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Rutgers Cooperative Offers Advice On Planning For Retirement Savings

By KAREN M. ENSLE

With 77 million baby boomers inching toward retirement, at perhaps no other time in American history has retirement planning been of such great concern to so many people.

Suddenly, there is a realization that there are fewer years of work remaining than time previously spent in the labor force. Hence, many people today are asking questions such as "How much do I need to save?" and "If I haven't been saving enough, are there ways to make up for lost time?"

Fortunately, there are worksheets and computer software programs that can provide estimates of savings required to fund a specific amount of income over an individual's assumed life expectancy. Like all projections, however, they are only as good as the assumptions upon which they are based.

This article will discuss some key planning factors that affect the amount of money needed to save.

A very important planning factor is retirees' financial goals (travel, for example) and anticipated lifestyle. Some people can live happily on half of their pre-retirement income, while others require 100 percent (or more) to maintain their lifestyle. There are also a lot of people for whom the commonly-quoted range of 60 to 80 percent of pre-retirement income is adequate.

Another planning factor is the generosity (or lack thereof) of former employers. Some lucky retirees have generous pensions and free or low-cost employer-paid health coverage. Others have no employer retirement benefits and must pay thousands of dollars annually for supplemental Medigap health coverage.

A third planning factor is selection of retirement housing. An April 1998 article in *Worth* states that "changes in geography and shelter are great surrogates for a lifetime of investing."

In other words, trading down to a smaller home and/or moving to a cheaper area of the country can have as much impact on retirees' well-being in retirement as the amount of money they are able to invest.

Not only does someone get to invest the profit from the sale of their home, but also their future living costs will likely be lower.

Receipt of an inheritance is another issue to consider. While inheritances should never be used as an excuse not to save, they are a potential source of income. They are also difficult to count on due to uncertainties about beneficiaries' health and longevity. Some adult children are "hedging their bets" by purchasing, and paying premiums for, long-term care insurance for their parents. This lessens the possibility that long-term care costs, like nursing home bills, will dissipate their legacy.

Another planning issue is consideration of post-retirement employment income and Social Security benefits when calculating retirement savings. Many financial planners routinely discount or eliminate Social Security because they expect fu-

ture benefits to be greatly reduced or "means tested" away for all but the very poor.

Obviously, when Social Security is eliminated from consideration as an income source, individuals must save more on their own.

Retirement planning is not an exact science. Instead, it involves making the best assumptions possible and planning and saving accordingly. This article has reviewed key planning factors. To determine what you need to save, check the "Ballpark Estimate" at www.asec.org, or contact Rutgers Cooperative Extension for fact sheet No. 431: "How Much Do I Need to Save for Retirement?"

This Money 2000 message has been produced by the Rutgers Cooperative Extension. Money 2000 is a program designed to increase the financial well-being of New Jersey residents through increased savings and reduced household debt. For further information about MONEY 2000 and other educational programs, please call Dr. Karen Ensle at (908) 654-9854.



CAT'S PAW

Cat-alogue is the title of one of the cat-egories into which we file words, phrases or proverbs relating to our feline friends. Our cat-alogue is simply a pun on the Greek word catalogue, which literally means "saying or counting up (or down)." In the punning sense to which we are using this special coinage, it means "sayings about cats."

Today's cat-alogue phrase, cat's paw, was reportedly inspired by the fabulous fabulist, Aesop.

The term cat's paw is used to describe "a person who serves the purposes of another; a tool." This meaning comes from the fable about the monkey who wanted to get chestnuts out of a fire, but having no tool to do so, he took the paw of a nearby cat to remove these chestnuts from the hot ashes.

This same fable prompted the phrase, "to pull someone's chestnuts out of the fire," which means "to rescue someone from difficulties." On the other hand, if someone should fail to pull your proverbial chestnuts from the hearth, it could truly be a cat-astrophe.

Conflicting Information Regarding Drought Restrictions Needs to Be Cleared Up Now

Many of our readers this week will note the updated coverage we have on the continuing drought that has plagued the Eastern Seaboard and Ohio Valley. In sorting through the drought restrictions imposed by Governor Christine Todd Whitman, it became quite clear that the information coming out of the Governor's office had resulted in conflicting statements, as well as confusion by local officials trying to answer questions for the general public.

For instance, the Westfield Recreation Department is waiting to hear whether the restrictions forbid the town from draining and refilling the kiddie pool at the Westfield Municipal Pool. When contacted, the department was waiting to hear from the local Board of Health to find out if this was permitted.

Conflicting information was also received from the Highland and Willow Grove Swim Clubs, whose assistant managers told us that the water restrictions do not apply to them because they utilize private underground wells. Yet, the Governor's imposed restrictions clearly spell out that the guidelines apply to well users.

Another area of confusion is the fines that are to be handed out by police for violators of the restrictions. Our reporter was told by law enforcement officials that the only information they have received was from the print media, where

fines in the range of \$1,000 to \$5,000 had been reported.

Also, when we contacted the state Department of Environmental Protection Drought Hotline, we wound up talking to a 16-year-old who tried his best to answer our questions.

The state needs to set up a command center to respond swiftly to questions from residents, police chiefs, mayors, etc. There should be no confusion as to what is outlined in the Governor's order. It should be posted in every city hall and police department in the state. Despite the confusion, residents in this newspaper's coverage area have been conserving water for some time.

Most homeowners had stopped watering their lawns as soon as the word "drought" was first broadcast over the airwaves. Reports indicate usage is significantly down since the restrictions were implemented.

This drought is a serious concern to this state. We need to ensure that everyone is on the same page so that the guidelines can be properly followed and administered.

Hopefully, now that the state is one week into the restrictions, it will be easier for New Jerseyans to obtain correct information regarding their gardening and related water questions during these dry times.

Letters to the Editor

SP Council Meetings Are Plagued By Many 'Backroom Shenanigans'

I found the proceedings at the Scotch Plains Township Council meeting on August 3 to be extremely offensive. While I find the issue of electing a mayor (rather than having council members appoint a mayor to one-year terms) very appealing, I resent the backroom shenanigans that apparently took place

on this issue.

Despite Deputy Mayor Tarquin Bromley's claim that an appointed Mayor has no power, Mayor Samuel not only demonstrated immense power on this issue, but she also engaged in what I would call abuse of that power.

Mayor Samuel, without consulting other council members, hand-picked a Steering Committee, which included her husband, to make recommendations that would clearly have a material impact on her future political ambitions.

The committee's conclusions were then rushed to a special council meeting for approval, without prior consultation with other council members, in time to be put on the November ballot.

The issue of an elected mayor deserves proper debate as it would reverse a history of over 25 years of governmental procedure in Scotch Plains.

Imagine if President Bill Clinton today sought to push through a proposal to repeal the 22nd Amendment signed in 1951 (which limits the Presidential tenure to two terms), so he could run for re-election in November. I think one would call that type of self-serving legislation a conflict of interest at best.

Well isn't that what Mayor Samuel is doing as her one-year term approaches its end? Unfortunately, the mayor's on-the-job training is not progressing well.

I look forward to the normal rotation that traditionally takes place come January and hope the elected mayor issue is thoroughly studied in an open forum devoid of politics.

Lisa Barrè-Quick
Mountainside

Kelly A. Deegan
Scotch Plains

Mayor Samuel Should Not Silence Residents and Council at Meetings

I sat at the August 3 Township Council meeting in utter disbelief as Mayor Geri Samuel prohibited citizens from addressing the council at the end of the session.

Unfortunately, this is not the first time this regrettable tactic has been employed by the Mayor. Not only has she prevented citizens from speaking before, but she has also silenced public debate of her fellow council members.

Mrs. Samuel, citizens have the right to address their elected officials at any meeting regardless of whether the meeting was regularly scheduled or "special." Our taxpayers have the right to speak on any topic even if a future public hearing

is anticipated. Residents of Scotch Plains should not have to hesitate when approaching their elected officials, wondering if they might also be silenced by the Mayor.

One day, I hope I will have the opportunity to serve as mayor of our great township, and I guarantee that the local government will be more open to receive both criticism and praise.

Mrs. Samuel should remember that we serve the public, and not the other way around. The remainder of her term will be a lot smoother when she makes this realization.

Councilman Martin L. Marks
Scotch Plains

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Williams Nursery Owner Offers Tips On Plant, Lawn Care During Drought

We have been getting lots of phone calls here in the past few days as to what are the restrictions regarding watering plants in the garden.

It is okay to water plants in your yard if you use a watering can or bucket, or if you use a garden hose that has a nozzle on the end that shuts off as soon as you let go of it.

Here are a few tips to help reduce water loss in the garden, and to help keep plants alive until things are back to normal:

- Mulch soil surface. Mulching cuts down on water loss due to evaporation. A two-inch layer of mulch or compost is recommended. Apply mulches to shrubs, trees, annuals, vegetable gardens and even containers.

- Shelter container plants. Move containers to shade areas to keep them from drying quickly in hot, windy areas.

- Use correct watering techniques. Water early in the day to reduce evaporation loss. Water less often for

longer length of time to encourage deep root growth. Discourage water competition from weeds. Keep weeds pulled or use herbicides to control them.

- Make use of your indoor water. A dehumidifier makes an excellent source of water, and will provide ample water for your patio containers. Think of other indoor water uses that leaves a little excess clean water, and use this water too.

- Do not feed your plants at this time. This will only cause "soft growth" to your plants, thus increasing the need for more water. It is better to wait until fall for watering.

The last point I want to make clear is about brown lawns. A brown lawn doesn't mean a dead lawn. Grass is very versatile. In times of drought, the grass goes dormant and stops producing chlorophyll. It should recover after a few heavy rains.

David Williams
Williams Nursery
Westfield



SS Guaranteed to Survive Well Into New Millennium

By DENNIS MASS

As we celebrated the 64th birthday of the Social Security program on August 14, it is clear to most people that the Social Security program as we know it will change in the next millennium.

Over the past 60 years, Social Security has changed to meet the needs of the American people. It must change again to meet the challenge presented by larger numbers of people retiring earlier and living longer.

Whether you're one of approximately 148 million people protected by Social Security or one of the more than 44 million people currently receiving benefits, chances are that you're concerned about how these changes will affect current benefits or future benefits potentially payable to you and your family.

Will there be a Social Security program? What form will it take? How long will the trust funds be sufficient to pay benefits? What's the

value of Social Security protection to workers and their families? Will the Social Security taxes you pay be set aside for your future retirement needs? What are some of the options for ensuring the long-term financial stability of Social Security?

We do have the answer to the question, "Will there be a Social Security program?" The answer is a resounding yes. We also have answers to trust fund solvency, value of the program, etc.

For help in discussing these and other questions about the future of Social Security, please call and ask for the booklet, "The Future of Social Security" (SSA Pub. No.05-10055). Copies are available from your local Social Security office or by calling SSA toll-free at (800) 772-1213. You also can download a copy by typing www.ssa.gov to access Social Security Online, our Internet Web site.

Dennis Mass is Manager of Social Security Office in Elizabeth.

Frank T. Chupko, Jr. Earns VFW's All American Status

SCOTCH PLAINS — It was recently announced that Frank T. Chupko, Jr. of the Scotch Plains-Fanwood Veterans of Foreign Wars (VFW) Post No. 10122 has achieved All American status as a District Commander of the Veterans of Foreign Wars of the United States.

Commander Chupko, Jr. will be recognized by VFW Commander-in-Chief Thomas A. Pouliot at the 100th annual VFW national convention in Kansas City, Mo., which will take place Saturday through Friday, August 14 through 20.

According to Commander Pouliot, Mr. Chupko, Commander of District 5 in the Department of New Jersey, "is one of only 60 VFW

district commanders worldwide who have been selected for All American status.

"The Department sets the criteria for this honor, which is based on outstanding achievements in membership growth, Buddy Poppy sales and other VFW programs that benefit veterans and their communities. The title of All American Commander is the most prestigious honor given by our organization."

Founded in 1899 by veterans of the Spanish-American War, the VFW is the nation's oldest major veterans organization. Its 1.9 million members represent all the services and all the wars and conflicts of the 20th century.