April 4 at noon in the Student Center to remember loved ones killed in a drunk driving accidents. Led by junior Eden Woredekai of Edison, whose best friend's six-year-old son was killed in a drunk driving accident two years ago, the Caldwell College placed the names and photos of loved ones on a chain around their necks close to their hearts and wore black shirts with words *Caldwell College Remembers*. Eden is first row, far L.