

## Westfield Fire Fighters Announce Food Drive

WESTFIELD — The Westfield Firemen's Mutual Benevolent Association (F.M.B.A.) Local No. 30 is currently conducting their sixth annual Holiday Food Drive for needy area residents.

Non-perishable food items will be accepted at Westfield Fire Headquarters, 405 North Avenue, West, until 9 p.m. on Friday, December 21.

The food baskets will be distributed to those in need through local churches and civic organizations in time for the Christmas holiday.

During its first food drive in 1996, F.M.B.A. Local 30 distributed holiday meals to approximately 85 families in Westfield. Local No. 30 donated one turkey to each meal distributed.

## Benefits of Eating Soy In Seminar Sponsored By Rutgers Coop of UC

WESTFIELD — Rutgers Cooperative Extension of Union County will hold a seminar on "Soy" on Tuesday, November 20, in the Union County Administration building, 300 North Avenue East, Westfield, from 7 to 9 p.m. in the first floor auditorium. The public is invited to attend.

Area residents are invited to learn about the health benefits of eating soy on a regular basis. The consumption of soy is thought to be responsible for a number of benefits, a spokesman for the program said, adding that soy lowers the risk of heart disease by lowering the blood levels of the "bad" LDL cholesterol while maintaining the "good" HDL cholesterol.

The instructor for the evening will be Dr. Karen M. Enslie, a family and Consumer sciences educator and department head of Rutgers Cooperative Extension of Union County. To help defray costs of materials, there will be a \$5 fee collected at the door.

## Westfield Library Reveals Next Film Festival Entry

WESTFIELD — The Westfield Memorial Library will continue its International Film Festival on Wednesday, November 28, with *Kadosh*, an award-winning Hebrew film intended for adult audiences.

Set in the strict Mea Shearim en-

## Volunteers are Needed For Tax Preparation

AREA — Volunteers are needed to assist in an income tax preparation program for low-to-moderate income residents, disabled adults and older adult residents of Union County.

Community Access Unlimited (CAU) and the Union County RSVP (Retired and Senior Volunteer Program) will sponsor VITA (Volunteer Income Tax Assistance) training.

During training, VITA volunteers will learn to prepare both federal and state tax forms. Upon completion, they will prepare the income tax of eligible residents of sites throughout Union County.

For more information, please call Laurie at the RSVP office at Community Access Unlimited, (908) 354-3040, extension no. 319.

## PUBLIC NOTICE

### SHERIFF'S SALE

SUPERIOR COURT OF NEW JERSEY, CHANCERY DIVISION, UNION COUNTY, DOCKET NO. F-2724-00

FIRST UNION NATIONAL BANK, PLAINFIELD vs. JAMCO, A NEW JERSEY GENERAL PARTNERSHIP, JONATHAN COHEN, MURRAY COHEN, DEFENDANT. CIVIL ACTION, WRIT OF EXECUTION, DATED AUGUST 07, 2000 FOR SALE OF MORTGAGED PREMISES.

By virtue of the above-stated writ of execution to me directed I shall expose for sale by public vendue, at the Union County Administration Building, 1st Floor, 110 Elizabeth Plaza, Elizabeth, New Jersey on WEDNESDAY THE 12TH DAY OF DECEMBER A.D., 2001 at two o'clock in the afternoon of said day. All successful bidders must have 20% of their bid available in cash or certified check at the conclusion of the sales.

The judgment amount is SIX HUNDRED TWENTY NINE THOUSAND ONE HUNDRED SEVENTY NINE & 26/100 (\$629,179.26)

RE: FIRST UNION NATIONAL BANK VS. JAMCO, a New Jersey General Partnership, et al.

DOCKET NO.: F-2724-00. MUNICIPALITY: CITY OF ELIZABETH COUNTY & STATE: UNION COUNTY, NEW JERSEY.

STREET & STREET NO.: 440-450 YORK STREET, ELIZABETH, NEW JERSEY

TAX LOT & BLOCK NO.: LOT NO. 1 IN BLOCK NO. 998. A ON THE TAX MAP OF THE CITY OF ELIZABETH, UNION COUNTY, NEW JERSEY.

OUTSTANDING TAXES: APPROXIMATELY \$20,600.00 DUE AS OF AUGUST 24, 2000 TOGETHER WITH A THIRD PARTY LIEN IN THE APPROXIMATE AMOUNT OF \$163,000.00.

DIMENSIONS: IRREGULAR, APPROXIMATELY 150.0 FEET X 500.0 FEET X 154.56 FEET X 500.02 FEET

NEAREST CROSS STREET: DOWD AVENUE

\*All figures quoted are subject to verification by any interested parties.

There is due approximately the sum of SEVEN HUNDRED EIGHT THOUSAND EIGHTY SEVEN & 31/100 (\$708,087.31) together with lawful interest and costs.

There is a full legal description on file in the Union County Sheriff's Office.

The Sheriff reserves the right to adjourn this sale.

RALPH FROELICH SHERIFF

MCCARTER & ENGLISH, LLP - ATTORNEYS AT LAW Four Gateway Center 100 Mulberry Street P.O. Box 652 Newark, New Jersey 07101-0652 CH-755520 (WL) 4 T - 11/15, 11/22, 11/29 & 12/06/01 Fee: \$228.48



HELPING LOOKING FAMILIES...Westfield Area Chamber of Commerce Chairman Darryl Walker presents a \$400 check to United Fund of Westfield Director Linda Maggio for the Westfield September 11 Fund. Looking on is Chamber Executive Director Debbie Schmidt.

## Westfield Chamber Donates \$400 to the September 11 Fund

WESTFIELD — Following the successful "Faith in Westfield Awards" ceremony and dinner-dance held on October 29, the Westfield Area Chamber of Commerce has presented the United Fund of Westfield with a \$400 donation from the proceeds of their annual dinner to the Westfield September 11 Fund.

The objective of the fund is to help the families of local residents who lost their lives or are missing since the World Trade Center tragedy.

Headed by Linda Maggio, Director of the Westfield United Fund, donations provide short-term financial aid to local families. United Fund of Westfield liaisons work with family advocates who are close friends or family members of the affected group to help them maintain their quality of life during this trying

time with direct, immediate financial support.

Thus far, the Westfield September 11 Fund has received gross donations of \$56,300 in support of their efforts.

"While we wrestle with our emotions and wonder how our world will change in the days and months ahead, it is reassuring to know how much Westfield citizens care about afflicted members of their community. We are very grateful to the Chamber for thinking of the United Fund of Westfield's September 11 Fund by sharing the proceeds of their Faith in Westfield Dinner," said Ms. Maggio.

## Mothers & More Hold Open House Program

CRANFORD — As part of a national membership drive, the Union County Chapter of Mothers & More recently hosted an open house at the Hanson House in Cranford.

Prospective members learned about the many activities offered by the group, such as bimonthly evening meetings, guest speakers, mom's night out, a book discussion group, craft club, mom and tot outings and weekly daytime play gatherings.

Attendees were greeted at the door by a welcoming committee of current members and were given raffle tickets for a variety of prizes. Among the local merchants who contributed prizes were the Rialto Theatre and Williams Nursery, both of Westfield, and Irma's Hallmark in Fanwood.

Founded in 1987 in Illinois, Mothers & More is a support group for mothers who have altered their career paths in order to care for their children at home.

The Union County chapter holds meetings on the first and third Wednesday of each month at the Hanson House, located at 38 Springfield Avenue in Cranford. New members are always welcome.

For more information, please call Jan at (732) 381-3199 or Heidi at (908) 810-7165.

## Family Fun Night Held At Washington School

WESTFIELD — Approximately 200 students at Washington Elementary School recently attended the school's second annual Family Word Fun Night. The children were entertained by author/storyteller/songwriter, Danny Adlerman, who later autographed his most recent book, "Africa Calling," with his wife, illustrator Kim Adlerman.

Students visited various stations manned by parent and teacher volunteers, where they played games that emphasized phonics, letter sounds, story elements, word building and vocabulary. In addition, the children wrote thank you letters to the rescue workers from the September 11 tragedy and collected coins for the children of Afghanistan.

## Burgdorff ERA Westfield Earns Production Awards

WESTFIELD — The Burgdorff ERA Westfield office was recently honored with the company-wide Office Production Awards for Total Units, Total Dollar Volume and Per Capita Units. The awards were based on September production at the Tier 1 level.

"Winning these three sales awards during a month of such tragic events and uncertain times clearly demonstrates the dedication, professionalism and focus of the Westfield sales team," said Judy Sagan, vice president and manager. "They continued to do what they do best, guide their clients through the purchase or sale of real estate."

The Burgdorff ERA Westfield of-



## Holiday Craft Fair To Benefit Students

SCOTCH PLAINS — On Friday, November 30, from 6:30 to 9:30 p.m., a Holiday Craft Fair will be held at Brunner Elementary School in Scotch Plains to benefit Pre-K programs.

Crafts, specialty vendors, and a mothers' bake sale will be included in the evening's fundraiser.

Brunner School is located at 721 Westfield Road in Scotch Plains.



DECORATIVE ARTISTS...Gene and Libby Reiss of Scotch Plains took part in "A Special Afternoon for Union County Seniors" at the museum in celebration of county's "Year of the Senior Citizen" presented by the Union County Board of Chosen Freeholders. They learned how Delft-type classic tiles are made and decorated in a demonstration by Penelope Gattanis, second from right. Joining them was Union County Freeholder Vice Chairman Lewis Mingo, Jr., left. "So many people have enjoyed these afternoons for seniors at the Newark Museum," said Freeholder Mingo. "The Freeholders were more than glad to support this program."

## Whispers of Love Program Planned by WSO on Nov. 17

WESTFIELD — The Westfield Symphony Orchestra (WSO) will present *Whispers of Love*, the second concert in its Variations on a Fantasy Season 2001-2002 on Saturday, November 17, at 8 p.m. at The Presbyterian Church in Westfield.

Music Director and Conductor David Wroe has selected three works that depict love in its most endearing and enchanting role.

The concert will begin with Jan Sibelius' "Symphony No. 7. New Jersey composer Louis Scarmolin's "Whispers of Love," in a new arrangement by John Sichel, for violin and orchestra will follow.

This performance will feature violinist Vladimir Tsybin. Scarmolin taught music and was the band director at Union City High School for many years.

The concert will conclude with Saint-Saens' "Symphony No. 3," the organ symphony with First United Methodist Church Director of Music

and Arts, Trent Johnson.

This evening's performance will honor PNC Bank for the generous contributions it has made to the Westfield community over the past several years, including the sponsorship of this evening's performance.

Tickets may be purchased from the WSO at (908) 232-9400; Union County Arts Center Box Office (732) 499-0441; Martin Jewelers in Cranford, Beautiful Things in Scotch Plains, Lancaster, Ltd. in Westfield, and The Town Book Store in Westfield.

The following restaurants offer a 10 percent discount on pre-concert dinners with a 5 to 5:30 p.m. seating: Chez Catherine, Elm Street Café, Northside Trattoria, Kotobuki, Ferraro's Restaurant, The Brick Oven, Lime, Novita Ristorante, South Side Roman Bistro, and Sweet Waters Steak House, all of Westfield.

Patrons must show their tickets to qualify for the discount. Reservations are highly recommended.

## JCC Book Fair to Feature Authors and Guest Speakers

SCOTCH PLAINS — The Jewish Community Center (JCC) of Central New Jersey, Wilf Jewish Community Campus in Scotch Plains,

will hold their annual Book Fair on Thursday, November 29 to Monday, December 3, between 10 a.m. and 4 p.m.

This event is open to the community. There will be hundreds of books to choose from along with a large assortment of holiday gift items.

Guest speaker Jenna Weissman Joselit will be featured on Thursday, November 29, at 7 p.m. to discuss her book, "A Perfect Fit: Clothes, Character and the Promise of America."

Edie Scher, a local author, will speak on the topic "How to Discover the Writer Within You" on Monday, December 3, at 10:45 a.m.

Admission is free. Refreshments will be served. Reservations must be made in advance.

For more information and reservations, please call (908) 889-8800, extension no. 205.

## Mr. Peterson Named Director Of Marketing Public Relations

WESTFIELD — Tom Peterson of Westfield has been named Director of Marketing and Public Information at Middlesex County College.

He comes to the college after serving on the Public Relations staff of Kean University in Union for 17 years as Director of Public Relations.

In addition to his professional accomplishments, Mr. Peterson recently completed a three-year term as president of the Y of Greater Bergen County in Hackensack, where he has been on its Board of Directors for the past 12 years.

He earned a bachelor's degree in communications at the University of Dayton in Ohio.

## Coldwell Banker Answers Question: Refinance or Not

PARSIPPANY — With recent events and certain unstable elements of the economy, real estate remains a strong investment. As President Bush attempts to boost our country's financial situation, it is time to re-evaluate your mortgage rate and strongly consider — Should I refinance my home?

If you currently carry a mortgage with an interest rate of 8.0 or higher, the recent rate decreases will "hit home" — offering benefits that directly impact your wallet. Here's how the experts at Coldwell Banker New Jersey/Rockland County, New York determine when it makes sense for you.

According to Maureen Passerini, President and COO of Coldwell Banker New Jersey/Rockland County, "the price of the money you borrowed to buy your home is the interest you pay through installments every month. Because interest rates are inherently tied to fluctuations in the economy, you would assume when news outlets report declining interest rates, the value of money is also declining. What does this mean to you — assuming you already have a mortgage and are already making monthly payments on your home? It means refinancing may allow you to reduce your monthly mortgage payments. With a mortgage refinance, you are actually re-paying your existing home loan and borrowing new money to pay for your house at a lower price."

"Although refinancing involves closing costs, often it can make financial sense if you obtain a rate that is at least 1-1.5 percent lower than the current interest rate of your loan. Also consider this option only if you are planning to stay in your home for a minimum of three or more years," Ms. Passerini said.

How can you determine if refinancing produces justifiable savings? Let's assume your \$ 100,000 mortgage has an interest rate of 8 percent. You are currently paying \$734 in monthly principal and interest. Based on an interest rate of 6.5 percent, refinancing a \$ 100,000 loan would result in a reduced monthly payment of \$632, or monthly savings of \$102. Now, assume the closing costs to secure the new loan are \$1,500 - \$2,000. Is it worth refinancing? Yes, because the monthly savings of \$102 becomes \$3,672 over three-years, which exceeds the \$2,000 in upfront closing costs. Over the life of a thirty-year loan, this refinance will save a whopping \$36,720.

For those that are candidates for refinancing, Coldwell Banker Mortgage provides the guaranteed services of the industry's premier home financing leader. They also offer Pre-Approval.

Pre-Approval is simply an estimate of what a homebuyer can afford — not the granting of the actual mortgage. Instead, it estimates the monthly payment a buyer can afford based on a variety of factors.

"A Coldwell Banker Mortgage means more because a full credit analysis is completed on the customer so that a true loan decision can be made the same day a customer applies," Ms. Passerini explained.

To apply this example to your specific mortgage values and see if it makes sense for you, call 1-877-201-3277. For all your other real estate needs, contact your local Coldwell Banker New Jersey/Rockland County, New York office. To locate an office in your area, please call 1-800-REALTOR.

Coldwell Banker New Jersey/Rockland County, New York is part of Coldwell Banker Residential Brokerage, the largest franchised brokerage of the Coldwell Banker system, which has 2900 offices and more than 70,000 sales associates throughout North America. NRT, Incorporated, the parent company of Coldwell Banker Residential Brokerage, is a leading owner of residential real estate brokerages in the United States, with more than 700 offices and more than 29,000 sales associates.

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