

When Should You Take SS Payments

According to the New Jersey Society of Certified Public Accountants (NJSCPA), choosing when to retire and start drawing Social Security benefits is an important decision — one that is unique to each individual. Based on Social Security regulations, an individual can begin taking payments as early as age 62, but the age at which you retire will have an effect on the amount of your payment.

Payments are based on work history; the more money one earns over his/her career, the higher the benefits.

Although one can begin collecting payments at age 62, payments will be about 25 percent less than they would have been if the individual had waited until full retirement age. If a person continues to work to age 70 and beyond, they will receive more than the full benefit amount when they decide to retire. Anyone born in 1938 or later will no longer receive full benefits if they retire at age 65, which for many years was considered the official retirement age. One may have to wait as late as age 67 to retire with full benefits.

When reaching age 65, individuals should not forget to register for Medicare health care coverage when one eventually turns 65.

According to the Social Security Administration, Social Security payments will likely replace about 40 percent of one's pre-retirement income. The government also estimates that an individual will be able to live during retirement on about 70 to 80 percent of their previous income, although some financial advisers believe realistically 100 percent of pre-retirement income is necessary.

For additional information about personal financial planning and managing money, visit MoneyMattersNJ.com. Social Security information is available at ssa.gov.

Westfield Clock at Elm, East Broad is Restored

WESTFIELD- The Downtown Westfield Corporation (DWC) has announced that the clock over the corner of Elm and East Broad Streets on The Children's Place building has been restored and is back in place.

According to Sherry Cronin, DWC executive director, "The building owner took the clock down in November 2006. It was in my garage in many parts with the hopes to restore it as time permitted. Richard Edge, a friend to the DWC, volunteered to take on the task of managing the restoration."

The clock, which was a fixture on the corner of Elm and East Broad since the 1930s, had malfunctioned frequently in recent years. Mr. Edge managed the project and restored and repainted the housing and engaged the assistance of Frank Chestnut, electrician to replace all of the electrical connections and lighting. Jack Gordin, of Gordin and Sons, replaced the clock mechanisms on the two-sided clock. Dominick Verdic, a property owner and DWC chairman, funded all improvements.

Mr. Verdic reinstalled the clock this week with assistance from Mr. Edge, Art Brown and Bill Moore.

WF YMCA Resumes Book Group Meetings

This year, the Westfield Area YMCA's book group will resume meetings on September 2, the day after Labor Day.

The group has been in existence since the early 70s and their meetings are held on Tuesdays at the Family Branch at 422 Broad Street, directly across from the municipal building. There are twenty sessions a year, 10 in the fall and 10 in the spring. Sessions begin at 9:30 a.m. The book this fall is E.M. Forster's "A Passage to India."

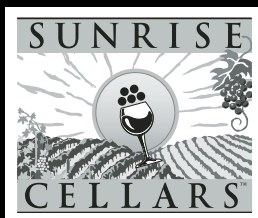
There are openings and new members are welcome.

For more information, call the front desk at the YMCA - (908) 232-2700.

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The Marketplace...

Entertaining in a Snap!

Fresh from California:
Drizzle with oil and fresh herbs for an outstanding appetizer.

**Laura Chenel
Goat Logs**
3⁹⁹
REG. 4.99 lb.

Imported from France:
Delicate and creamy, this baby Swiss is perfect on a platter or stirred into your favorite quiche recipe.

**Fol-Epi French
Emmenthaler**
12⁹⁹
REG. 16.99 lb.

Fresh from NY State:
This Cheddar is hot, hot, hot. Spice up your BBQ when you melt this on your favorite burger or grilled chicken sandwich.

**Yancy's Fancy
Buffalo Wing Cheddar**
6⁹⁹
REG. 8.99 lb.

Perfect Hostess Gift:
Eight delicious choices, both sweet and savory. A compliment to any brunch or BBQ. Great as a starter or as a dessert.

**Rising Sun
Tortas**
6⁹⁹
REG. 8.99 lb.



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and Saturday 2pm to 4pm

<p>Sonoma County Sebastiani Merlot 2004</p> <p>Dark crimson red in color, this wine has blueberry and black cherry fruit aromas mixed with black tea and toasted oak. The flavor is laden with black cherry fruit and vanilla, and the finish is wonderfully soft. This wine pairs nicely with herb-roasted chicken and tomato-based pasta dishes.</p> <p>12⁹⁹ 750 ML</p>	<p>Italy Di Lupo Chianti Riserva 2003</p> <p>Intense ruby red color. Fruity, with hints of cherries and blackberries. Soft, round and lightly tangy with persistent finish.</p> <p>9⁹⁹ 750 ML</p>	<p>Sonoma County Louis M. Martini Cabernet Sauvignon 2005</p> <p>This wine was made to highlight the high quality of its fruit. It offers aromas of red cherry and blackberry that are supported by a round, sweet mouthfeel with just enough structure to lead it into a fruit-focused finish.</p> <p>12⁹⁹ 750 ML</p>	<p>California Fife Old Vines Zinfandel 2003</p> <p>Intense, with black pepper, dried berry, strawberry and toasty vanilla flavors wrapped within a lively structure. "Lots of wineries make old vine Zinfandel, but few make an Old Vine Zin that's as supple, sensual and beautifully structured as this one."</p> <p>17⁹⁹ 750 ML</p>	<p>Italy Di Lupo Alto Adige Pinot Grigio 2006</p> <p>A brilliant, straw color with a complex aroma of citrus, pear and tropical fruit. It has a fresh, crisp, satisfying taste and a clean finish with notes of almonds.</p> <p>12⁹⁹ 750 ML</p>	<p>France Nicolas Feuillatte Brut NV</p> <p>A coconut streak stands out immediately, then there is a vertical wall of stone, citrus and licorice. Intense and definitive spices layer this wine; it is not shy or pedestrian.</p> <p>27⁹⁹ 750 ML</p>
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<p>Infinity Cellars ALL 750 MLs</p> <ul style="list-style-type: none"> RUSSIAN RIVER • Pinot Noir 21⁹⁹ ALEXANDER VALLEY • Cabernet 19⁹⁹ RUSSIAN RIVER • Chardonnay 14⁹⁹ 	<p>Sunburst Cellars ALL 750 MLs</p> <ul style="list-style-type: none"> • PINOT NOIR 14⁹⁹ • CABERNET 10⁹⁹ • CHARDONNAY 10⁹⁹ • SAUVIGNON BLANC 9⁹⁹ 	<p>Sebastiani Sonoma County ALL 750 MLs</p> <ul style="list-style-type: none"> • CABERNET 13⁹⁹ • MERLOT 12⁹⁹ • ZINFANDEL 10⁹⁹ • CHARDONNAY 9⁹⁹ 	<p>Oak Creek</p> <ul style="list-style-type: none"> • PINOT GRIGIO/CHARDONNAY 3⁹⁹ • CABERNET 3⁹⁹ • CHARDONNAY 3⁹⁹ • MERLOT 3⁹⁹ <p>CASE OF 12 BTLs. SAME TYPE 39⁹⁹</p>
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<p>Starborough SAUVIGNON BLANC 10⁹⁹ 750 ML</p>	<p>Sincerity Organic MERLOT/CAB. OR CHARDONNAY 9⁹⁹ 750 ML</p>	<p>Blackstone CALIFORNIA, ALL TYPES 9⁹⁹ 750 ML</p>	<p>Di Lupo PINOT GRIGIO 9⁹⁹ 750 ML</p>	<p>Di Lupo ROSSO TOSCANA 9⁹⁹ 750 ML</p>	<p>Starling Castle RIESLING 8⁹⁹ 750 ML</p>	<p>Pepperwood Grove ALL TYPES 7⁹⁹ 750 ML</p>	<p>Beringer CHENIN BLANC 6⁹⁹ 750 ML</p>	<p>Beringer PINOT GRIGIO 6⁹⁹ 750 ML</p>	<p>J. P. Chenet ALL TYPES 6⁹⁹ 750 ML</p>	<p>Little Penguin ALL TYPES 6⁹⁹ 750 ML</p>	<p>Vina San Esteban CAB, CHARD, MERLOT, SAUV. BLANC 6⁹⁹ 750 ML</p>
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Champagne & Sparkling

Korbel
• BRUT • BRUT ROSE • EXTRA DRY
10⁹⁹
750 ML

Villa Malena
PROSECCO **10⁹⁹**
750 ML

Freixenet
CORDON NEGRO **8⁹⁹**
750 ML

Ballatore
SPUMANTE **6⁹⁹**
750 ML

Big Savings on Big Sizes!

Bella Sera
Pinot Grigio AND ALL OTHER TYPES **10⁹⁹**
1.5 L

CR Cellars
• BRAVISSIMO • FORTISSIMO **13⁹⁹**
4 L

Sutter Home
• CABERNET • MERLOT • CHARDONNAY • PINOT GRIGIO • WHITE ZINFANDEL **8⁹⁹**
1.5 L

Columbia Crest
TWO VINES, ALL TYPES **11⁹⁹**
1.5 L

Bolla
ALL TYPES **9⁹⁹**
1.5 L

Minini
PINOT GRIGIO OR MONTEPULCIANO **9⁹⁹**
1.5 L

Carlo Rossi
ALL EXCEPT VARIETALS **9⁹⁹**
4 L

Austin Vale
ALL TYPES **7⁹⁹**
1.5 L

Santa Marvista
RESERVA CABERNET, CHARDONNAY, MERLOT **6⁹⁹**
1.5 L

Arbor Mist
ALL TYPES EXCEPT BLENDERS **6⁹⁹**
1.5 L

Don Simon
SANGRIA **5⁹⁹**
1.5 L

Liberty Creek
CAB, CHARD, MERLOT, WT ZIN **4⁹⁹**
1.5 L

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<p>Absolut Vodka REG. OR FLAVORED 31⁹⁹ 1.75 L</p>	<p>Bacardi Rum LIGHT OR GOLD 20⁹⁹ 1.75 L</p>	<p>Beefeater IMPORTED GIN 29⁹⁹ 1.75 L</p>	<p>Sauza TEQUILA EXTRA GOLD OR WHITE 31⁹⁹ 1.75 L</p>
<p>Grey Goose REG. OR FLAVORED 55⁹⁹ 1.75 L</p>	<p>Speyburn SINGLE MALT 10 YR. OLD 21⁹⁹ 750 ML</p>	<p>Evan Williams SOUR MASH 19⁹⁹ 1.75 L</p>	<p>J & B Scotch 29⁹⁹ 1.75 L</p>

More Savings on Spirits!

<p>Siku GLACIER ICE VODKA 23⁹⁹ 750 ML</p>	<p>Olifant VODKA 19⁹⁹ 1.75 L</p>	<p>Three Olives VODKA, ALL TYPES 18⁹⁹ 750 ML</p>	<p>Sobieski VODKA IMPORTED FROM POLAND 17⁹⁹ 1.75 L</p>	<p>Gordon's VODKA 15⁹⁹ 1.75 L</p>	<p>Fleischmann's GIN 11⁹⁹ 1.75 L</p>	<p>Sailor Jerry 92° SPICED RUM 18⁹⁹ 750 ML</p>	<p>Grant's SCOTCH 19⁹⁹ 1.75 L</p>	<p>Canadian Mist CANADIAN WHISKY 15⁹⁹ 1.75 L</p>	<p>Fleischmann's PREFERRED 12⁹⁹ 1.75 L</p>	<p>1800 Reposado OR SILVER TEQUILA 21⁹⁹ 750 ML</p>	<p>Louis Baron BRANDY IMPORTED FROM FRANCE 10⁹⁹ 750 ML</p>
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• Romana Sambuca REG./BLACK (750 ML)
• Stock Limoncé LIMONCELLO (1 LTR.) **19⁹⁹**

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