



David B. Corbin for The Westfield Leader and The Times  
Shackamaxon Golf Pro Michael Kierner

## Shackamaxon Pro Explains How to Combat the 'Yips'

By MICHAEL KIERNER

Do you have the "yips"? Do you tend to jab at the ball when you putt? Or do you simply putt the short putts poorly? You should not worry because many great golfers putted poorly at times during their career. But they had a way to get through their bad putting.

A drill that may help you, helped John Miller win the 1976 British Open. It is an excellent practice exercise because it prevents you focusing too intently on the putter face during the stroke. Paint a white dot on the bottom of your putter grip so you can see it clearly when you address the ball. Now putt a series of three-foot putts, concentrating on the white dot. Try to make the white dot move in a straight-back, straight-through manner.

Because you can't see the ball during the stroke, you remove the

anxiety that comes from looking at the ball or putter face. You will learn to make a smooth, even stroke and use your sense of feel to keep the putter face square through impact.

Another drill that will help make your putting stroke soft and smooth, takes the attention of the mechanics of the stroke and forces you to concentrate on feel. The urge to lift your head too soon to see where the ball is going will vanish.

Hit a series of 10-foot putts with your eyes closed. Make sure you are settled in correctly at address. Concentrate on hitting the putt solidly with an accelerating motion on the forward stroke and with an ultra-smooth stroke.

Michael Kierner is the Head Teaching Professional at Shackamaxon Country Club. For more information about lessons, please call (908) 233-3989.

## Union County Senior 50+ Softball League Results:

### Comcast Cablevision 20, Nilsen Detective Agency 10

Frank Bender hammered four HRs for seven RBI and Angelo Corbo clouted two HRs and had five RBI. Tom Lombardi and Frank Pepe also homered as Comcast extended their record to 15-3.

### Irish Pub 9, Northwestern Mutual Investments 2

Northwestern Mutual Investments 18, Crest Refrigeration 17

### Northwestern Mutual Investments 11, Union Center National Bank 10

Creative Industries 25, Il Giardino Ristorante 11

Jim Steiner slapped five hits, Allan Schulman stroked four hits, including a HR, George Merlo and Bob Canales each lashed four hits and Art Kopacz cracked four hits, including two HRs for Creative.

### Comcast Cablevision 10, Irish Pub 4

Karl Grossmann led Comcast with three hits including a HR. See exclu-

sive story.

### Creative Industries 21, LA Law 6

Alan Schulman smacked two hits, including a HR and Dom Deo drilled hits while Jim Steiner, Ray Cazzarelli, George Merlo, Art Kopacz and Ed Malko had two hits each.

DIVISION 1:		W	L
Comcast Cablevision		16	3
Antone's Pub & Grill		15	4
Nilsen's Detective Agency		12	7
Legg Mason		9	9
Marion Jacobson Roofing		7	11

DIVISION 2:		W	L
The Office		12	7
Irish Pub		11	8
Union Center National Bank		7	13
Northwestern Mutual		3	15
Crest Refrigeration		2	17

60+ DIVISION:		W	L
Creative Industries		14	3
L. A. Law		12	5
Haven Savings		8	9
Il Giardino's		6	11
LKGR Law		2	14



ENJOYING THE MAGIC MOMENT...Members of the Willow Grove Barracuda swim team celebrate after breaking the Highland Shark's 23-year winning streak with a 265-265 tie.

## W. G. Barracudas 'Ripple' Highland Sharks' Streak

Under the direction of Head Coach Chris Swenson and Assistant Coaches Christine Feury and Steve Swenson, the undefeated Willow Grove Barracudas broke a 23-year winning streak held by the Highland Sharks swim team by battling to a, 265-265, tie.

Individual Medley swimmers were clearly focused on ending their opponents winning streak. (11-12) Marino broke a 1998 pool record (1:11.27) as did (13-14) Yuen, breaking a 1978 record (1:13.26). Also placing first were (9-10) Baliko and (13-14) Swenson. Willow Grove capped off IM with a one-two finish by (15-18) Swenson and Swenson. Claiming second were (9-10) Dunn, (11-12) Johnson, (13-14) Miller and (15-18) Marino. Other IM members included Kosenick, Middleton and Sebolao.

Willow Grove continued with a freestyle victory and a broken record (1995) by (7) Yuen (20:05), (8) Dunn and Baliko, (13-14) Gousman and Kosenick, and Miller and Penella delivered one-two punches for the Barracudas. Freestylers (6) Sebolao, (9-10) Dunn and (15-18) Gartner were first to the wall. Also placing were: Greaney, Hambleton, Ross, Bebout, Cavaliere, Marino, Koch, Johnson, Smith and Sheffield. Additional freestylers competing were:

Appezato, Boyle, Coughlan, Coughlan, Feury, Gilman, Gilman, Hoerrner, Leistikow, Leistikow, Lenoff, Levine, McAlindin, McGovern, McGovern, Neuhauser, Sacca, Sebolao, Sebolao, Surace, Walden and Walden.

After breaststroke, the Barracudas held a 30-point lead and four more records fell: (9-10) 25 M, 1966 by Baliko (20.43), (11-12) 50 M, 1998 by Marino (35.97), (13-14) 50 M, 2001 by Yuen (36.83), and (15-18) 50 M, 2001 by Swenson (31.28). (8) Yuen and (13-14) Swenson also placed first. Others placing were: Baliko, Smith and Scully. Other breaststrokers were: Appezato, Boyle, Carow, Chrystal, Coughlan, Denman, DiTrollo, Favreau, Gattozzi, Gattozzi, Gilman, Hambleton, Hilliard, Hirschorn, McAlindin, Middleton, Ross, Ross, Sebolao, Smith, Walden, Walsh, Whitaker and Yergalonis.

Barracudas (13-14) Gousman and Kosenick and (15-18) Hauptman and Gartner touched one-two in backstroke. (13-14) Swenson claimed first. Dunn, Baliko, Johnson, Smith and Marino took second and Cavaliere, Baliko, Gartner and Koch captured third. Other backstrokers were: Albanese-DeMair, Boyle, Carow, Cornacchia, Denman, Denman, Favreau, Hoerrner, Kline, Mulligan, Rau, Walsh and Feury.

Willow Grove won seven butterfly events and three new records were set in the 50M: (11-12) 1966, Marino (32.36); (13-14) 1984, Yuen (32.01); and (15-18) 2001, Gartner (27.35). (8) Yuen and Dunn, (9-10) Dunn and (13-14) Miller also took first. (15-18) Hauptman claimed second and (9-10) Koch and (11-12) Gartner touched third. Supporting members included Gousman, Gastwirth, Miller, Sheffield, Sheffield, Fitzgibbon, Yergalonis, Hauptman and Appezato.



NICE SLIDE INTO SECOND...Tony Orlando of the Irish Pub slides safely into second base as Comcast Cable man Pat Sarullo snags the ball.

## Comcast Cable Power Surge Tops Irish Pub Men, 10-4

CONTINUED FROM PAGE 11

and Deo. Steve Ferro slapped an RBI single and Brian Williams poked an RBI sacrifice. Corbo cranked an RBI double then scored the go ahead run on a miscue.

Pub put up one run in fourth. Kushner singled and Serafyn smacked an RBI single. Serafyn's later received a green light but was nailed at home.

Grossmann doubled to right and Mirto wobbled an RBI single for the Cable men in the fourth then two more Cable men trampled home in the fifth. Back-to-back passes, a Corbo single and Tom Lombardi's two RBI gave Comcast a four-run cushion. Still somewhat insecure, Comcast added two more runs in the sixth. Reichle doubled into the brush and Grossmann smashed his jaw-dropper to right.

Comcast heavyweight Lombardi said, "It was a very good and close game. They're a very good team, but

we just played good defense and stayed with it making the plays when we had to. As far as playing softball, let me tell you, just because you turn 50, it doesn't mean life stops. You must continue on. A lot of guys here were good athletes through their younger years, with many playing in competitive leagues when they were under 50. But slow pitch softball is a game for everyone. You don't have to play the field. You can just get up and swing a bat or run the bases. If you can't run, we'll get a runner for you. Its kind of tailor made for the person who wants to get off the couch. But it's lots of fun and humorous. That's what it's all about, fun."

After the game, Irish Pub star, Tony Orlando, a resident of Linden revealed, "I've been playing ball my whole life, and found an opportunity to keep on playing after 50, so it's been a real thrill for me. I love it! It keeps me in shape for what I do in my other profession - refereeing professional heavyweight fights. I've done about 50 title fights. My last fight was a matter of fact was the Holyfield/Rathson bout in Atlantic City when he fought Tyrell Biggs. But this here is great. Softball keeps me in shape for what I do."

Irish Pub	102	100	0	4
Comcast Cable	014	122	x	10

### PUBLIC NOTICE

NOTICE TO ABSENT DEFENDANTS  
(L.S.) STATE OF NEW JERSEY TO:  
GREGORY FITZGERALD

YOU ARE HEREBY SUMMONED AND REQUIRED to serve upon ZUCKER, GOLDBERG & ACKERMAN, ESQs., plaintiff's attorneys, whose address is 1139 Spruce Drive, Mountainside, New Jersey 07092-0024, telephone number 1-908-233-8500, an Answer to the Complaint and Amendment to Foreclosure Complaint filed in a civil action, in which EMC MORTGAGE CORPORATION is plaintiff, and HERMAN A. JOHNSON JR., et al., are defendants, pending in the Superior Court of New Jersey, Chancery Division, Union County, and bearing Docket F 19759 00 within thirty-five (35) days after AUGUST 1, 2002, exceptive of such date. If you fail to do so, judgment by default may be rendered against you for the relief demanded in the Complaint and Amendment to Foreclosure Complaint. You shall file your Answer and proof of service in duplicate with the Clerk of the Superior Court of New Jersey, Hughes Justice Complex - CN 971, Trenton, New Jersey 08625, together with your check in the amount of \$105.00 representing the filing fee in accordance with the rules of civil practice and procedure.

This action has been instituted for the purpose of (1) foreclosing a Mortgage dated May 10, 1997 made by Herman A. Johnson Jr., as mortgagor, to First Union National Bank recorded on June 6, 1997 in Book MB 6278 of Mortgages for Union County, Page 0049 which Mortgage was assigned to the plaintiff, EMC MORTGAGE CORPORATION by Assignment of Mortgage which is unrecorded at this time; and (2) to recover possession of, and concerns premises commonly known as 835 West Third Street, Plainfield, NJ 07063.

If you are unable to obtain an attorney, you may communicate with the New Jersey Bar Association by calling 800-394-1101. You may also contact the Lawyer Referral Service of the County of venue by calling 1-908-353-4715. If you cannot afford an attorney, you may communicate with the Legal Services office of the County of venue by calling 1-908-558-1642.

GREGORY FITZGERALD is made party defendant to this foreclosure action because he is the owner of record of the mortgage premises being foreclosed herein and for any lien, claim or interest he may have in, to or against the mortgaged premises.

DONALD F. PHELAN  
CLERK OF THE SUPERIOR COURT  
OF NEW JERSEY

1 T - 8/1/02, The Leader Fee: \$52.53

### PUBLIC NOTICE

SHERIFF'S SALE  
SUPERIOR COURT OF NEW JERSEY,  
CHANCERY DIVISION, UNION COUNTY,  
DOCKET NO. F-21039-01  
IMC MORTGAGE COMPANY AKA IN-  
DUSTRY MORTGAGE COMPANY,  
PLAINTIFF vs. ABBIE L. BAISEN;  
VIRGINIA EASTON; CARLEASTON, HER  
HUSBAND, ET ALS, DEFENDANT.

CIVIL ACTION, WRIT OF EXECUTION,  
DATED MAY 14, 2002 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, 10 Elizabethtown Plaza, Elizabeth, New Jersey on WEDNESDAY THE 28TH DAY OF AUGUST A.D., 2002 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 SEVENTY EIGHT THOUSAND TWO HUNDRED EIGHTY & 14/100 (\$78,280.14).  
The property to be sold is located in the CITY OF ELIZABETH, County of Union and State of New Jersey.

It is commonly known as 629 FULTON STREET, ELIZABETH, NEW JERSEY.  
It is known and designated as Block 7, Lot 524.

The dimensions are approximately 25 feet wide by 100 feet long (irregular).  
Nearest cross street: Situate on the North-easterly line of Fulton Street, 209.12 feet from the Southeasterly line of New Point.

PRIOR LIEN(S):  
SUBJECT TO UNPAID TAXES AND OTHER MUNICIPAL LIENS. AMOUNT DUE IS AVAILABLE IN THE SHERIFF'S OFFICE OR FROM PLAINTIFF'S ATTORNEYS UPON WRITTEN REQUEST TO PLAINTIFF'S ATTORNEYS.

MORTGAGE TO BROADWAY BANK AND TRUST CO. DATED 7/8/90 AND RECORDED 7/31/90 IN MB 3273, PAGE 658; MORTGAGE TO GENERAL HOME FINANCIAL SERVICES, INC., DATED 7/28/90 AND RECORDED 9/12/90 IN BOOK 4120 PAGE 0227. PL ALLEGES THE ABOVE HAVE BEEN FULLY SATISFIED, BUT NOT DISCHARGED OF RECORD.  
THE TOTAL AMOUNT DUE AS OF 5/10/02 FOR TAXES, WATER/SEWER, AND LIEN PAYOFF IS IN THE AGGREGATE SUM OF \$16,434.36.

There is due approximately the sum of EIGHTY FIVE THOUSAND THREE HUNDRED TWENTY THREE & 80/100 (\$85,323.80) 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 FROEHLICH SHERIFF  
WILLIAM M. E. POWERS JR.  
CHARTERED  
737 Stokes Road  
PO Box 1088  
Medford, New Jersey 08055-9962  
CH-756759 - (WL)  
4 T - 8/1, 8/8, 8/15  
& 8/22/02 Fee: \$255.00

### PUBLIC NOTICE

SHERIFF'S SALE  
SUPERIOR COURT OF NEW JERSEY,  
CHANCERY DIVISION, UNION COUNTY,  
DOCKET NO. F-21716-01

TMS MORTGAGE INC. D/B/A THE MONEY STORE, PLAINTIFF vs. LAVERNA RIVERA, DEFENDANT.  
CIVIL ACTION, WRIT OF EXECUTION, DATED MAY 10, 2002 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, 10 Elizabethtown Plaza, Elizabeth, New Jersey on WEDNESDAY THE 21ST DAY OF AUGUST A.D., 2002 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 TWENTY THOUSAND TWO HUNDRED EIGHTY SEVEN & 91/100 (\$22,877.91).

The property to be sold is located in the city of Elizabeth in the County of Union, New Jersey.

Commonly known as: 977-879 Anna Street, Elizabeth, New Jersey 07740  
Tax Lot No. 8 in Block 178  
Dimensions of Lot: (Approximately) 50 feet wide by 100 feet long

Nearest Cross Street: Situate on the northerly line of Anna Street.

There is due approximately the sum of TWENTY TWO THOUSAND ONE HUNDRED FIFTY SIX & 83/100 (\$22,156.83) 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 FROEHLICH SHERIFF  
ZUCKER, GOLDBERG & ACKERMAN ATTORNEYS  
1139 Spruce Drive  
PO Box 1024  
Mountainside, New Jersey 07092-0024  
CH-756729 - (WL)  
1-908-233-8500  
File No. XCZ 48310  
4 T - 7/25, 8/1, 8/8  
& 8/15/02 Fee: \$181.56

### PUBLIC NOTICE

SHERIFF'S SALE  
SUPERIOR COURT OF NEW JERSEY,  
CHANCERY DIVISION, UNION COUNTY,  
DOCKET NO. F-1036-02

WELLS FARGO BANK MINNESOTA, N.A. AS TRUSTEE, PLAINTIFF vs. EDWARD WALKER, ET ALS, DEFENDANT.

CIVIL ACTION, WRIT OF EXECUTION, DATED MAY 7, 2002 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, 10 Elizabethtown Plaza, Elizabeth, New Jersey on WEDNESDAY THE 28TH DAY OF AUGUST A.D., 2002 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 NINETY TWO THOUSAND NINE HUNDRED FORTY & 05/100 (\$92,940.50).

The property to be sold is located in the CITY OF ELIZABETH, New Jersey 07201, County of UNION and State of New Jersey.  
Commonly known as: 435-437 JACKSON AVENUE, ELIZABETH, NEW JERSEY 07201.

Tax Lot No. 339 in Block No. 12.  
Dimensions of Lot: approximately 31.00 feet wide by 81.33 feet long.  
Nearest Cross Street: Bound Street.

Situated at a point on the southerly side of Meadow Street n/k/a Jackson Avenue easterly approximately 133.00 feet easterly from its intersection with the easterly side line of Bound Street.

There is due approximately the sum of NINETY NINE THOUSAND EIGHT HUNDRED TWO & 11/100 (\$99,802.11) 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 FROEHLICH SHERIFF  
FEIN, SUCH, KAHN & SHEPARD, P.C.  
Suite 201  
7 Century Drive  
Parsippany, New Jersey 07054  
CH-756764 - (WL)  
4 T - 8/1, 8/8, 8/15  
& 8/22/02 Fee: \$191.76

### PUBLIC NOTICE

SHERIFF'S SALE  
SUPERIOR COURT OF NEW JERSEY,  
CHANCERY DIVISION, UNION COUNTY,  
DOCKET NO. F-2559-02

BANKERS TRUST COMPANY OF CALIFORNIA, N.A., PLAINTIFF vs. JOHN H. TYLER, DEFENDANT.  
CIVIL ACTION, WRIT OF EXECUTION, DATED MAY 17, 2002 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, 10 Elizabethtown Plaza, Elizabeth, New Jersey on WEDNESDAY THE 28TH DAY OF AUGUST A.D., 2002 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 NINETY THREE THOUSAND TWO HUNDRED NINETY TWO & 10/100 (\$93,292.10).

PROPERTY TO BE SOLD IS LOCATED IN: Elizabeth, County of UNION, State of New Jersey.

PREMISES COMMONLY KNOWN AS: 1038 Flora Street, Elizabeth, New Jersey 07201.

TAX LOT NO. 736, BLOCK NO. 8.  
NEAREST CROSS STREET: Catherine Street.

There is due approximately the sum of ONE HUNDRED THOUSAND TWO HUNDRED SIXTEEN & 08/100 (\$100,216.08) 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 FROEHLICH SHERIFF  
LAW OFFICES OF MARK J. UDREN & ASSOCIATES  
Suite 500  
1040 North Kings Highway  
Cherry Hill, New Jersey 08034  
CH-756765 - (WL)  
4 T - 8/1, 8/8, 8/15  
& 8/22/02 Fee: \$181.56

### PUBLIC NOTICE

SHERIFF'S SALE  
SUPERIOR COURT OF NEW JERSEY,  
CHANCERY DIVISION, UNION COUNTY,  
DOCKET NO. F-3423-99

GREENPOINT MORTGAGE CORPORATION, PLAINTIFF vs. JOHN H. TYLER, ET AL, DEFENDANT.

CIVIL ACTION, WRIT OF EXECUTION, DATED SEPTEMBER 28, 1999 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, 10 Elizabethtown Plaza, Elizabeth, New Jersey on WEDNESDAY THE 21ST DAY OF AUGUST A.D., 2002 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 THREE HUNDRED SEVENTY FIVE THOUSAND EIGHT HUNDRED THREE & 26/100 (\$375,803.26).

MUNICIPALITY: Elizabeth  
COUNTY: UNION, STATE OF NEW JERSEY  
STREET & STREET NO: 908-916/928-936 Emma Street  
TAX BLOCK AND LOT: BLOCK: 8, LOT: 510, 514

DIMENSIONS OF LOT: 100 feet x 150 feet - Tract 1, 100 feet x 112.50 feet - Tract 2  
NEAREST CROSS STREET: 100 feet from Henry Street

SUPERIOR INTERESTS (if any): NONE  
There is due approximately the sum of FOUR HUNDRED SEVENTY SIX THOUSAND NINE HUNDRED SIXTEEN & 61/100 (\$476,916.61) 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 FROEHLICH SHERIFF  
WILLIAM M. E. POWERS JR.  
CHARTERED  
737 Stokes Road  
PO Box 1088  
Medford, New Jersey 08055-9962  
CH-756759 - (WL)  
4 T - 8/1, 8/8, 8/15  
& 8/22/02 Fee: \$191.76

## Annual Penn State Golf Tourney Set

The Third Annual Penn State Golf Tournament will be held at Pine Hill Golf Club, in Pine Hill, NJ on Wednesday, October 2. Proceeds will be used to fund scholarships for Penn State students.

Entrance fees for the tournament are \$250 per individual or \$1,000 per foursome. Hole sponsorships start at just \$150. For more information on the tournament, please call (610) 892-1256 or visit the website at <http://www.de.psu.edu/alumni/golf>.

### PUBLIC NOTICE

SHERIFF'S SALE  
SUPERIOR COURT OF NEW JERSEY,  
CHANCERY DIVISION, UNION COUNTY,  
DOCKET NO. F-5294-99

SUMMIT BANK, PLAINTIFF vs. ROBERT K. CARR, ET ALS, DEFENDANT.

CIVIL ACTION, WRIT OF EXECUTION, DATED APRIL 10, 2002 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, 10 Elizabethtown Plaza, Elizabeth, New Jersey on WEDNESDAY THE 28TH DAY OF AUGUST A.D., 2002 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 TWO HUNDRED SIX THOUSAND SIX HUNDRED EIGHTY ONE & 18/100 (\$206,681.18).  
MUNICIPALITY: Town of Westfield.  
COUNTY & STATE: UNION COUNTY, NEW JERSEY.

STREET & STREET NUMBER: 611 Carlton Road, Westfield, New Jersey 07090.  
TAX LOT & BLOCK NUMBERS: LOT 23 BLOCK 4101.

DIMENSIONS: Approximately 104.00 feet by 80.00 feet by 101.14 feet by 70.05 feet by 10 feet.  
NEAREST CROSS STREET: Park Street is approximately 120.01 feet from subject property.

SUBJECT TO THE FOLLOWING OPEN TAXES/LIENS AS OF 5/23/02:  
Taxes - 2nd Quarter 2002 - \$1,711.53 plus interest

There is due approximately the sum of TWO HUNDRED TWENTY TWO THOUSAND TWO HUNDRED EIGHTY THREE & 02/100 (\$222,283.02) together with lawful interest and costs.