

## Local Business to Host Benefit For CONTACT

WESTFIELD — CONTACT We Care has announced that a benefit event entitled "Charmed by Charity" will take place on Tuesday, July 15, at fine jewelry store Alex and Ani, located at 200 West Broad Street in Westfield. Light refreshments and punch will be served. This also will be Jazz Night in Westfield.

The store will donate 15 percent of all proceeds from sales made between 6 and 9 p.m. to CONTACT We Care, located in Westfield, a suicide prevention and crisis intervention hotline. Purchases made by phone or online also will qualify for the 15-percent donation to CONTACT.

CONTACT volunteer listeners and texters trained in empathetic listening answer more than 17,000 calls and texts from people in crisis or with suicidal thoughts. Donations from the event will help keep listeners and texters on the lines for those calls. A donation of just \$15 to the hotline pays for one call.

"Every 13.7 minutes someone in the United States dies by suicide, including 4,600 young people, and

for every one suicide there are 25 attempts," said Joanne Oppelt, CONTACT executive director. "In addition, one in four people will experience some form of mental health issue during the course of a year, including depression. It is vital that people in crisis have someplace to call where they can find an empathetic ear to help them see they have options."

Alex and Ani operates Charity by Design, a division of the company focused solely on giving and supporting charitable organizations.

CONTACT We Care serves Central and Northern New Jersey and is a primary responder to calls to the national suicide prevention line (1-800-273-TALK or 1-800-SUICIDE) that originates in New Jersey. Callers also reach CONTACT by dialing (908) 232-2880 or texting "CWC" to 839863.

Anyone interested in becoming a volunteer listener or texter at CONTACT We Care is asked to contact Sue Fasano, director of programs at the hotline, at (908) 301-1899 or sue.fasano@contactwecare.org.

## Financial Responsibility: How To Prepare Next Generation

### Part 2

Last week I wrote about the importance of children developing financial decision-making skills. This week my focus is on how to begin these lessons at a very young age. They can begin with a simple conversation explaining that there is a financial cost to everything, whether it is a new toy or a family vacation. This is not always an easy lesson for younger children to learn, so it is important to keep the lessons at an age-appropriate level.

Teach them the difference between "needs" and "wants" – Discuss this as soon as possible and as often as it comes up in daily conversation.

Teach them to save – Using the age-old piggy bank to begin explaining how to save is a good start. A little bit each week adds up. Consider motivating them with a "matching contribution." Open a 529 Plan savings account for college and talk with them about regular contributions.

Give them a small allowance – Giving them a weekly allowance resulting from chores or other responsibilities provides them the opportunity to learn how to handle money and begin to appreciate financial independence.

Use cash for purchases if possible to demonstrate the concept of "running out" – Credit cards and

debit cards are less tangible concepts for children to grasp. Holding a dollar bill or counting change provides perspective that plastic cannot.

Find teaching opportunities — Take children to the grocery store for them to gradually become aware of the cost of living. Involve them in the decision-making process of whether to purchase a specific item (i.e., brand name cereal) or another comparable item for a lesser amount, thereby saving money. This will also give them the chance to practice their math skills.

Play financial games together – Classic games such as Monopoly Jr. and The Game of Life can help your child become more aware of the consequences of financial decisions as well as the overall value of money.

Next week: How to discuss money with teenagers

Mariella Foley, CFP® is a Wealth Manager at Round Table Services, LLC in Westfield. She provides investment management and comprehensive financial advisory services to her clients to assist them in meeting their financial goals and objectives.

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## City Sports Branches Out With New Westfield Store

WESTFIELD — City Sports, the Boston-based specialty sporting goods retailer long known for catering to urban athletes, has branched out to the New Jersey suburbs with its first Garden State store, which opened Saturday, June 28, in Westfield.

The 8,000-square-foot store marks the first New Jersey location and the 24th store in the chain's portfolio. Located in the heart of Westfield, 151 East Broad Street, the new City Sports features fitness equipment, athletic shoes and apparel, gadgets and a full range of equipment for everything from tennis and baseball to soccer and squash.

A favorite of running, cycling, swimming, yoga and fitness devotees, City Sports offers the latest equipment and products from national brands, as well as its own popular branded line of apparel, CS By City Sports.

"Our roots are deeply embedded in the urban landscape, but our appeal has always resonated with the city and suburban dweller

alike," said Edward Albertian, president and CEO of City Sports. "Westfield's location, its people and the impressive commitment the area has to physical fitness, athletics and outdoor activities, make this a great fit for City Sports. We're excited about our New Jersey expansion, and we think we've found a great fit in Westfield."

The retailer currently has three New York City stores, and plans on opening a Manhasset location later this summer.

City Sports annually sells more than 125,000 of its branded T-shirts; re-strings approximately 11,000 tennis racquets; hosts more than 100 neighborhood events and races; and is involved with another 200-plus sponsored events throughout its East Coast locations. City Sports sells more than 200,000 pairs of running shoes, and its run clubs log a combined 27,000 miles annually.

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CITY MEETS SUBURB...City Sports President Edward Albertian and Westfield Mayor Andy Skibitsky cut the ribbon outside the new City Sports store in Westfield.



SEEDS OF SUCCESS...Caitlin Bourke of Troop No. 40205 in Scotch Plains shows girls in a younger troop how to plant seedlings and grow them so they can be planted in gardens to feed the homeless. She also taught them about homelessness and what Homefirst, operated out of Plainfield, does to help homeless people. Caitlin worked with Homefirst to complete her Silver Award.

## Caitlin Bourke Earns Silver Helping Kids Eat Healthy

SCOTCH PLAINS — Caitlin Bourke, a Girl Scout since kindergarten, just completed her Girl Scout Silver Award. The daughter of Jacqueline Bourke and Richard Bourke, she will be a freshman this fall at Scotch Plains-Fanwood High School. She is a member of Troop No. 40205 in Scotch Plains.

For her Silver Award about nutrition, Caitlin worked with Homefirst. Homefirst provides homeless families with temporary housing until they are able to get back on their feet. The organization also provides after-school programs and activities for the children.

Caitlin's first step was to package seedlings to distribute to volunteers. The volunteers would then raise the seedlings, which later would be planted in gardens at Homefirst. The gardens provided fresh produce for families living in the homes. Caitlin also ran Girl Scout meetings for younger

troops, teaching them about Homefirst, homelessness, how to plant the seeds and how to raise the seedlings.

Caitlin designed an after-school healthy snack program for the young children at Homefirst. She came up with five healthy snacks, purchased the ingredients, prepared the snacks with the children and served seconds as quickly as she could. PowerPoint presentations were designed, complete with fun characters, to teach the children how to make the snacks. Eager and enthusiastic, the Homefirst youngsters always begged to be Caitlin's assistant and were excited to try a new snack.

One of the requirements for the Silver Award is a lasting impact that continues past the project. To fulfill this requirement, Caitlin took all of her snack sessions plus additional snacks and put together a recipe booklet. Now the children can continue to eat healthy and enjoy their favorites from the snack sessions at home. Caitlin really enjoyed working with the children, getting to know them and having the opportunity to help the community.

## Welcome Wednesdays Are Offered at Y

WESTFIELD — The Westfield Area Y invites the public to get acquainted with the Y and its healthy living opportunities free of charge during Welcome Wednesdays now through July 30. Welcome Wednesdays are being held at the Main Y Facility, located at 220 Clark Street in Westfield. No registration is required.

A schedule of group exercise/TRX® classes, water exercise classes and open gym, swim and racquetball times is available at the Welcome Center. If a participant decides to become a member after trying the Y on a Welcome Wednesday, the Joiner's Fee will be waived, representing a \$100 savings.

For more information, contact Leo Gonzalez at lgonzalez@westfieldny.org or (908) 233-2700, extension no. 271. Further information about Westfield Area Y programs can be found at westfieldny.org. Financial assistance is available for those who qualify.

## Legion Sends 13 Youth To Jersey Boys State

WESTFIELD — Martin Wallberg Post No. 3 of the American Legion in Westfield sent 13 boys to American Legion Jersey Boys State, June 22 through June 27. Boys State, offered in 49 states, is a civics class teaching "Americanism." The boys set up mock local city, county and state governments. They are assigned to a political party and they check in at the Rider University campus in Lawrenceville.

Participants are either a Patriot (Pat) or a National (Nat) and the campaigning starts immediately. It ends on Friday with the election of a Boys State Governor and two Senators who go on to American Legion Boys Nation in Washington, D.C. Participants attend career seminars and take part in sports, band or the choir as well.



LOCAL DELEGATES...American Legion Jersey Boys State participants from American Legion Martin Wallberg Post No. 3 in Westfield gather June 22 at American Legion Post No. 5 in Rahway. Pictured, from left to right, are: Front Row, Pete Hogaboom, co-chairman; Johnathan Hinkel, Derek Amakye, Jr., Edward Dellaro, John Boros, Richard Ryngeel and Jack Ford, co-chairman, and second row, Don Koomar, Connor Briggs, Nicholas Nuila, Corey Barnwell, Luke Pluta-Ehlers and Daniel Florendo. Not pictured are Kevin Miller and Joseph Bizub.

### DWI Charges?

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## JCC Programs and Trips Open to Adults of All Ages

SCOTCH PLAINS — The Jewish Community Center (JCC) of Central New Jersey has announced that an array of Adult and Senior programs and trips are available this summer. The summer program runs through Wednesday, August 13. It is held at Congregation Beth Israel, located at 18 Shalom Way in Scotch Plains. Trips also leave from Congregation Beth Israel.

Every Monday, Tuesday and Wednesday throughout the summer, there will be programs ranging from music to discussion to health issues. A kosher lunch will be served.

Programming highlights will include entertainment from Broadway Rita Harvey on Tuesday, July 15, and a one-woman show on Wednesday, July 23, offering a humorous, nostalgic look at the past, entitled *I Never Knew the Knife Man's Name*.

There also will be a tribute to Jimmy Durante on Wednesday, July 30, and a revue of great movie musicals on Tuesday, August 5. On Tuesday, July 29, digestive health specialist Jill Gordon will discuss the effects of sugar on the body and acceptable sugar alternatives.

The JCC also will host Dov Ben Shimon, newly-appointed executive vice-president/CEO of the Jewish Federation of Greater MetroWest, on Monday, July 21. Mr. Shimon will discuss how the Jewish world has changed and what it will look like in the future.

Trips will include a visit to the Hunterdon Hills Playhouse for the musical *Better with a Band* on Wednesday, July 16; a Somerset Patriots ballgame on Thursday, July 24, and the New Jersey Repertory Company in Long Branch featuring the comedy *Lucky Me* on Thursday, July 31.

For full details on all programs, including times and costs, go to [jccnj.org](http://jccnj.org) and click on Adult Enrich-

ment/ActiveAdults, or contact Simone Klein at (908) 889-8800, extension no. 214, or [sklein@jccnj.org](mailto:sklein@jccnj.org). Brochures with full program information also are available.

The JCC of Central New Jersey is located at 1391 Martine Avenue in Scotch Plains. It is a constituent agency of the Jewish Federation of Greater MetroWest NJ, United Way of Greater Union County and the Westfield United Fund. Financial assistance is available for membership and various programs.

## LCSW to Speak On Accepting Diagnoses

AREA — The Depression and Bipolar Support Alliance (DBSA) will feature at its monthly meeting on Wednesday, July 30, guest speaker Douglas Baum, a Licensed Clinical Social Worker who specializes in treating Mood Disorders, Personality Disorders and Post-Traumatic Stress Disorder, as well as family concerns and relationship problems.

Mr. Baum has more than 25 years of experience providing therapy for adult individuals and couples and therapy for adolescents. He is a past recipient of the DBSA Professional Advisor Service Award and is advisor to the Succasunna chapter of DBSA. He maintains a practice in Parsippany. His talk will be entitled "A Personal Road to Acceptance," focusing on how a person's acceptance of their diagnosis of a serious psychological or physical condition is an essential step in the road to treatment and recovery. Audience questions will be welcome.

These educational meetings of the DBSA take place the last Wednesday of every month at 7:45 p.m., using the facilities of the Morristown Unitarian Fellowship, 21 Normandy Heights Road (about one block east of the Morris Museum) in Morristown. The public is invited to attend all meetings; a nominal donation is requested from non-members, if possible.

### SHERIFF'S SALE

SHERIFF'S FILE NO.: CH-14003219  
SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION  
UNION COUNTY  
DOCKET NO. F-055505-13  
Plaintiff: ALLY BANK  
VS.  
Defendant: IRVIN M FIELD AND ELEN F FIELD, HIS WIFE; MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR QUICKEN LOANS INC., ITS SUCCESSORS AND/OR ASSIGNS

Writ of Execution: 04/07/2014  
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 ELIZABETH-TOWN PLAZA, Elizabeth, New Jersey on WEDNESDAY, 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. \*\*\*Seven Hundred Seven Thousand Four Hundred Twenty-Four and 72/100\*\*\* \$707,424.72.

Property to be sold is located in: Town of Westfield, County of Union, State of New Jersey. Premises Commonly Known as: 52 Normandy Drive, Westfield, New Jersey 07090  
Tax Lot #23, Block #4601  
Nearest Cross Street: Rahway Avenue  
Approximate Dimensions: 80 x 113  
Total Upset: \*\*\*Seven Hundred Twenty-Three Thousand Six Hundred Thirty-Six and 95/100\*\*\* \$723,636.95 together with lawful interest and costs.

The sale is subject to any unpaid taxes and assessments, tax, water, and sewer liens and other municipal assessments. The amount due can be obtained from the local taxing authority. Pursuant to N.J.S.A. 46:8B-21 the sale may also be subject to the limited lien priority of any Condominium/Homeowner Association liens which may exist.

All interested parties are to conduct and rely upon their own independent investigation to ascertain whether or not any outstanding interests remain of record and/or have priority over the lien being foreclosed and, if so, the current amount due thereon. \*\*If the sale is set aside for any reason, the Purchaser at the sale shall only be entitled to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, or the Mortgagee's attorney.

Surplus Money: If after the sale and satisfaction of the mortgage debt, including costs and expenses, there remains any surplus money, the money will be deposited into the Superior Court Trust Fund and any person claiming the surplus, or any part thereof, may file a motion pursuant to Court Rules 4:64-3 and 4:57-2 stating the nature and extent of that person's claim and asking for an order directing payment of the surplus money. The Sheriff or other person conducting the sale will have information regarding the surplus, if any.

There is a full legal description on file in the Union County Sheriff's Office.  
The Sheriff reserves the right to adjourn this sale for any length of time without further advertisement.

Ralph Froehlich  
Sheriff

Attorney: MILSTEAD & ASSOCIATES, LLC  
1 EAST STOW ROAD  
MARLTON, NEW JERSEY 08053  
(856) 482-1400  
4 T - 07/10, 07/17, 07/24  
& 07/31/14  
Fee: \$199.92

### SHERIFF'S SALE

SHERIFF'S FILE NO.: F-014746-12  
SUPERIOR COURT OF NEW JERSEY  
CHANCERY DIVISION  
UNION COUNTY  
DOCKET NO. F-014746-12  
Plaintiff: PHH MORTGAGE CORPORATION  
VS.  
Defendant: VIKKI J. CRUZ; VICTOR F. CRUZ, JR.; BANK OF AMERICA, N.A.

Writ of Execution: 02/03/2014  
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 ELIZABETH-TOWN PLAZA, Elizabeth, New Jersey on WEDNESDAY, 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. \*\*\*Two Hundred Forty-Four Thousand Six Hundred Forty-Six and 13/100\*\*\* \$244,646.13.

Property to be sold is located in the Township of Scotch Plains in the County of Union and State of New Jersey.  
Premises commonly known as: 536 Forrepath Avenue, Scotch Plains, New Jersey 07076-1602.  
Being Known as Lot 10, Block 402 on the Official Tax Map of the Township of Scotch Plains.  
Dimensions: 118.00 x 75.00 x 118.00 x 75.00  
Nearest Cross Street: Weaver Street

Subject to any unpaid taxes, municipal liens or other charges, and any such taxes, charges, liens, insurance premiums, or other advances made by plaintiff prior to this sale. All interested parties are to conduct and rely upon their own independent investigation to ascertain whether or not any outstanding interest remain of record and/or have priority over the lien being foreclosed and, if so the current amount due thereon.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, or the Mortgagee's attorney.

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Ralph Froehlich  
Sheriff

Attorney: PHELAN HALLINAN & DIAMOND, PC  
400 FELLOWSHIP ROAD  
SUITE 100  
MOUNT LAUREL, NEW JERSEY 08054  
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