



THE

Weekly Newspaper

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AMBOY GUARDIAN

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Shared Services Agreement Discussed 2/26/18 Caucus

PERTH AMBOY – R-90-2/18 – Authorizing execution of a shared services agreement with the Township of Woodbridge for the Opioid Overdose Recovery Program.

Business Administrator Adam Cruz spoke first, “This is a multi-municipal contract that was spearheaded by Woodbridge. The contract is about to expire in March, but the City did not use the program last year, so we are rejoining.”

Acting Chief Roman McKeon came forward to give more detailed information, “We can send a recovery team to the hospital to treat a person (who overdosed). The first visit is a \$200 charge. There is a \$5000 start fee for this program which as a high success rate. The City will be billed.”

Council President William Petrick asked, “Can we recover the cost through Medicare or Medicaid?”

McKeon responded, “I’m not sure, but we need to help these people. They will also do programs in our schools. The first program will take place in Woodbridge Township, but any town that participates in this program will also have presentations done in their towns.”

Councilman Irizarry had a few remarks, “I went to an opioid workshop in another city which is doing these same types of programs.”

Nor'Easter Hits Perth Amboy 3/7/18

*Photos by Paul W. Wang



A nor'easter hit the East Coast. Perth Amboy was one of the towns in Middlesex County that escaped a large amount of snow. Some areas of New Jersey received up to 25 inches of snow. Thankfully, the next day, the sun came out; the temperature went up and helped residents and store owners clear their properties quickly.

Code Enforcement Off of the Hot Seat 2/26/18 Caucus

PERTH AMBOY – There were two communications: 2 & 3 concerning zoning violations that a City Resident has complained about several times what is happening in her neighborhood.

Council President William Petrick had asked B.A. Adam Cruz to have the prosecutor provide an explanation as to why the case had been postponed for another 30 days. In a further communication, Cruz responded, “It was a judge, not the prosecutor who granted the lot owner the additional time.”

Councilman Irizarry asked, “Did the prosecutor recommend that additional time be given to the judge?”

Petrick responded, “That’s usually how it’s done.”

Code Enforcement Director Jamie Rios then came forward. He explained, “I was not in that meeting. This matter will be going to the Zoning Board.”

Irizarry then apologized by stating, “We are always criticizing Code Enforcement. The court did not follow the recommendations of Code Enforcement.”

Councilman Fernando Gonzalez then asked, “Is it standard to give a 30-day extension to make an application to the Zoning Board? This gives them 30 more days to continue the violations. This got resolved behind closed doors. The violations were never heard.”

Rios then went on to say, “They are scheduled for the 3/8/18 Meeting.”

Councilman Joel Pabon concluded the conversation, “This sends a bad message to the community. Violations can continue while you have a 30-day stay.”

Coughlin, Schaer & Lampitt Legislation to Combat Surprise Out-of-Network Medical Bills Clears Assembly Panel

Pro-Patient Health Care Reform Bill Advances

Bill is Among Speaker Coughlin’s Top Priorities

Press Release 3/5/18

(TRENTON) – Major legislation sponsored by Assembly Speaker Craig Coughlin, Assemblyman Gary Schaer and Assemblywoman Pamela Lampitt to protect patients by eliminating surprise out-of-network medical bills was advanced Monday by an Assembly panel.

The bill (A-2039) – which is among Coughlin’s top priorities – is designed to help those burdened by surprise medical bills after medically necessary emergency services or inadvertent out-of-network care.

It reforms the health care delivery system in New Jersey to increase transparency in pricing for health care services,

enhance consumer protections, create an arbitration system to resolve billing disputes and contain rising costs associated with out-of-network health care services.

“Far too many New Jersey families – even those with quality health benefits plans – find themselves fighting over thousands of dollars in out-of-network charges they never even had the opportunity to review – let alone agree to – before receiving medical attention,” said Coughlin (D-Middlesex). “This is about putting patients first and defending the consumer’s right to be able to make an informed decision about how to proceed with his or her health care.”

“If given the choice between continuing with medical care that ultimately would lead to substantial out-of-pocket costs and considering other options that carry a lower price tag, the vast majority of reasonable New Jersey residents certainly would choose the latter, but the problem, at present, is that they don’t have that choice,” said Schaer (D-Bergen/Passaic). “By implementing these reforms, increased transparency in out-of-network services chief among them, this legislation will make health care more affordable for consumers and make the system more efficient overall.”

“This is a pro-patient legislation that will keep residents aware of out-of-network ser-

vices or doctors,” said Lampitt (D-Camden/Burlington). “It is time we introduce a level of transparency to the health care industry in New Jersey to enable everyone involved to make well-informed decisions.”

The bill reforms several aspects of the state’s health care system, including:

• DISCLOSURE

The bill places responsibilities on health care facilities and health care professionals to notify patients about services that they will provide.

Specifically, with regard to health care facilities, before scheduling an appointment with a covered person for a non-emergency or elective procedure, and in terms of the covered

person typically understands, a health care facility is required to:

- disclose whether the health care facility is in-network or out-of-network with respect to the covered person’s health benefits plan;
- advise the covered person to check with the physician arranging the facility services to determine whether that physician is in-network or out-of-network and provide information about how to determine the health plans participated in by any physician reasonably anticipated to provide services;
- advise the covered person that

*Continued on Page 8

If It's Local - It's Here!



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Resident Has a Lot on His Plate
2/26/18 Caucus & 2

PERTH AMBOY – Resident Anthony Granger wanted to know if curb to curb cleaning has been implemented yet.

Director of Public Works Frank Hoffman said, “It’s being done mostly downtown, but we’re looking to go to Budapest and other sections of town.”

Council President Bill Petrick then told the Resident, “Rules and dates for this will be posted.”

Granger then asked, “Does the City have shelters for the homeless?” He then complained about the homeless who hang out inside and outside of the library.

Law Director King responded, “The homeless people can go into the library. If there’s a safety issue, then the police get involved. There are places they can go. The police do not patrol the library regularly. They are called on an on-need basis.”

B.A. Cruz then spoke up, “The police do spot checks, and they will respond if the library staff or someone calls if there’s concerns about the homeless situation.”

Granger then asked, “What is the latest about the elevator not working in City Hall?”

Hoffman responded, “Certain parts have to be replaced such as the power unit. We have to make sure the elevator is up to the (present) safety codes. It will take several weeks to fix.”

It would be too Expensive
2/28/18 Caucus

PERTH AMBOY – There was a discussion about the continuation of digging up streets in the City. City Engineer Jeff Rauch came forward. “Milling, paving, and handicapped ramp upgrades will be taking place. There will also be drain improvements for High Street which can only be done in phases because of its width. It will be too expensive to do it all at once.” He then talked about Lawrie Street, “This is a City Road and we’re taking out concrete to put in asphalt to make it handicapped accessible.”

Councilman Fernando Gonzalez questioned, “Did you inspect these intersections for work to be done? I’m looking at the information that was given to us. On Fayette and High Street, it says that work should be done for one block in each direction on Fayette. Fayette to the south is not in that poor of a condition.”

Council President Petrick asked, “What part of High Street is the water company responsible for?”

Rauch stated he had to look into it. “We received grant money for Rector Street. The Department of Transportation said they could not give us funding for Fayette Street. They gave me numbers to contact different federal agencies to apply for grant money (for additional work).”

CITY OF PERTH AMBOY, NJ
NOTICE OF PUBLIC HEARINGS
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
and
HOME INVESTMENT PARTNERSHIP PROGRAM
2018/2019 PROGRAM YEAR

They City of Perth Amboy is planning for the FY 2018/2019 Community Development Block Grant Program (CDBG) and the HOME Investment Partnership programs which are funded by the Department of Housing and Urban Development (HUD) to assist persons who have low-to-moderate incomes, remove slums and blight, and/or address urgent needs. The City has received the allocations in the amount of \$549,874 for CDBG and \$263,904 for HOME.

Public Hearings are being scheduled in the initial stages of the 2018/2019 Annual Plan. The information received from interested individuals at the hearings will assist the City and the Community Development Advisory Committee in the preparation of the 2018/2019 Annual Plan. The hearings are designed to obtain resident’s views and to respond to questions. Residents are invited to provide written or verbal comments at or prior to the hearings. Information will be made available to citizens regarding application procedures, timing, eligible activities, and other regulations related to the CDBG and HOME Programs. As contained in the 2015-2019 Consolidated Plan the housing and community development priorities of the City are as follow: provide a suitable living environment; provide decent affordable housing and create or expand economic opportunities. These priorities will be reviewed and the public is encouraged to comment.

The first public hearing is set to be held on Tuesday, March 20, 2018 at 1:00 P.M. at the Council Chambers of Perth Amboy City Hall, 260 High Street, Perth Amboy, NJ 08861. The draft 2018/2019 Annual Action Plan will be prepared following the close of the committee review. This document will be available for the public review in the Office of Economic and Community Development from Monday, March 26, 2018 to Thursday, April 12, 2018 in order to meet the timing and submission requirements established by HUD. The City will hold a second public hearing on Tuesday, April 17, 2018 at 6:00 P.M. at the Council Chambers of Perth Amboy City Hall, 260 High Street, Perth Amboy, NJ 08861, to receive comments on the proposed Plan prior to finalizing this document by Friday, April 20, 2018.

Comments can be sent via email to Adam E. Cruz, Business Administrator and Director, Office of Economic and Community Development, acruz@perthamboynj.org or through mail at 260 High Street, Perth Amboy, NJ 08861.

Wilda Diaz, Mayor
City of Perth Amboy

Adam E. Cruz, Business Administrator
Director, Office of Economic and Community Development

Fire Safety Initiative, Perth Amboy, 3/10/18
**Photos submitted by the City of Perth Amboy*



PERTH AMBOY – The Fire Safety Initiative took place on Saturday, March 10th. “I am so proud of the volunteers who gathered, as we partnered with American Red Cross New Jersey Region, Sound the Alarm Event in Perth Amboy to keep our residents safe and informed. Volunteers visited homes and went door-to-door to hand out fire safety information and install smoke alarms in the outer State Street area. Our Fire Safety program has been an ongoing initiative for the past 4 weeks. We have visit several neighborhoods throughout the city and the response has been overwhelming and well received by the community. Many thanks to our volunteers and donors who made this possible,” said Mayor Wilda Diaz.

If you are need of a complimentary smoke alarm installation and you are a city resident, please call 732-376-5419 to set up an appointment today.

**New!!! Extended Hours at
The Department of
Code Enforcement**
Starting April 5th

Press Release 3/11/18
PERTH AMBOY, NJ— Mayor Wilda Diaz is pleased to announce new evening hours being offered at the Department of Code Enforcement.

Effective Thursday, April 5, 2018 through October 25, 2018, the Department of Code Enforcement will be extending its usual (9:00 a.m.-5:00 p.m.) Thursday operating hours to better serve the public. The Department of Code Enforcement, located at 375 New Brunswick Avenue, will now be open late until 7:00 p.m. every Thursday.

Services include submittal and pick-up of all permits, as well as Life Hazard and Non-Life Hazard Fire Prevention. Additionally, code compliance inspections will be provided.

For inquiries related to services, fees and general ques-

tions, please the Department of Code Enforcement at: (732) 826-0183.

About the Department of Code Enforcement
The Department of Code Enforcement is responsible for the prevention, detection, investigation and enforcement of violations of statutes or ordinances regulating public health, safety, and welfare, business activities and consumer protection, building standards, land-use, or municipal affairs. Code Enforcement Inspectors are ensuring compliance with codes, regulations, and permits in a proper, timely fashion within the limits of the law.

For additional information about the City of Perth Amboy, please visit: www.ci.perthamboy.nj.us.

Attend Public Meetings *Have Your Voice Heard!*

**DVD/Media
Drive**

SOUTH AMBOY - Please place your unwanted DVDs, Blu-Ray, CDs, and video games in good condition, into the collection boxes at the Dowdell Library, or Madura Pharmacy Your contributions will be donated to the Dowdell Library to help enhance its current collection. Larger collections call Grace at 732-721-6592 for pick-up Thank you for your support! This on-Going Collection Drive is Sponsored by the Dowdell Library Foundation, Inc.

**Gateways to
History**

WOODBIDGE - The Historical Association of Woodbridge Township Membership Meeting will be on Monday, March 26, 2018 at 7 p.m. at the Fellowship Hall at The Old White Church, 600 Rahway Avenue, Woodbridge.

Celebrated authors and presenters Dr. Jude M. Pfister and Gordon Thomas Ward will present an illustrated talk with different perspectives on the era of the American Revolution. Dr. Pfister, a member of the National Parks Service, Morristown, NJ is the author of The Jacob Ford, Jr. Mansion and The Fords of New Jersey. He will discuss the Ford Family of Morris County and their mansion, the 1780 Headquarters of George Washington. (Jacob Ford, Jr.'s grandfather was John Ford, an original settler of the Fords section of Woodbridge Township.) Gordon Ward, the author of A Bit of Earth and Ghosts of Central New Jersey, will discuss the 1779-1780 encampment of the New Jersey brigade in Jockey Hollow and their encampment site and entertain us with seldom-heard ghost stories connected with local historical sites.

For more information: Brenda Velasco, Township Historian 732-428-2403

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**2018
STATE OF THE CITY**



LOCAL PERSPECTIVE

EDITORIAL

A Celebration of International Women's Day Thursday, March 8, 2018

From Beijing, China. Vao Jinfeng, is a 30-year-old Deputy Chief of Commando under the Beijing Railway Police Force. She is the first woman who is training the new male members, instructing them on physical training, shooting, comprehensive skills and other subjects. Kudos to Vao Jinfeng and much respect to her. **Photo AP*



More and more women are employed in nontraditional roles. Let's not forget the women in the past who had to work in factories as welders, pilots, WAACs, WASPs, and WAVs. Perth Amboy City Historian Anton Massopust remembers the women in their uniforms in Perth Amboy. Mr. Massopust stated his mother, Anne Hallahan served as a Red Cross Instructor. In England, the now the then Princess Elizabeth II (now Queen) drove an ambulance during the bombing raids in London. As we have mentioned in previous columns, many women had to take over non-traditional roles while men served overseas in WWII. **Photo AP*

Willa Beatrice Brown is a woman of firsts. She was the first African-American Woman to: earn her pilot's license in the US. and run for US congress, to be an officer in the Civil Air Patrol and the first woman in the United States to have both a pilot's license and a mechanic's license. She was a lifelong advocate for gender and racial equality in flight and in the military. *Source Wikepedia*



We Value Your Opinion Send Us a Response!

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THE COMMUNITY VOICE

Why School Shootings Today?
Friday's Opinion page had a letter that claimed the Constitution did not define the word "arms". The authors of the Second Amendment used the widest possible definition for this right. It was the attempt to confiscate guns that caused the battle of Concord and Lexington, then the Revolutionary War. Did someone sleep during their

Free Flights to Cuba
President Trump just sign an Executive Order - 2018 Amendment to The Manual for Courts-Martial, United States

Sex Education
I read with interest the "City of Perth Amboy Celebrates Women's History Month" in the March 7, 2018 edition of The Amboy Guardian.
In the article, Neeti Misra, MD, Director of Women's Health Center, Hackensack Meridian, Raritan Bay Medical Center, Perth Amboy is quoted. She says that "Girls are becoming sexually active younger and younger. It's important to get the HPV Vaccination for young adults: male and female." She also advocates artificial birth control for them.
Exactly how young does Dr. Misra expect to prepare adolescents for the hazards of sexual intimacy? At twelve years of age? Ten-years of age? Are we soon going to be "educating" kindergarteners about sex education? What ever happened to telling youngsters that

history course?
An unnamed writer supported a Sporting Goods corporation that banned sales to those under 21 years. Blaming everyone under 21 because of one 19-year old's crime is emotional and irrational. If a 19-year-old driver did wrong should all those under 21 years be punished? Collective guilt is foolish.
These proposals ignore the lack of medical care needed for these at-risk people. Could Medicare for those under 21 have treated their problems?

issued March 1, 2018. Chapter 47 of the title 10, United States Code (Uniform Code of Military Justice (UCMJ), 10 USC, 801-946).
Why is he doing this? There's lot of military flights going to

Canada has a higher rate of fire-arms ownership than the US; does its National Health Care prevent such shootings?
To claim the resistance to "gun control" (really gun prohibition) is based on greed is nonsense. Should everyone's rights be abolished because of one person's crimes? The Bill of Rights was passed to preserve people's natural rights. How many relate these crimes to the economic problems of the last decades?
Ronald A. Sobieraj

Cuba - the so-called Government Express! They only serve bottled water and peanuts. Can you guess why?
Orlando "Wildman" Perez

chastity is the best practice? A sexual encounter has not only dire physical consequences, but emotional ones, as well.
Parents and educators should promote chastity for our children and teenagers. You would then not need vaccinations and precautions against sexually transmitted diseases. We would then have the return of innocence to our children which is so lacking today. Promoting safe and responsible sex within the state of marriage is the best way to protect our youngsters as well as adults. If we returned to this type of morality, perhaps girls and women would not be sex objects to be used and discarded as we see in the media and in daily life.
According to the Food and Drug Administration, it's been found that the effects of continuously raised estrogen levels in the female body due to tak-

ing birth controls pills may include the potential risk of breast cancer, potential increased risk of blood clots, heart attack and stroke, increased blood pressure, symptoms of depression and anxiety, and other risks. Some other methods of artificial birth control also have harmful side effects. The health of women is clearly at risk.
Misra also advises pregnant women to have genetic testing. However, chorionic villus sampling (CVS) and amniocentesis have a small risk of miscarriage. And what if a potential birth defect is detected? Many choose abortion in that case, tragically ending the life of their child. We are becoming a nation that wants only the fittest specimens, a master race that does not let the vulnerable who also have God-given value survive.
Marianne Zanko Komek



Canadian woman pilot
**Photo AP*



For a stay at home mom with two children. The total salary of all those jobs should be roughly \$118.899 for all the work they do. *Source: Salary.com *Photo courtesy of Crystal Craig—Dreamstime.com*

Let's not forget the women who are still being oppressed in the world and those who are fighting for them and those who lost their lives or their freedom in this battle. Their struggles continue and let's support those who are battling for them. **Photo AP C.M. & K.M.*



Keep those Letters Coming! We Love to Hear From You! E-mail letters to the editor to amboyguardian@gmail.com or write to the paper at Letters to the Editor, The Amboy Guardian, P.O. Box 0127, Perth Amboy, NJ 08862-0127. Letters must include your full name, address and daytime telephone number or cell phone number for verification. First time letter-writers must be called for verification or your letter will not be published. If you are a public official, please include your title. All letters are subject to editing or rejection. All submissions may be published or distributed by us in print, electronic or other forms. Opinions expressed in Letters to the Editor are those of the writers and do not represent or reflect the views of the Amboy Guardian.



Where to Find Us . . .

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REO DINER392 AMBOY AVE.
ST. JOSEPH'S SENIORS RESIDENCE1 ST. JOSEPH'S TERR.

Volunteer Firefighters Needed

PERTH AMBOY - The Perth Amboy Fire Department: Volunteer Division needs members. Accepting men and women ages 18 years or older. Volunteers must be a Perth Amboy resident. For more information please contact 732-442-3430.

Kearny Cottage Open

PERTH AMBOY - Come visit the historic home of Commodore Lawrence Kearny. The Cottage is located at 63 Catalpa Ave, Perth Amboy, and is open on Mondays and Thursdays from 2 p.m. - 4 p.m. and the last Sunday of the month from 2 p.m. - 4 p.m. by appointment. The Kearny Cottage needs your help. Anyone interested in joining the Kearny Cottage Historical Society please contact 732-293-1090. We are on the web! www.KearnyCottage.org

Historic Surveyor General's Office

PERTH AMBOY - The Historic Surveyor General's Office, which is adjacent to Perth Amboy City Hall, is now open for tours. At one time, this structure was the meeting place of the East Jersey Board of Proprietors & housed their records. Presently the Surveyor General's Office is displaying artifacts from the John Watson (1685-1768) archaeological site along with other items from Perth Amboy's rich history. Perth Amboy history DVDs are also available.

Free tours are available Mondays & Tuesdays from 10:00 a.m. to 4:00 p.m. Clubs, classrooms & groups are welcome. Come & view this newly restored building! For more information call William Kurzenberger: 732-826-0290 ext. 4862

Proprietary House Open

PERTH AMBOY - The Proprietary House, the last official Royal Governor's residence still standing in the original 13 colonies, is open every Wednesday from 1:00 p.m. to 4:00 p.m., for tea and tours. Tea is served in our atmospheric candle-lit wine cellar, and includes our delicious homemade desserts and assorted teas. A \$10 donation, \$5 for children under 12, covers both the tea and a mansion.

Although the house is still in the process of being restored, some rooms have been newly decorated. Go back in time and learn about William Franklin and other residents of the house. It's a perfect way to spend a pleasant afternoon. The gift shop is also open.

Groups are welcome, although reservations are required for groups over six people. The Proprietary House is located at 149 Kearny Ave., Perth Amboy, NJ. Tel. 732-826-5527 E-mail: info@proprietaryhouse.org. Follow us on our website, www.theproprietaryhouse.org and or/ Facebook.

Community Calendar

Perth Amboy

MON. Mar. 12 City Council, Caucus, 4:30 p.m.
City Hall, High St.
WED. Mar. 14 Board of Education, 5:30 p.m.
McGinnis School, State St.
• City Council, Regular, 7 p.m.
City Hall, High St.

South Amboy

WED. Mar. 21 City Council, Business 6 p.m.
City Hall, N. Broadway
• City Council, Regular, 7 p.m.
City Council, N. Broadway

Please Submit Your Events
to AmboyGuardian@gmail.com

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Safety Announcement From Mayor Wilda Diaz Regarding the Recent Incidents in NYC and NJ

We are taking safety precautions in the City of Perth Amboy, emphasize that it is important:

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FOR ALL NON-EMERGENCIES, DIAL: 732-442-4400

Deadline for Print Ads:

7 p.m. Thursday

Office Hours:

Mon. - Wed. 9 a.m. - 5 p.m.

Thurs. 10 a.m. - 7 p.m.

Fri. 9 a.m. - 3 p.m.

Author Debbie Doctofsky-Solomon Visits Perth Amboy Free Public Library, 3/3/18

**Photos by Katherine Massopust*



PERTH AMBOY – Author Debbie Doctofsky-Solomon read her children's books in which one can explore Nepal, Nicaragua and Vietnam with beautifully illustrated multicultural books at the Perth Amboy Library on Saturday, March 3rd in the Children's Room, 196 Jefferson St., Books were available for purchase. The event was sponsored by the Friends of Perth Amboy Free Public Library.

Corned Beef & Cabbage Dinner, American Legion, Perth Amboy 3/10/18

**Photos by Katherine Massopust*



Gift Auction, Ukrainian Assumption Church, Perth Amboy 3/4/18

**Photos by Paul W. Wang*



Check out Our Website for Breaking News! www.amboyguardian.com

PBS Films at the Proprietary House,
Perth Amboy 3/10/18

**Photos by Renee Skelton*





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Joseph P. Diaz
Manager
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Gary Earl Rumpf
Director
NJ LIC No. 3353

Tooling Around the Township

Mayor John E. McCormac
WOODBIDGE – Tooling Around the Township is a program that organizes teams of local community volunteers to make repairs to the homes of senior citizens, disabled, and low-income residents unable to do so themselves or residents presently facing a financial hardship.

You and/or organization or business can play an important role in this annual community effort by volunteering a few hours of your time on Tooling day or by donating materials/supplies.

We Need: Volunteers – both skilled and unskilled. (Please complete VOLUNTEER Form on website)

Sponsors/Donations – you can support this project monetarily, by employee volunteers and/or donation of materials such as paint brushes, roofing materials, etc. (Please complete Sponsors/Donations Form on website.)

If you or someone you know fits the program criteria stated above and could use the help of this program or would like to volunteer, donate or be a sponsor, please call 732-602-6015. More information can be found on the Township’s website www.twp.woodbridge.nj.us or by emailing tooling@twp.woodbridge.nj.us Tooling Around the Township is Saturday, April 28, 2018.



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1201 E. Grand St., Unit 3A, Elizabeth, NJ 07201
Phone: 908-351-0957; Fax: 908-351-0959

Do you or someone you know have Old Photographs or Documents?

The Kearny Cottage Historical Society is Looking for Old Photos and Documents of Perth Amboy, South Amboy, Woodbridge, Fords, etc. (Local Area) For an Archiving Project - Your Photos & Documents will be scanned into digital format & returned to you.
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AG

Coughlin, Schaer & Lampitt Legislation

**Continued From Page 1*

at a health care facility that is in-network with respect to the person’s health benefits plan that the covered person will have a financial responsibility applicable to an in-network procedure and unless the covered person has knowingly, voluntarily, and specifically selected an out-of-network provider to provide services, the covered person will not incur any out-of-pocket costs in excess of the charges applicable to an in-network procedure; and

- advise the covered person that at a health care facility that is out-of-network with respect to the covered person’s health benefits plan that certain health care services will be provided on an out-of-network basis.

In addition, in a form that is consistent with federal guidelines, a health care facility is required to establish, update, and make public through posting on the facility’s website a list of the facility’s standard charges for items and services provided by the facility.

If the network status of the facility changes as it relates to the covered person’s health benefits plan, the bill requires the facility to notify the covered person promptly.

With regard to health care professionals, the bill requires that a professional disclose to a covered persons in writing or through an internet website the health benefits plans in which the health care professional is a participating provider and the facilities with which the health care professional is affiliated before the provision of non-emergency services, and verbally or in writing, at the time of an appointment.

If a health care professional does not participate in the network of the covered person’s health benefits plan, the health care professional shall, in terms the covered person typically understands:

- inform the covered person that the professional is out-of-network and that the amount or estimated amount the health care professional will bill the covered person for the services is available upon request;
- upon receipt of a request from a covered person, disclose to the covered person in writing the amount or estimated amount that the health care professional will bill the covered person absent unforeseen medical circumstances that may arise when the health care service is provided;
- inform the covered person that the covered person will have a financial responsibility applicable to health care services provided by an out-of-network professional; and
- inform the covered person to contact the covered person’s carrier for further consultation on those costs.

A health care professional who is a physician is also required to make certain notifications concerning health care providers scheduled to perform anes-

thetology, laboratory, pathology, radiology, or assistant surgeon services in connection with care to be provided in the physician’s office or whose services will be arranged by the physician and are scheduled at the time of the pre-admission, testing, registration, or admission.

The bill also places a variety of responsibilities on health insurance carriers. Specifically, a carrier must update the carrier’s website within 20 days of the addition or termination of a provider from the network or a change in a physician’s affiliation with a facility. With respect to out-of-network services, for each health benefits plan offered, a carrier is required to, consistent with state and federal law, provide a covered person with:

- a clear and understandable description of the plan’s out-of-network health care benefits, including the methodology used by the carrier to determine reimbursement for out-of-network services;
- the allowed amount the plan will reimburse under that methodology;
- examples of anticipated out-of-pocket costs for frequently billed out-of-network services;
- information in writing and through an internet website that reasonably permits a covered person or prospective covered person to calculate the anticipated out-of-pocket cost for out-of-network services in a geographical region or zip code based upon the difference between the amount the carrier will reimburse for out-of-network services and the usual and customary cost of out-of-network services;
- information in response to a covered person’s request, concerning whether a health care provider is an in-network provider;
- such other information as the commissioner determines appropriate and necessary to ensure that a covered person receives sufficient information necessary to estimate their out-of-pocket cost for an out-of-network service and make a well-informed health care decision; and
- access to a telephone hotline that shall be operated no less than 16 hours per day for consumers to call with questions about network status and out-of-pocket costs.

The bill also addresses situations in which a carrier authorizes a covered health care service to be performed by an in-network health care provider with respect to any health benefits plan, and the provider or facility status changes to out-of-network before the authorized service is performed. The bill requires the carrier to notify the covered person that the provider or facility is no longer in-network as soon as practicable. If the carrier fails to provide the notice at least 30 days prior to the authorized service being performed, the covered person’s financial responsibility shall be limited to the financial responsibility the covered person would

have incurred had the provider been in-network with respect to the covered person’s health benefits plan.

•OUT-OF-NETWORK BILLING

The bill protects a covered person receiving medically necessary services at any health care facility on an emergency or urgent basis by prohibiting the provider from billing the covered person in excess of any deductible, copayment, or co-insurance amount applicable to in-network services pursuant to the covered person’s health benefits plan.

With regard to medically necessary services at an out-of-network health care facility on an emergency or urgent basis, if the carrier and facility cannot agree on a reimbursement rate for these services within 30 days after the carrier is billed for the service, the carrier or health care facility may initiate binding arbitration.

The bill also requires health care facilities that are in-network with respect to any health benefits plan to ensure that:

- all providers providing services in the facility on an emergency or urgent basis accept reimbursement rates in accordance with the bill’s provisions;
- all health care professionals that are contracted with the facility to perform services in the facility are also in-network with respect to all health benefits plans with which the facility is in-network; and
- to report certain information to the Department of Health.

The bill also provides that if a covered person receives: inadvertent out-of-network services; or medically necessary services at an in-network or out-of-network health care facility on an emergency or urgent basis, the health care professional performing those services shall:

- in the case of inadvertent out-of-network services, not bill the covered person in excess of any deductible, copayment, or co-insurance amount; and
- in the case of emergency and urgent services, not bill the covered person in excess of any deductible, copayment, or co-insurance amount.

If the carrier and the professional cannot agree on a reimbursement rate for these ser-

vices within 30 days after the carrier is billed for the service, the carrier or professional may initiate binding arbitration.

• ARBITRATION

For emergency and out-of-network billing situations between providers and carriers, the bill establishes an arbitration system.

• ARBITRATION BY SELF-FUNDED PLAN MEMBER OR OUT-OF-NETWORK PROVIDER

In the case of a member of a self-funded plan that does not elect to opt-in to the arbitration and balance-billing protections of the bill, the plan member or out-of-network health care provider may initiate binding arbitration to determine payment for the services by filing a request with the department.

• INCREASED TRANSPARENCY

The bill also provides that on or before January 31 of each calendar year, the commissioner shall consult with the Department of the Treasury, the relevant professional and occupational licensing boards within the Division of Consumer Affairs in the Department of Law and Public Safety, and the Department of Health to obtain information to compile and make publicly available certain information, on the department’s website, including a list of all arbitrations filed and the award amount.

The bill provides that a carrier shall provide a written notice to each covered person of the protections provided to covered persons pursuant to the bill. The notice shall include information on how a consumer can contact the department or the appropriate regulatory agency to report and dispute an out-of-network charge. The notice shall be posted on the carrier’s website.

The bill also provides that a carrier shall calculate, as part of rate filings required to be filed under New Jersey law, the savings that result from a reduction in out-of-network claims payments pursuant to the provisions of the bill. The department is required to make that information available on the department’s website.

• PROVIDER NETWORK AUDIT

Under the bill, a carrier that

offers a managed care plan is required to provide for an annual audit of its provider network by an independent private auditing firm. The audit is to be at the expense of the carrier and the carrier shall submit the audit findings to the commissioner. The commissioner will make the results of the audit available on the department’s website.

• WAIVER OF COST SHARING

The bill also provides that it is a violation of the bill’s provisions if an out-of-network health care provider, directly or indirectly related to a claim, knowingly waives, rebates, gives, pays, or offers to waive, rebate, give or pay all or part of the deductible, copayment, or coinsurance owed by a covered person pursuant to the terms of the covered person’s health benefits plan as an inducement for the covered person to seek health care services from that provider.

• PENALTIES

A person or carrier that violates any provision of the bill, or the rules and regulations adopted pursuant thereto, is liable to a penalty. Further, upon a finding that a person or carrier has failed to comply with the requirements of the bill, including the payment of a penalty, the commissioner may:

- in the case of a carrier, initiate such action as the commissioner determines appropriate;
- in the case of a health care facility, refer the matter to the Commissioner of Health for such action as the Commissioner of Health determines appropriate; or
- in the case of a health care professional, refer the matter to the appropriate professional and occupational licensing board within the Division of Consumer Affairs in the Department of Law and Public Safety for such action as that board determines appropriate.

Finally, the effective date of the bill is the 90th day following enactment.

The bill was released by the Assembly Financial Institutions and Insurance Committee.

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Palm Cross Sale

SOUTH AMBOY – Sacred Heart Altar Rosary Society will offer beautiful palm crosses for purchase during the weekends of March 10 & 11, 17 & 18 and 24&25. Sales on Saturday will be from 4 p.m. to 6 p.m. and Sunday from 6:30 a.m. to 1 p.m. in front of Memorial Hall, 531 Washington Ave. The cost is \$8 for open cross or \$15 for two. Remember your departed loved ones during this holy season with decorative cemetery crosses. Call Virginia for more information 732-721-1521.

Smart Driver Course

SAYREVILLE - An AARP sponsored "A Smart Driver Course" will be held at the Sayreville Senior Center, 423 Main St on Friday, April 13th from 8:30 am – 2:30 pm. The cost is \$15.00, for A.A.R.P. members and \$20.00 for non-members. Payment is collected prior to the course in the form of CHECKS only made payable to "AARP". Upon completion of the course, students receive a Certificate of Completion, which will entitle them to a 5% discount on the major portion of their automobile insurance premium for 3 years. Two points will be deducted from their Motor Vehicle record, if applicable. Pre-registration is required. This course is open only to those who have a New Jersey Driver's License. To register, please call the Senior Center at 732-390-7058.

ReferenceUSA Business Networking Breakfast

Press Release 3/5/18
WOODBIDGE TOWNSHIP - On Thursday, March 29 from 9:00 a.m. to 11:00 a.m., the Woodbridge Public Library cordially invites local businesses to attend a free Business Networking Breakfast at the Main Library with special guest speaker Bill Loges of ReferenceUSA.

Come and learn how you can use ReferenceUSA, a powerful and flexible business database, to gain a competitive advantage by leveraging targeted information to cultivate your business growth.

Mr. Loges will demonstrate how ReferenceUSA will allow you to target new customers, research competitors, and develop a client list, as well as create sales lists; find competitors' reports, free credit scores and UCC filings; view management directories and industry profiles; research business demographics; and find the latest industry news – all for free with your Woodbridge Public Library card.

A light continental breakfast from Knot Just Bagels will be served.

There is no charge to attend, but registration is required. Call 732-634-4450 x7120 or go online at <http://www.woodbridge-library.org/> to register. The registration deadline is Monday, March 26.

The Woodbridge Main Library is located at 1 George Frederick Plaza, Woodbridge, NJ.

"9 Commerce Lane Preserving the Thomas Peterson House Site"

PERTH AMBOY - Perth Amboy is proud of having been home to Thomas Mundy Peterson when he cast his historic vote on March 31, 1870, the first vote cast by an African-American after the passage of the 15th Amendment.

Now we know where his home once stood! The house is long gone, and the property slated to become a parking lot. Since there had only been minor later construction, it's possible that an archaeological investigation may still turn up artifacts from Peterson and his family.

Historian and author Gordon Bond will be discussing his research and hopes for taking advantage of this important opportunity.

Refreshments will be served. The lecture takes place on Friday, March 23, 7 p.m. at the Perth Amboy Free Public Library, 196 Jefferson Street, Perth Amboy, NJ. For more information, please call 732-826-2600.

PAHS Class of 1958 Reunion

PERTH AMBOY - The 60th reunion for the PAHS class of 1958 is on Sunday, April 8, 2018 at the Grand Marquis, Rte. 9 South, Old Bridge, from 1 until 6 p.m. The cost is \$65. Carol Zick Chojnacki has a wonderful fun day planned. There will be a cash bar cocktail hour with hot and cold appetizers followed by a delicious buffet. The cash bar will be available for the rest of the fabulous day as well dancing to the oldies but goodies.

For those of you traveling a distance, the Hampton Inn on Route 9 North, in Woodbridge is convenient and nice. The phone number is 732-855-6900. It is about 15 minutes away from the Grand Marquis, and has a shuttle from the airport and I think to the Grand Marquis. You can try Trivago, Expedia, Kayak, etc. for rates or other hotels nearby. They have a nice breakfast and Millers Ale House, Pizza Hut, Longhorn, McDonalds and Walmart are right there. For more detailed directions, GOOGLE it. There are other hotels on Route 18 also.

If there are any of you that graduated from PAHS a different year close to ours, or went to St. Mary's, or have some ties to Perth Amboy, YOU ARE INVITED. We all share a lot of memories of football games, basketball games, dances, drive-ins, buzzing the stem, and more. It should be a great party.

If you plan to come and we hope you do, please send a check made payable to Carol Zick Chojnacki, 174 Ryan Road, Marlboro, NJ 07746-1831 by March 17. The cost is \$65. You can call her of your intentions at Delicious Orchards 732-462-1989. You can also call me at 732-826-9466. My email is babsmsottilaro@gmail.com. LETS PARTY LIKE IT'S 1999.

Annual Cabbage & Noodle Sale

PERTH AMBOY - St. John's Evng. Lutheran Church is having a cabbage & noodle sale. Orders taken March 4th through March 21st. Pick up will be at 664 Amboy Ave (use the side door on Meredith St.) on Sunday March 25th from 11:00 a.m. to 1:30 p.m. Contact Lorraine at 732-996-8860 or kookie.mc@verizon.net to place your order. Cost: \$6.00 for 1 pound or buy 3 lbs. or more save \$1.00 per pound!

Fish Fry

PERTH AMBOY – St. John Paul II Parish is sponsoring a Family Fish Fry on Friday, March 23, 2018 from 5 p.m. to 8 p.m. It will be held at St. Stephen's Church cafeteria on 500 State Street. Take-out is also available. The menu is either fried fish or pierogies, salad, and two sides. Dessert and coffee or tea are also included. Soda and bottled water will be available for purchase. The price is \$10 for adults and \$6 for children (5-10-years-old). For tickets call 732-826-1395. The deadline for ticket sales is March 20, 2018.

Fish & Chicken Fry

SAYREVILLE - The First Presbyterian Church of Sayreville will be having a Fish and Chicken Fry on Friday, March 16, 2018. Tickets are \$15.00 in advance and there are limited tickets available at the door. Chicken is available by advance order only. Take-outs will begin at 5:00 p.m. and dining room seating will be from 5:30 p.m. - 7:00 p.m. For tickets please call 732-257-6353 or e-mail us at churchoffice172@optimum.net.

Scholarships Available

MIDDLESEX COUNTY - Zeta Phi Beta Sorority, Inc. Omega Mu Zeta Chapter of Middlesex County is now accepting applications from qualified High School Students living in Middlesex County, for one of five general scholarship awards to be used towards tuition, books, and supplies. Download the application from www.omegamuzeta.com. Requirements are as follows: minimum grade point average of (GPA) of 2.5, and demonstrate leadership through extra-curricular activities and community service. All scholarship winners must attend the Zeta Youth Rocks Awards Ceremony on Saturday, June 18, 2018.

The completed application along with required documents must be postmarked no later than Tuesday, May 1, 2018, to: Scholarship Committee Chairperson c/o Trina Goodwin, 149 George Street, Plainfield, NJ 07062. If you have any questions, please contact Ms. Trina Goodwin at goodwintrina@hotmail.com

Tom's Tax Tips

Answers to Commonly Asked Tax Questions

Courtesy of Tom Ploskanka C.P.A.

With all the headlines about the changes to tax law, you probably have lots of questions. Here are answers to some of the most common questions taxpayers have this year:

Q. I'm hearing about a lot of changes to 2018 taxes. What should I do?

A. You're right, there are a lot of changes in 2018 due to the passage of the Tax Cuts and Jobs Act (TCJA), including to the income tax brackets. The simple answer to the question "What should I do?" is to not make any major changes until you finish filing your 2017 taxes. Once you understand your 2017 tax obligation, you are in a better position to plan for 2018.

However, there are a few things you can start thinking about now. Depending on where you fall in the new income tax brackets, you may want to consider ways to lower your taxable income. This could include increasing your contributions to 401(k) retirement accounts or health savings accounts (HSAs). You'll also want to make sure your employer has adjusted your federal tax withholding so that you don't have to wait to receive a large refund (or tax bill) next year. You can review the IRS withholding calculator using your latest pay stub data to make sure the changes are accurate.

Q. What is the penalty amount if I didn't have health insurance in 2017?

A. The penalty per adult is calculated as the greater of either \$695 or 2.5 percent of your yearly household income, up to a maximum of \$3,264 for individuals or

\$16,320 for a family of five or more. Note that the penalty is still in place for tax years 2017 and 2018. The TCJA eliminates the penalty for 2019 through 2025.

Q. Is Social Security taxed?

A. It depends. You won't pay tax on more than 85 percent of your Social Security income, but how much gets taxed depends on your income bracket. If your combined income is less than \$25,000 for the year, you won't pay tax on Social Security income.

Q. When is the last day to do my taxes?

A. Technically, Tuesday, April 17. But don't wait until the last minute. Ask for help to get started now, or to file an extension so you have time to complete your tax return later. The sooner you file, the sooner you can get your refund. It usually takes about three weeks to arrive from the date you file. Also, remember you need to keep most tax related documents for at least three years, so don't toss your paperwork after you file.

Q. The IRS contacted me, what should I do?

A. Ask for help. There are numerous scammers who impersonate the IRS during tax season. The real IRS will never contact you via social media, email or text message. In addition, an IRS agent will not contact you over the phone unless you first receive official correspondence in the mail. If you have received a notice in the mail, immediately ask for help to determine how to proceed.

These are just a few of the questions people have during tax season. If you have more, don't forget to bring them to your 2017 filing appointment.

Slovak Flag Raising

PERTH AMBOY - Saturday, March 24th at 11 a.m. at City Hall Circle.

Greek Independence Day Flag Raising Ceremony

PERTH AMBOY – The Perth Amboy AHEPA Raritan Chapter #288 presents the Greek Independence Day Flag Raising Ceremony. Join us, so together we can commemorate and show our pride for 197 years of Independence on Friday, March 23, 2018 at 11 a.m. to 2 p.m., City Hall Circle, 260 High St., Perth Amboy. RSVP: by March 12, 2018 George N. Petrakakis – gpetrakakis@outlook.com – 732-522-3797.

Call for Murals Art Exhibit

PERTH AMBOY – Thursday, March 29th at 6 p.m., Perth Amboy Gallery Center for the Arts, 339 Reade St. Perth Amboy. The Gateway Neighborhood Collaborative is putting a call for artists to submit as the next mural in the Gateway Neighborhood. Artwork must incorporate one of the following themes: Perth Amboy History, Perth Amboy Waterfront, Urban Culture, or Education.

How to Submit:

1. Submit your artwork to www.partnernj.org
2. Artists can submit up to 3 works of art
3. Once accepted, artists will receive a confirmation with the application and drop off dates
4. Mural renderings will be on display at the Perth Amboy Gallery Center for the Arts on Thursday, March 29th Art Exhibit.

Book Review: All Men are Created Equal by Eralides E. Cabrera

By: Carolyn Maxwell

In his latest book, Mr. Cabrera continues to have women as the strongest characters. As I was reading this book, it was as if Mr. Cabrera had transported himself back in time when the colonists were fighting for independence from England during the Revolutionary War.

Every character in the book (male, female, all ages, and all ethnicities) were described so vividly, it was as if Mr. Cabrera had metaphorically lived through each of them. This was a period when slavemasters routinely forced themselves on female slaves which produced children. Many of the wives of those slavemasters knew this to be true.

One of these wives vehemently unleashed her anger on the female slave and one of the two children (a female that came of her husband's infidelity). The situation became worse when the slave and that child were both assigned to work in the master's house. Their constant presence was a daily reminder to the slavemaster's wife of her husband's infidelity. The slavemaster and his wife had a daughter who was beautiful, but it was the female child from the slave who outshone that child in beauty. There was no denying this, and even the slavemaster's wife, to her disdain had to acknowledge this.

The female slave had instilled in her children, especially her daughter how important it was

to learn how to read. She would have access to the books in the library at the main house and was able to obtain one of these books to give to her young daughter. She warned her daughter to guard this book carefully and don't let anyone know she had it.

At the end of the day, when they would return to the slave quarters, the child would pull out that book from underneath the mattress. She slowly start reading the words to her mother who was very proud of her daughter's ability to form those words.

The first child of that slave was a male. He had the fortune to be able to work in the blacksmith shop that was on the plantation. This was a coveted position because it enabled him not to have to toil in the fields under the adverse weather conditions from the seasons.

The slavemaster was fair to the slaves under him, but unfortunately, the foreman who made sure the slaves did not slack off when working the fields was cruel and heartless. Events took a turn for the worse when the slavemaster died unexpectedly. The slave whom he had two children with, who unfortunately had a great love for him died a few hours later from a broken heart.

Much to the disdain of the slavemaster's widow, the two children from his liaisons were willed to another plantation owner. This turned out to be a

blessing.

The most interesting aspect of the book is that the most educated characters turned out to be the ones who were denied an education. The women that you least expected turned out to be the most hard-nosed and effective leaders, where even the men had to recognize their strengths.

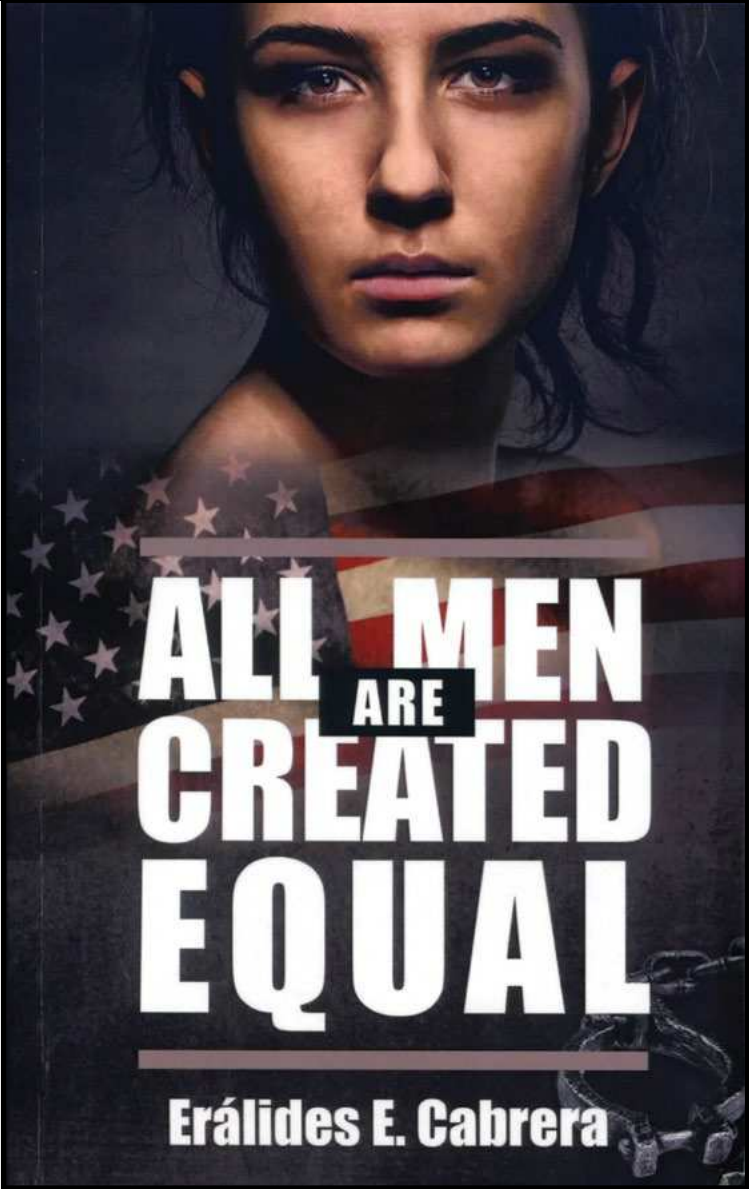
The one character who wielded a lot of power was an older slave who was respected by all, and they knew not to cross her. She was feared, but for all the right reasons.

This book took us to two different worlds: Virginia and then to France where those citizens were starting their own revolution. There's a conflict among slaves from America who were brought over to France to serve their masters. Those slaves knew that they can have freedom in France.

The main character also had a choice to make as to whether she could have freedom in France or return to America to help obtain freedom for others.

I have purposely left out a lot of facts to not spoil the story. You must read the book to find out the hard choice she had to make. There are a lot of intertwining characters and there is one which I found no purpose for having in the book. There was also another child in the book which I thought that character was overdone.

In the past, when I reviewed any of Mr. Cabrera's books, I



always told him that he should have a continuation of some of the female characters, perhaps exploring how they got to be the way they were. In this book, there is no need because

he flushed out the characters so well.

Sweeney-Vitale Bill To Prevent Permanent Homelessness Gains Committee Approval

Legislation Would Replace Temporary Programs for Chronically Ill & Disabled

Press Release 3/5/18

Trenton – Legislation authored by Senate President Steve Sweeney and Senator Joe Vitale that would respond to crisis situations that threaten some of the neediest residents of New Jersey with homelessness was approved by a Senate committee today. The bill, S-866, would create a permanent housing assistance program to help the disabled, chronically ill and long-term unemployed who are confronted with the abrupt termination of temporary services.

“There are no good reasons and no acceptable excuses for not doing what we can to help those who are forced to overcome obstacles in their lives that are thrust upon them,” said Senator Sweeney. “Homelessness is a preventable and curable circumstance that we have the ability to address. This is emergency assistance for those who are homeless or threatened with homelessness. This plan will make a real difference in their lives.”

The state's Housing Assistance and Housing Hardship Extension programs, which provide emergency aid for the disabled, their caregivers, the elderly,

the poor, the homeless and the chronically unemployed, expired in 2015 with no real replacement in place.

“Because the programs in place were temporary the assistance they provided didn't provide the security and certainty for people already facing insecure and uncertain living conditions,” said Senator Vitale. “Some individuals have already been left homeless and countless others are struggling to secure housing aid. But they all deserve the stability of a roof over their head.”

The legislation will replace the three-year “pilot” programs with a permanent emergency assistance plan. The bill would make the funding permanent for individuals who are very low income, receive general assistance benefits, are Social Security recipients, are in imminent danger of homelessness, disabled or those who care for a disabled dependent, or are over 60 years of age and chronically unemployed.

Prior to July 2015, those receiving benefits through the emergency assistance program were granted additional rental assistance beyond the 12

months through pilot programs implemented by the Department of Human Services. These temporary, three-year pilot programs put current participants in limbo on whether their benefits will continue.

The pilot programs were funded by a combination of state and federal dollars provided to the counties and administered on the county level by County Boards of Social Services and various non-profit organizations.

According to the state, individuals who were enrolled in HAP and HHE were continued in the program for the remainder of their eligibility, but no new clients were enrolled. As of January 1, 2016, the department is funding, on a limited basis, intensive case management programs for individuals who were enrolled in HAP or HHE at the conclusion of the pilot.

At least 3,000 people were imperiled by the cutoff and transition, according to official accounts, but the actual number could be much higher.

The bill was approved 8-0 by the Senate Health, Human Services and Senior Citizens Committee.

Documentary Review:

F. Luis Mora
By John K. Dyke



By: Anton Massopust III
PERTH AMBOY - Never would know what you'll find out about your hometown. John Kerry Dyke returns to PA-TV and his continuing series of documentaries on the history of Perth Amboy. Once again, the documentary features an artist F. Luis Mora who once lived in Perth Amboy. Mora's father, Domingo Mora was a sculptor. His son, Francis Luis became a famous painter who had many subjects.


See for yourself in this fascinating documentary the blending of the past and pres-

ent with clever editing that gives us a glimpse into the artist, and how is he his influenced Perth Amboy here today and beyond. There is a unique style to John K. Dyke's documentaries that tell in a laid-back style so that everyone can understand them. There's also an interview with one of Mora's living relatives who gives a unique perspective of the artist as a relative and one of Mora's subjects.

The documentary is being aired on PA-TV now. Check for airtimes.


The Hope Chapel
 Invites YOU to COME, REJOICE, AND CELEBRATE JESUS
 WITH US
 Join us for a dynamic Easter Sunday Worship on April 1, 2018, 11:30 a.m. at
 The Hope Chapel, 241 Second Street, South Amboy, N.J. 08879.
 Pastor Frank Adu, Senior Pastor
 For more information please go to www.everlastingstrengthministry.org
 Or call 732-588-5818

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**Check out Our Website for
 The Latest Breaking News!
www.amboyguardian.com**

**Easter
 Cake Sale**
 PERTH AMBOY - St. John's
 Orthodox Church, Perth Amboy
 Easter Cake Sale Walnut, Pop-
 pyseed, Prune, Apricot, Rasp-
 berry \$12.00 each. Call 732-
 826-7067 from 9:00 a.m. to 12
 noon, March 12 thru 15. Pick
 up will be March 21 & 22 after
 2:30 p.m. at St. John's Orthodox
 Church, 404 Division Street,
 Perth Amboy, NJ.

**Easter Bunny
 Breakfast**
 SOUTH AMBOY – The South
 Amboy Knights of Columbus
 are holding their annual Break-
 fast with the Easter Bunny Sun-
 day March 25, from 9 a.m. to
 11:30 a.m. at 308 Fourth St.,
 South Amboy. Bring your cam-
 eras to take pictures with the
 Easter Bunny. An Easter Egg
 hunt will also be held. Cost is
 \$8 Adults, \$3 Children aged 2 to
 12. under 2 are FREE. For more
 information call 732-721-2025.



Mrs. Lincoln
 PERTH AMBOY – Judi Cox.
 Presentation as “Mrs. Lin-
 coln”, Sunday, March 18,
 2018 at 2:00 p.m. at the Kear-
 ny Cottage, 63 Catalpa Ave.,
 Perth Amboy. Also: “Inter-
 view” by the audience.

**Ads Sell!
 Call Carolyn
 732-896-4446**

Happy St. Patrick's Day

Edison AARP Ch. 3446

EDISON - Events:
March 16: The Brownstone -
 St. Patrick's Day Lunch Show -
 For information call Mary Ann
 at 732-287-3659
March 23 & May 18: AARP
 Driver Education Course - For
 information call Bob at 732-
 885-1789
 For information on the Knit-
 ting and Crocheting club, con-
 tact Kay at 732-548-1976.
 Canned goods & miscella-
 neous Items for hospitals and
 nursing homes will be collected
 at the meeting.
 For additional information,
 visit our website at www.ediso-naarp.org.



South Amboy St. Patrick's Day Parade

SOUTH AMBOY - The 2018
 Saint Patrick's Day Parade will
 be on Sunday, March 18, 2018.
 The 2018 Honorees are: Grand
 Marshal: Brian J. Kelly; Deputy
 Grand Marshal: George Full-
 er. Honorary Grand Marshal:
 Dennis Doll; Special Honored
 Guests: Joan Antonucci, Pete
 and Cathy DiMaggio; Master of
 Ceremonies: Barry Rosengar-
 ten.

Marchers will line up on
 South Pine Avenue from 12
 p.m. -12:30 p.m.

The parade then takes the fol-
 lowing route:

- Head North on S. Pine St.
 - Turn Right onto Bordentown Avenue
 - Turn Left onto South Stevens
 - Turn Right on Main Street
 - Turn Right on Broadway
- The parade ends on Broadway
 at the reviewing stage.

Reminder: No open containers.
 For more information and a full
 list of parade rules go to: <https://www.southamboyparade.com/>


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& Associates, LLC
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 Kenneth L. Gonzalez, ESQ.
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Fax: 732-442-0114
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Joseph P. Diaz
 Manager
 NJ LIC No. 3841

Gary Earl Rumpf
 Director
 NJ LIC No. 3353

Corned Beef Dinner

SAYREVILLE - There will be
 a St. Patrick's Day Corned Beef
 Dinner at Sayreville United
 Methodist Church, 406 Main
 St., Sayreville, NJ on Saturday,
 March 17, 2018, from 6 p.m.
 - 8 p.m. Cost: Adults: \$12.00;
 Seniors/Students/Children 5-12
 \$8.00; Children under 5 – Free
 - Spaghetti & Meatballs

Dinner includes: Corned
 Beef or Spaghetti & Meatballs,
 Boiled Cabbage Carrots, Boiled
 Potatoes Rye Bread or Roll,
 Beverages Dessert. Take Out
 Available.

For questions or tickets, con-
 tact Winsome Melvin 732-432-
 9072.



An Evening with Seamus Kennedy

SOUTH AMBOY - The South
 Amboy Parade Committee
 proudly presents a St. Patrick's
 Day celebration with Seamus
 Kennedy. On Friday, March 16,
 2018 at 7 p.m. at the Commu-
 nity Theatre of South Amboy
 at South Amboy High School.
 Born in Belfast, Northern Ire-
 land, Seamus Kennedy has been
 entertaining audiences across
 the United States for almost
 four decades combining mu-
 sic with humor. In this inter-
 active performance, Kennedy
 invites audiences to sing along
 to silly lyrics and to jump up
 and dance to the music of his
 guitar or bodhrán as he plays a
 lively Irish jig or reel. Seamus
 Kennedy's clear baritone voice
 delivers on cherished Irish bal-
 lads like “Danny Boy”. The
 Community Theatre of South
 Amboy is located within the
 South Amboy Middle High
 School complex at 200 Gover-
 nor Harold G. Hoffman Plaza,
 South Amboy, NJ 08879. To
 reserve your free ticket visit
www.southamboyarts.org Grant
 funding has been provided by
 the Middlesex County Board
 of Chosen Freeholders through
 a grant provided by New Jersey
 State Council on the Arts / De-
 partment of State. Free Admis-
 sion

**The Next 2 Weeks,
 March 21, 2018
 & March 28, 2018
 Are Our Easter Issues
 Call for Our
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***This Week in World War II
75 Years Ago***

By: Phil Kohn. *Dedicated to the memory of his father, GM3 Walter Kohn, U.S. Navy Armed Guard, USNR, and all men and women who have answered the country's call in time of need. Phil can be contacted at ww2remembered@yahoo.com.*

The German High Command on March 12, 1943, orders Army Group Don eastward to Chuhuiv, Ukraine, to cut off Soviet forces south of Kharkiv. In Russia, the Soviet 5th Army captures Vyazma, 143 miles west of Moscow. In Tunisia, the 2nd New Zealand Division and the British 8th Armored Brigade are surreptitiously moved southward from Medenine. They are being concentrated west of Wilder's Gap, in preparation for a flanking move around the Afrika Korps's Mareth Line. In Italy, over 100,000 workers go on strike in Genoa, Milan and Turin, halting war production. The stoppages reflect growing disillusionment among the populace with how the Fascist government of Mussolini is conducting the war and protecting the citizenry.

Following a brilliant offensive, German Army Group Don on March 13 enters Kharkiv, Ukraine, recently lost to the Red Army. German troops liquidate the Jewish ghetto in Kraków, Poland, removing the last 10,000 Jews remaining in the city. In Germany, "Operation Flash," an attempt by anti-Nazi German Army officers to assassinate Hitler, fails when the detonator in a bomb placed on *der Führer's* airplane proves defective and doesn't go off. Also in Germany, as the nation sustains significant losses on the battlefield — and bombs fall on the German homeland — dissatisfaction with the Nazi regime, while muted, begins to grow. In Asia, a Chinese counterattack throws the Japanese back across the Yangtze River.

As his spearheads reach the Donets River on March 14, Field Marshal Erich von Manstein's Army Group Don has trapped and destroyed the Soviet Third Tank Army. In all, the Red Army has abandoned nearly 6,000 square miles of newly won ground in the face of Manstein's armored counteroffensive, which has stabilized the German front in southern Russia, and averted a total Axis collapse.

Headquartered in Western Australia, the U.S. Navy's Southwest Pacific Force, commanded by Vice Adm. Arthur Cargender, is renamed the Seventh Fleet on March 15. The force, responsible for operations off New Guinea, is often referred to as "MacArthur's Navy."

On March 16, the first reports of the Katyn massacre filter into the West as the Germans announce they have found a mass grave containing the remains of 3,000 Polish Army officers in woods near Katyn, Russia. The Germans accuse the Soviets of the atrocity. When the Germans retreat, the Soviets take over the area, claiming that the Germans killed the Poles. (It is much later determined that over 22,000 Polish military officers, policemen, intellectuals, land owners, factory owners, attorneys, doctors, elected officials, priests and other civilian prisoners of war had been executed in various locations by the NKVD [the Soviet Secret Police] in April and May of 1940, during the Soviet invasion of Poland. The massacre was so named because the mass grave at Katyn was the first of several found.) In Washington, President Roosevelt receives a letter from Joseph Stalin yet again urging that a second front be opened in Europe.

The Japanese on March 17 attack British positions in Arakan, western Burma, forcing the British back. The U.S. Army's II Corps begins an advance in Tunisia. II Corps is now commanded by Lt. Gen. George S. Patton. He replaces Lt. Gen. Lloyd Fredendall, who was removed after his defeat at the Battle of Kasserine Pass in late February. Bulgaria, an Axis ally, refuses German demands that Bulgarian Jews be deported to Nazi concentration camps. It is believed that, as a result of this stand, no Bulgarian Jews went to Nazi gas chambers from Bulgaria itself (although Jews were deported from Bulgarian-controlled areas in Macedonia and Thrace).

British Gen. Orde Wingate's Chindit guerrilla forces cross the Irrawaddy River in Burma on March 18. In South America, the Vichy French government of French Guiana is overthrown by a pro-Allied group.

***Women of the
Moose
Vendor Fair***

PERTH AMBOY – There will be a Vendor Fair at the Perth Amboy Moose Lodge, April 15th from 10 a.m. to 3 p.m. Come buy all your favorite products! Vendors wanted: Please email Jndcarpenter420@gmail.com for further information.

***75th Anniversary
of Troop 53, BSA***

FORDS - Troop 53, BSA, Our Lady of Peace Church, Fords, NJ is Celebrating their 75th Anniversary on April 14th, 2018. All Troop alumni is asked to join us in celebrating 75 years of service and rededicate to the future. For more information contact troop53fordsnj@gmail.com

***A.C. Bus Trip
San Salvador Seniors***

PERTH AMBOY - The San Salvador Seniors are sponsoring a bus trip to Caesar's Casino in AC on Thursday, Apr. 5, 2018. Bus leaves 12 Noon from the Perth Amboy Knights of Columbus, High Street, Perth Amboy. Cost 30 pp. Receive \$30 back in slot dollars. For more info call Joe at 732-826-0819.



***Renault
Winery/Resorts
AC Trip***

Holy Rosary Seniors
HOPELAWN - Renault Winery/Resorts Casino A/C Tuesday 4/3/2018. Bus leaves 9:30 Am from church parking lot. Spend 2 hours at winery - Italian Family style lunch and wine tasting. Leave Resorts approximately 6:30 pm. Cost \$75. \$25 back in play. Any question call Ronnie at 732-442-5252.



***Perth Amboy
Animal Shelter
Pictures with the
Easter Bunny***

PERTH AMBOY - Saturday, March 17, 2018, 12:30 p.m. - 3:00 p.m. at the Perth Amboy Animal Shelter, 597 Fayette Street, Perth Amboy. For more info, call: 732-324-3877.



Book Sale

PERTH AMBOY - Pick up a book or two (\$.50 for paperbacks/\$1 for hard cover) ... or select a "bag of books" for a price of only \$5. We are now accepting donations of books.

Visit us at the Brighton Ave. Community Center located at the corner of Brighton Ave. and Sadowski Pkwy. in Perth Amboy. The schedule is as follows: Saturdays: 24. We will be there from 1:00 p.m. - 3:00 p.m. (weather permitting). For more info, e-mail us at friendsofperthamboylibrary@gmail.com. Book Dealers are welcome. !!!!

***Have a
Special Pet?***
E-mail us your Pet Photos to Amboy-Guardian@gmail.com with Pet of the Week in the Subject line and explain why your pet is special. Please include Name and Phone# for verification.

***Corned Beef &
Cabbage
Dinner***

SOUTH AMBOY – The South Amboy Knights of Columbus Council 426 are holding their annual Corned Beef & Cabbage dinner Sunday March 18 following the South Amboy St. Patrick's Day parade at the K of C Hall at 308 Fourth St., South Amboy. Cost is \$10 Sandwiches and take-out orders are available. Local musician Dan Toye will play Irish songs. For more information call 732-721-2025.

***A.O.H.
70th Anniversary***

PERTH AMBOY – The Ancient Order of Hibernians in America Division 3 of Perth Amboy, NJ will celebrate their 70th Year Anniversary on St. Patrick's Day, Saturday, March 17, 2018 with our annual flag raising at City Hall at 11 a.m. and following with an open house at 12 Noon at 428 Brace Ave. Come over to see what Ireland is like in the States with music, bar, and the best part a complimentary sandwich with the purchase of a beverage. Please stop by and celebrate with us to have a good crowd. Make a donation for the purpose of keeping the Irish Society Alive. Thank you and see you there.

Pet of the Week

Emery Toth and his dog, Lisette

Ask the Rabbi
PERTH AMBOY/EDISON - On Wednesdays, March 14 and 28, Rabbi Sara Metz of Congregation Beth Mordecai of Perth Amboy will be at Menlo Park Mall food court (near Panera) at noon. Rabbi Metz will answer all questions asked and will also discuss current events and subjects of interest.

***Spring
Breakfast
Buffet***

PERTH AMBOY – The Ukrainian Assumption Parish Holy Name Society is having an all you can eat Spring Breakfast Buffet on Sunday, March 18, 2018 from 8 a.m. to 1 p.m. at the Ukrainian Assumption School Cafeteria (Meredith & Jacques Streets, Perth Amboy). The Brunch Menu includes: scrambled eggs, egg soufflé, omelets (made to order), hash browns, pancakes, fruits, bacon, sausage, coffee, tea, juice and more... Donation: \$10 Adults; \$5 ages 6-12; children under 6 – free. Tickets are available in advance after each Mass or by calling Charlie at 732-254-3966.

***2018 Historic Perth Amboy
Calendars***

Published by
The Kearny Cottage Historical Association
and
The Friends of Perth Amboy Free Public Library

2018 Historic Perth Amboy Calendars are now available at the Barge Restaurant, 201 Front St., Perth Amboy 732-442-3000 or at Fertigs Uniform Store, 195 New Brunswick Ave., Perth Amboy 732-442-1079, Perth Amboy City Hall or Call Paul or Katherine at 732-293-1090. Back by popular demand the Calendars feature old photographs from Perth Amboy. Sponsored by the Kearny Cottage Historical Association and the Friends of Perth Amboy Free Public Library. Calendars are \$10 Each.

Novena to St. Rita

O holy protectress of those who art in greatest need, thou who shineth as a star of hope in the midst of darkness, blessed Saint Rita, bright mirror of God's grace, in patience and fortitude thou art a model of all the states in life. I unite my will with the will of God through the merits of my Savior Jesus Christ, and in particular through his patient wearing of the crown of thorns, which with tender devotion thou didst daily contemplate. Through the merits of the holy Virgin Mary and thine own graces and virtues, I ask thee to obtain my earnest petition, provided it be for the greater glory of God and my own sanctification. Guide and purify my intention, O holy protectress and advocate, so that I may obtain the pardon of all my sins and the grace to persevere daily, as thou didst in walking with courage, generosity, and fidelity down the path of life. (Mention your request.) Saint Rita, advocate of the impossible, pray for us. Saint Rita, advocate of the helpless, pray for us. Recite the Our Father, Hail Mary, and Glory Be three times each. **K.M. & C.M.**

Prayer to St. Jude

Oh Holy St. Jude, Apostle and Martyr, great in virtue and rich in miracles, near Kinsman of Jesus Christ faithful intercessor of all who invoke your special patronage in the time of need, to you I have recourse from the depth of my heart and humbly beg to whom God has given such great power to come to my assistance. Help me in my present and urgent petition. In return I promise to make your name known and cause you to be invoked. Say three Our Fathers, three Hail Mary's, and Gloria's. Publication must be promised. St. Jude Pray for us and all who invoke your aid. Amen. This Novena has never been known to fail. This Novena must be said for 9 consecutive days. Thank you, St. Jude. **R.D.**

Custom Smoker Raffle

SOUTH AMBOY – South Amboy Elks #784, 601 Washington Rd. is having a Custom Smoker Raffle. Tickets are \$5 each. Drawing Date: Sunday, March 18, 2018 at 4 p.m. All proceeds benefit the Army of Hope. For more info call: 732-727-7170. Id# 444-6-2941 LIC# RL-3-2018.

Hungarian Homemade Nut Rolls

WOODBIDGE - Sponsored by the Lorantffy Women's Guild of the Calvin Hungarian Reformed Church, Woodbridge. Each individually hand rolled made from the best ingredients each weighing 1lb 8oz. Available in English Walnut, Poppy Seed, Prune-Lekvar, Apricot and Raspberry. Price \$16 each. Orders accepted by Sunday, March 11, 2018. Orders will be available for pick-upon Friday, Mach 23, 2018 between 12 p.m. and 4 p.m. at the Fellowship Hall of the Church. Please use the Ross Street Entrance. All orders must be paid in full upon ordering. Please call Florette Pastor: 732-636-2868

Fresh Hungarian Kolbasz Sale

WOODBIDGE – Fresh Hungarian Kolbasz made by the members of the Calvin Hungarian Reformed Church of Woodbridge. Sale is Friday, March 23, 2018. Place your orders with Audrey Marciniak: 732-494-1431; Price \$5.50 per lb. Deadline for order Sunday, March 18, 2018. Orders may be picked-up on the day of the sale between 10 a.m. and 4 p.m. Use Ross Street entrance in back of the church. If you are ordering Nut Rolls, you can also place your orders for Kolbasz at the same time.



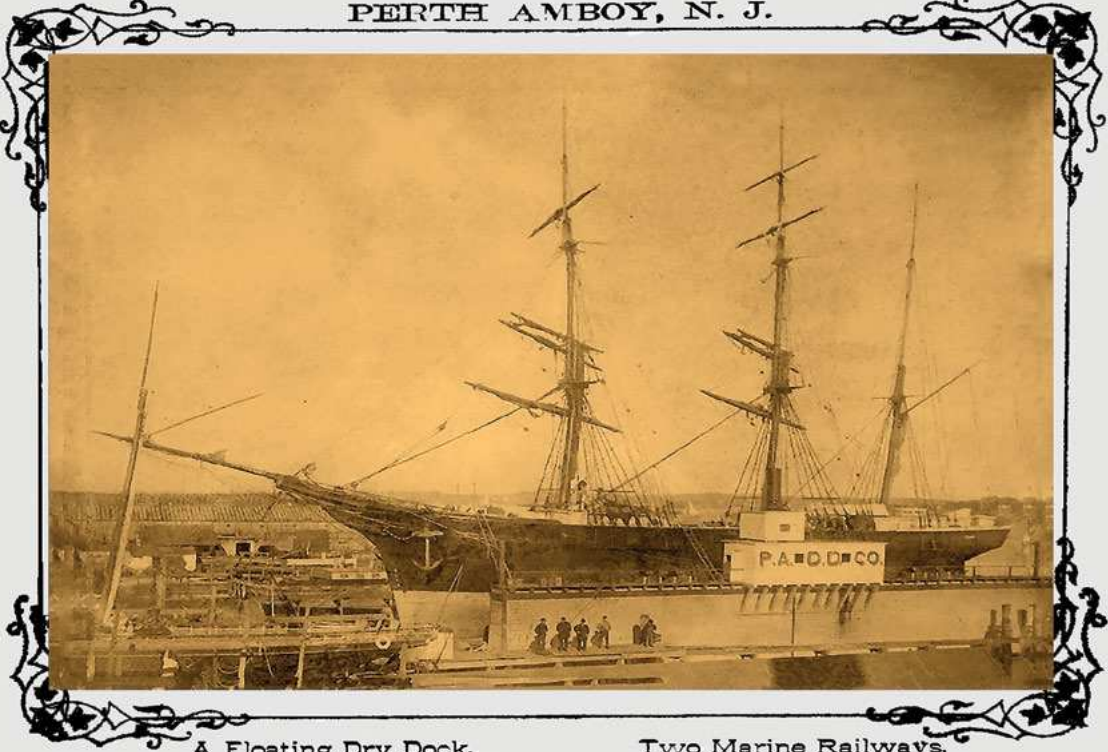
Remember to Say Your Novenas!

Answers From Puzzle On Page 15



LOOKING BACK

PERTH AMBOY DRY DOCK COMPANY, PERTH AMBOY, N. J.



A Floating Dry Dock. Two Marine Railways. WATER FRONTAGE OF 300 FEET. All necessary material, including Paints, Oils, etc., constantly on hand.

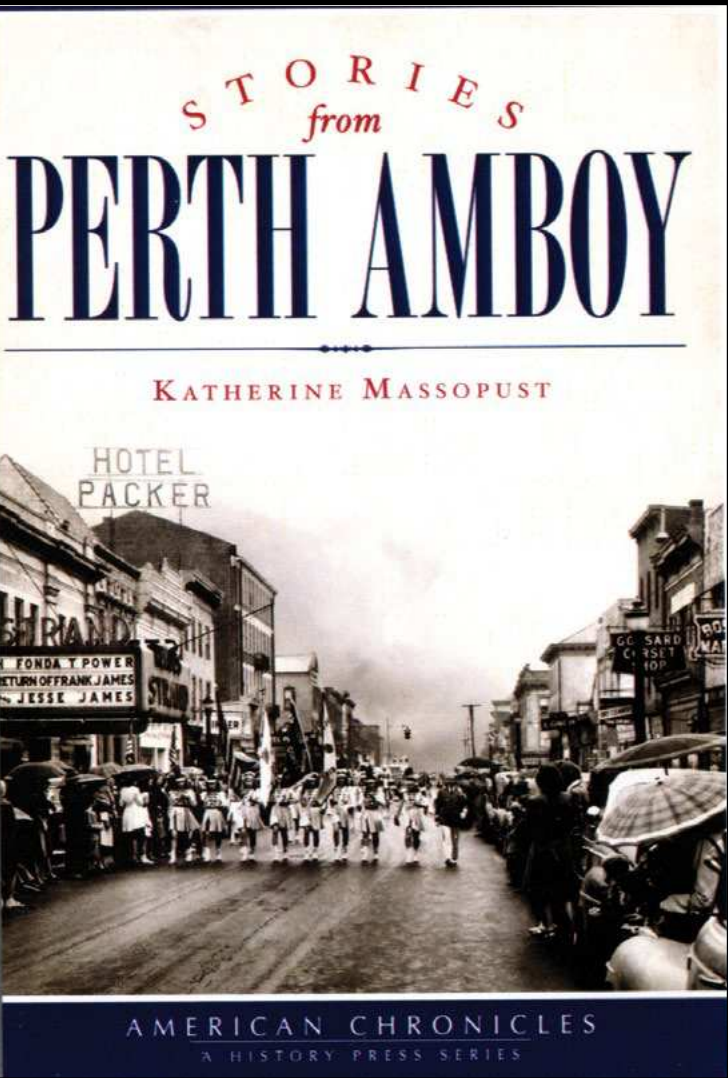
PERTH AMBOY - Perth Amboy Dry Docks

*Photo Courtesy of the Perth Amboy Free Public Library This photo was restored under a grant from the Middlesex County Cultural and Heritage Commission to the Kearny Cottage Historical Association.

Senior Scene Happenings

- Perth Amboy**
TUES. Mar. 13 Market Square Seniors, 1 p.m., Presbyterian Center, Market St.
• Good Shepherd Tuesday Seniors (HS) 12:30 p.m. Msgr. Gambino Hall, Florida Grove Rd.
WED. Mar. 14 Good Shepherd Wednesday Seniors, 12:30 p.m., Msgr. Gambino Hall , Florida Grove Rd.
THURS. Mar. 15 The Cathedral International Seniors, 9:30 a.m., Family Life Center, Madison Ave.
MON. Mar. 19 St. James Golden Girls, 10 a.m., Fellowship Hall, Commerce St.
TUES. Mar. 20 Market Square Seniors, 1 p.m., Presbyterian Center, Market St.
• Good Shepherd Tuesday Seniors (HS) 12:30 p.m. Msgr. Gambino Hall, Florida Grove Rd.
WED. Mar. 21 Good Shepherd Wednesday Seniors, 12:30 p.m., Msgr. Gambino Hall , Florida Grove Rd.
• Holy Trinity Seniors, 1 p.m., Church Hall, Lawrie & Johnstone St.
THURS. Mar. 22 The Cathedral International Seniors, 9:30 a.m., Family Life Center, Madison Ave.
- South Amboy**
MON. Mar. 26 Sacred Heart Seniors, 12 Noon Memorial Hall, Wash Ave.
MON. Apr. 2 St. Mary's Seniors, 12 Noon, Senior Center, S. Stevens Ave.
WED. Apr. 4 South Amboy Seniors, 12 Noon, Senior Center, S. Stevens Ave.

Attn: If Your Club changes its Schedule due to the Holidays or if you have Community Events to Submit Please give us two weeks advanced notice! 732-896-4446 or 732-261-2610 AmboyGuardian@gmail.com



Stories From Perth Amboy

PERTH AMBOY - Stories From Perth Amboy by Katherine Massopust is available at the Barge Restaurant, 201 Front St., Perth Amboy or in Fertig's Uniform Store, 195 New Brunswick Ave., Perth Amboy For more info call Katherine at 732-261-2610 or call the Barge at 732-442-3000 - or Fertig's at 732-442-1079 - A Great Gift! Get it now along with Then & Now: Perth Amboy!

SERVICE DIRECTORY
Call Carolyn @ 732-896-4446

New Plans for the Service Directory Effective 1/1/16 Are Now in Effect. If You Offer a Service, the Place to Advertise is Here! Catering, Auto Repair, Heating, Plumbing, Home Health Aides, Landscaping, Snow Removal, Dry Cleaning, Chauffeuring, Exterminators, Hall Rentals, Insurance, Delivering Services, Hair Stylists, Photography, Counseling, WebSite Design, Computer Repair etc.
Call For the Plan Which Will Best Suit Your Needs.

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Classified Ads

Please Notify Us Immediately After Your Item is Sold!
Email: AmboyGuardian@gmail.com

Please Note: Only One Classified Ad per Phone# will be published per week. If you already have a classified ad in the paper and another is sent, the new one will replace the one that's already published

FREE ITEMS! - Patio Furniture, Microwave, 2 Toilets, Shower Doors(4'x4"x29") Please Call: 732-679-0086

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2 nd Floor; \$925/mo. plus Electric & Gas. 1½ mo. Security Deposit. Off-street parking. No pets. Available April 1, 2018. For more information, call: 732-634-8582 3/28	Craftsman Jigsaw with stand - \$40 School desk chair \$25 - 732-525-8365	Antique Sleds Good Shape, Flexible Flyer Size 51 1/2 in. FF Original Sticker \$50 732-727-0314
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Door - 28" x 80" unhung solid wood \$30 732-283-0975	Sewing Machine - portable Singer \$35; Toilets, Shower Doors \$20 Each 732-679-0086	Moving - tables, lamps, dresses, dishes, tools grandfather clock \$5-\$75 - 732-925-6542
Dining Room Set, 6-Piece Bedroom Set, Lamps, Lounge Chairs - \$75 - 732-297-4457	50's Sled \$25; Records \$10up; DVD's - movies \$2 each; Comics \$10 up; Exercise Elliptical \$20; Wood Golf Clubs \$75 - 732-713-0536	Atari 2600 original joystix paddles 27 cartridges \$75 or B.O. 908-803-9623
Older New Toy Trucks Sunoco, Exxon, Mobil Hess \$20 Each or B.O. - 732-316-5092	Leaf Blower - Poulan \$35 Craftsman 16 Gal. Wet-Dry Vac. \$45 732-721-7186	Girl's Bicycle 24" Panosonic LX Sport Twelve Speed. Light Blue. \$75 or B.O. 908-501-3993
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May the sacred Heart of Jesus be adored, glorified, loved and preserved throughout the world, now and forever. Sacred Heart of Jesus, have mercy on us. St. Jude, worker of Miracles, pray for us. St. Jude, helper of the hopeless, pray for us. *Say this prayer nine times a day for nine days. It has never been known to fail. Publication must be promised.*

Thank you, St. Jude
F.M.J.

Prayer To St. Clare

For Employment

Prayer To St. Jude

Prayer To Blessed Mother

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ACROSS

- Leak, as a faucet
- Crooner Torme
- Partner of crafts
- Helper
- Mine product
- Bait contraption
- Castle's watery ditch
- By means of
- "How have you _____?"
- Bird's chirp
- Previously owned
- Reached accord
- That guy
- Ice-skate runner
- Patriot Franklin, familiarly
- Play segment
- Produce (eggs)
- Cherished ones
- Spooky shout
- Asner and Sullivan
- Wrap up
- Mental formula-tions
- Citrus drink
- Grownups
- Specialty store
- Stags, for example
- Mama's mate

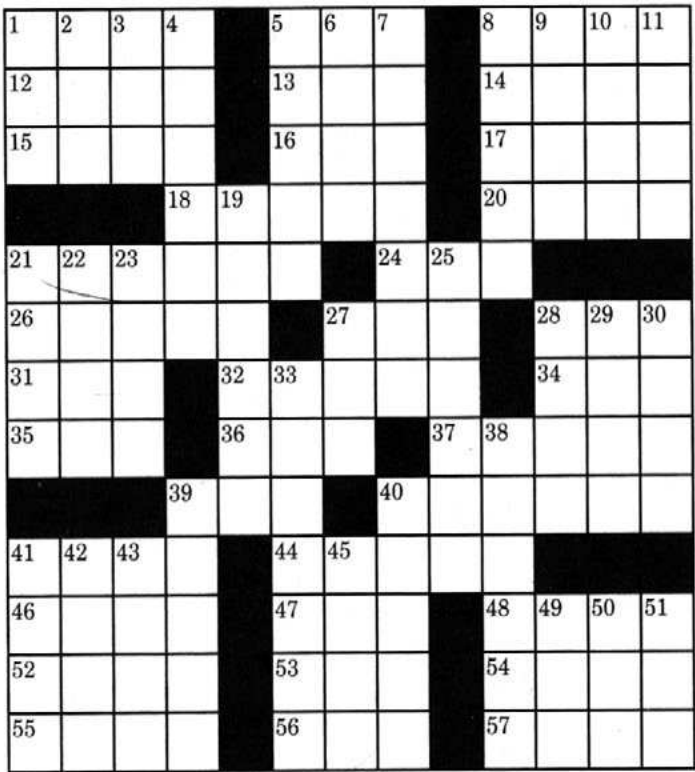
DOWN

- Beaver's building project
- _____ de Janeiro
- Ms. Lupino
- Stroke (a dog)
- Changed residences

6. Cleveland's

- Great Lake
- Tanned cowhide
- Snapshot book
- Feels regret
- Arbor Day planting
- Transmit
- Removed dandelions
- Skilled enough
- Elated
- Beams (of light)
- Not out of doors
- Good's opposite
- Adam's shepherd son
- Layer (of paint)
- Throw gently

- Foes
- Wiped off bookshelves
- To one side
- Vigilant
- Exceeded the posted limit
- "To _____ and to hold . . ."
- Ready for customers
- Farmland measure
- Altar vow: 2 wds.
- Never before seen
- Advice columnist Landers



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COLONIA - Corner Ranch, located in the prestigious Section of Colonia, features 3 bedrooms, Dining room, large Rec. Room, 2 car garages, Partial finished basement with a beautiful wet bar and fire place, large shed, 2.5 bath, large corner property. lots of potential buyer is responsible for Smoke cert, Termite and all repairs and due diligence. **\$495,000**



EDISON - 1 Bedroom plus extra room, 1st Floor, centrally located to downtown Highland Park and New Brunswick, commuter train and theatre district. Close to all major highways, Rutgers University and hospitals. Co-op Board requires 650 FICO score + Debt ration less than 40%. Association fees include heat, taxes, water, sewer, ground maintenance and pool. Sold As-Is Condition. **\$65,000**



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PERTH AMBOY - Buyer is responsible for all due diligence, in this lot previously existed a two-family house. **\$60,000**



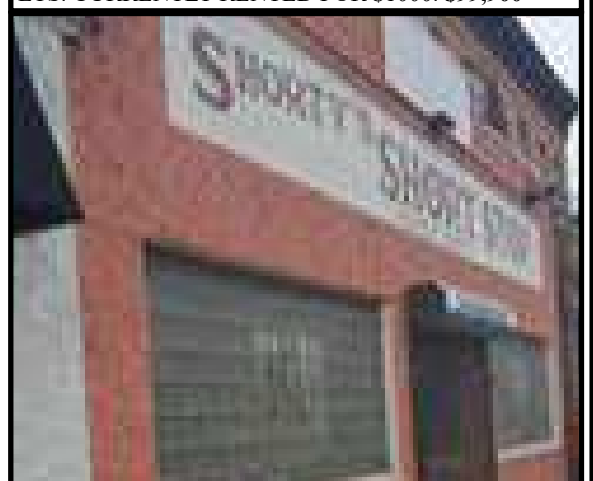
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PERTH AMBOY - Great potential starter home or investment. Double lot, 3 car garages with automatic doors, driveway, open layout, big kitchen with pantry, good size living room, loads of natural light, 1.5 bath, base board heat, furnace is about 6 years old. Walk up basement, walk up attic ready to be finish for more storage. **239,000**



PERTH AMBOY - Building up until recently was used as a bar/lounge, the building is now vacant, located in the downtown business district, many different possible business ideas! please bring your imagination, plenty of paid parking across the street, Trendy area with heavy foot and vehicle traffic. **\$550,500**