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GROOVING TO THE BLUES...Blues singer and songwriter from Scotch Plains, Alvin C. Madison, left, performed on the corner of Elm and East Broad Streets during the 10th Annual Westfield FestiFall on Sunday. Last year, Mr. Madison opened for Roger McGuinn of "The Birds" at Westfield High School.



SPOOKY HOLIDAY CRAFTS...These festive Halloween and Thanksgiving Day lawn ornaments were available for sale at the 10th Annual Westfield FestiFall on Sunday. Crafters came from as far away as New York to participate in the event.



BOUNCING ABOUT...The Westfield High School Gymnastics Team offered crowds at FestiFall a special sampling of its gymnastic ability. The team tried to raise funds to purchase a new regulation gymnastics mat.

Large Crowds Fill Downtown For FestiFall

By DEBORAH MADISON. The 10th Annual Westfield FestiFall drew a huge crowd of patrons to the cordoned-off streets of downtown Westfield last Sunday afternoon.

Karen Lundquist, Director of The Advertising Alliance, which co-organized the event, estimated that more than 35,000 people turned out to taste, sample and shop at tables and booths operated by over 280 craft and food vendors.

Jazz, blues and classical music filled the air, while children rode ponies, befriended live animals in the petting zoo and bounced around in three giant balloon tents set up at the festival.

Debbie Schmidt, Executive Director of the Westfield Area Chamber of Commerce and co-organizer of the event, said she was very pleased that more than a third of the vendors were new this year, and that a steady crowd streamed into the festival throughout the day.

She added, "I was very pleased that several of the new stores in town participated in the event."

Many of Westfield's merchants stayed open for the day and displayed their wares, along with crafters and vendors who had come from as far away as New York.

In addition to tables featuring unique clothing and jewelry, some unusual crafts were available for sale this year, including hand-painted dishes, recycled-glass art and homemade jams.

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Northeastern NJ Bird Tissue Tested for West Nile-like Virus

By SUSAN M. DYCKMAN. Specialty Written for The Times

It will be at least two weeks before the New Jersey Department of Health and Senior Services (DHSS) learns if bird tissue collected from specimens in Northeastern New Jersey is infected with the West Nile-like virus that was identified in birds in New York City and Westchester County, N.Y. and in 37 New York state residents. Four people have actually died from the virus.

The state health department, however, has already begun to take precautionary action.

On Monday, it issued a public health alert to eight of New Jersey's northeastern counties to educate the public about the need to guard against

mosquito bites, and to eliminate backyard opportunities for mosquitoes to breed.

Counties on alert include Union, Bergen, Essex, Hudson, Middlesex, Monmouth, Morris and Passaic.

The state health department was notified last Friday, September 24, by the federal Center for Disease Control and Prevention (CDC) in Georgia that a West Nile-like virus had been identified in birds, including a wild crow, that died in New York City and Westchester County. This is the first time this virus has been identified in the U.S.

The West Nile-like virus is transmitted through the bite of a mosquito that has acquired the virus by feeding on an infected bird. The virus, which

can also affect horses, is not directly transmitted from one person to another, or from birds to humans.

This virus was, at first, mistakenly diagnosed as Saint Louis Encephalitis (SLE) because of the similarity of symptoms. According to New Jersey's health department, however, the West Nile-like virus generally causes a milder illness than SLE in humans.

Symptoms of the West Nile-like virus are fever, headache, body ache, and, often, a skin rash and swollen lymph glands. More serious cases will experience neck stiffness and disorientation.

"There is no cure," said Dennis McGowan, spokesman for the DHSS. "It's more of a maintenance treat-

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Angry Residents Voice Objections To Memorial Park, Pool Proposals

By DEBORAH MADISON. Specialty Written for The Westfield Leader and The Times

An agitated crowd of more than 100 residents turned out at Monday night's Westfield Recreation Commission meeting and voiced their objections to preliminary renovation plans for Memorial Pool and the adjoining Memorial Park.

Of the vocal, standing-room-only group, more than 25 residents voiced their objections and concerns regarding the proposed plans.

Residents whose properties abutted the pool and park complex had particular concerns that the proposed changes would adversely affect the quality of life and the value of their properties due to increased noise, traffic congestion, harsh lighting and an increase in parking problems along their streets.

Tamaques Way resident Judy Buldo spoke for her father-in-law who has lived on West Broad Street for 51 years.

Ms. Buldo reminded the Recreation Commission that 31 years ago, the Mayor and Town Council promised the West Broad Street residents, when construction of the pool was initially proposed, that their privacy and quality of life would be protected and preserved by a 100-foot wooded

buffer surrounding the pool.

She claimed that the promise was now being revoked by the Commission's proposed project.

Whistling, music, yelling, public announcement loudspeakers, parking and traffic congestion were some of the adversities with which residents whose homes border the pool complex have had to contend, Ms. Buldo said.

The proposed plans, according to Ms. Buldo would only increase those problems, thereby destroying the quality of life for the residents.

Ms. Buldo's comments elicited a rousing applause from the audience.

Residents' comments followed a presentation by two representatives from the architectural firm of Kinsey Associates in Hackettstown. The firm was hired by the Commission to design the renovations and to present conceptual drawings which would depict the proposed changes in detail.

Recreation Director, Glenn S. Burrell, explained to the audience that these plans were in preliminary stages and that nothing was finalized or decided upon as of yet.

He also told the public that the purpose of the meeting was to share the proposed renovations with the public and to get their feedback.

Mr. Burrell gave a history of the site and explained that Kinsey Associates had been working with the Commission for many years on upgrading and renovating various aspects of the pool complex, since the 1980s, which included monitoring the deteriorating condition of the diving tank.

Architect Gordon Raupp of Kinsey Associates first presented an overview of the pool complex renovation, the most significant being the removal of the diving tank, the addition of an adult, leisure wading-pool, the addition and relocation of children's playground equipment, and the addition of a competitive lap pool and slide and splashdown pool.

The addition of the adult wading-pool would require that the eight-foot wood stockade fence along the westerly side of the pool complex be moved, 100 feet closer to abutting residential properties, which are located on the West Broad Street side of the complex.

The town owns the land that will be re-incorporated into the pool complex. This will require the removal of trees in the wooded area that have acted as a buffer between the complex and the residential properties.

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CNN Teams Up With Merrill Lynch To Teach WHS Kids About Finances

By MICHELLE H. LePOIDEVIN. Specialty Written for The Westfield Leader

Ninth graders in Tom Hornish's Global Perspectives class at Westfield High School received a crash course in financial planning early Friday morning as Westfield resident and Sales Manager at Merrill Lynch, Mitch Slater, presented a discussion



SAVING FOR A RAINY DAY...Westfield High School's ninth grade Global Perspectives class, taught by Tom Hornish, received a quick lesson from Merrill Lynch's Sales Manager Mitch Slater of Westfield on managing personal finances and saving for a rainy day last Friday, as CNN taped the class as part of its "Newsroom" program.

entitled "Teens and Money." CNN taped the class as a segment of its "Newsroom" program.

Scheduled to air on Wednesday, October 27, at 4:30 a.m., the 30-minute video tapes of Newsroom will be distributed to 30,000 high schools throughout the country. TV-36, the local access channel, will also broadcast the program.

While waiting for the arrival of CNN, Mr. Slater told the students that, according to recent research, teenagers create a more comprehensive stock portfolio than most adults.

"The best ideas for investing come from teenagers," he said. Pointing to the Pokémon craze (Pokémon is distributed by Nintendo), Mr. Slater advised that if teens invested in these successful companies, they could reap financial benefits.

"Things we live with in everyday society, you can actually make some

money with," he told them. When Mr. Slater asked the students to name companies they are familiar with and could be considered sound stock investments, Coca Cola, Amazon, Disney, Gap and Tommy Hilfiger topped the list.

Mr. Slater cautioned the youngsters that while it is wise to "invest in what you know," it is equally prudent for students to do their homework first by researching companies via the Internet and other reference tools before actually investing.

Quizzing the students about financial basics from a packet, "Brain Quest Money Matters," which was developed by Merrill Lynch, Mr. Slater learned that the youngsters knew the difference between inflation and recession, that the first paper money ever was used by the Chinese and that Japan has a higher savings rate than the United States.

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Town Council Delays Payment to Contractor For Reconstruction Work at Sycamore Field

By PAUL J. PEYTON. Specialty Written for The Westfield Leader

The Town Council has asked officials to hold up the first payment to a contractor doing work on Sycamore Field over safety concerns stemming from a missing sidewalk area, as well as possible damage done to existing playground equipment.

Third Ward Councilman Neil F. Sullivan, Jr., Chairman of the council's Public Safety Committee, said barricades, installed by police after a section of sidewalk and curb was removed, force children and adults to walk in the street.

He claimed the contractor, New York-based Gulla Construction Inc., removed the sidewalk and curb in order to gain access to a wheelchair-accessible ramp at the site. Police were contacted to place a barricade due to the potential safety risk.

In addition, Councilman Sullivan said there is concern that playground equipment, now resting on its side, has been damaged.

"It's a mess," Mr. Sullivan said of the construction site. "The equipment is sustaining damage because it

is not properly stored."

Gulla was hired by the town to complete the reconstruction of the field. The project includes an irrigation system, improved drainage and new sod for the field, Town Administrator Edward A. Gottko explained.

The \$120,000 project was funded through a 1998 Union County Project Pocket Park matching grant. Gulla's bid was for \$116,000.

Mr. Gottko told The Westfield Leader yesterday, September 29, that the first payment of \$30,000 will be held until the contractor has inspected the site with town and Recreation Commission officials. That visit was expected to take place yesterday.

In other business, Westfield's sidewalk repair program is expected to begin by the end of October after the Town Council voted Tuesday night to hire a private contractor.

Bids to complete replacement of and improvements to sidewalks for 50 homes in town ranged from \$76,000 to \$97,000. The council budgeted \$100,000 for the program in the 1999 municipal spending plan. Half the program cost will be paid for

by the town, with the remainder to be picked up by property owners.

The contract was awarded to Cretan Concrete Company of Highland Park, which submitted the lowest of the four bids received by the town.

According to Mr. Gottko, the lower than expected bid means that additional properties may be included in the program.

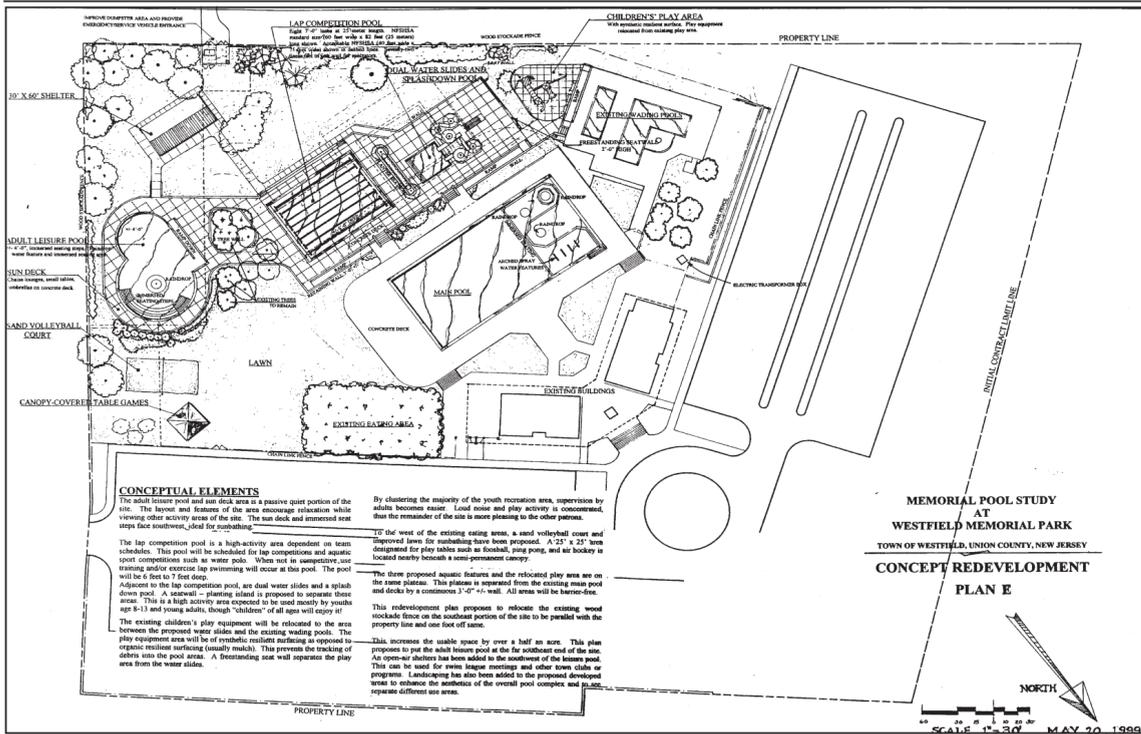
He said the contract can be increased up to 20 percent over the bid price, or \$15,000 in this case, under the New Jersey State Local Public Contracts Law.

Town Engineer Kenneth B. Marsh said a running tab on the contract will be kept to determine how many additional sidewalks can be replaced. A total of 130 residents had contacted the town by the July 31 deadline to have their walkways included in the program.

Mr. Marsh said the town has applied to the state Department of Transportation for a \$200,000 Transportation Trust Fund grant to continue the program next year. The grant request falls under the fund's new provision for pedestrian safety improvements.

In addition, another state grant, in the amount of \$200,000, has been applied for to fund traffic calming improvements in town. The RBA

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MAPPING OUT PROPOSED CHANGES...Pictured, above, is a map drawing of preliminary plans for proposed renovations by the Westfield Recreation Commission to Memorial Pool in Westfield. If the plans are given the green light, the pool's diving tank will be removed and replaced by a lap pool and splash down pool. There will also be an adult leisure pool and shelter area if plans are approved. Full-size drawings of this map are available on-line at [www.goleader.com/99sep30/pool.pdf](http://www.goleader.com/99sep30/pool.pdf). For more information on the proposed plans, please see a story on Page 1 which continues on this page.

## Memorial Park, Pool Plan Opposed by Area Residents

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The wading-pool, a picnic shelter and other amenities will then be placed closer to the abutting properties, within 10 feet of the fence.

Placement of the picnic shelter, which would be utilized for youth and teen recreation activities, would be located at the southwest corner of the complex, adjacent to nearby properties, which face West Broad Street and North Florence Avenue, according to the concept drawings.

Other proposed renovations to the pool complex include expanding the existing easterly parking lot that runs parallel to Scotch Plains Avenue from a two-lane lot to a three-lane lot.

The expansion would re-incorporate town-owned land that is currently outside of the complex's fence, moving the parking facility approximately 50 feet closer to adjacent properties that face Scotch Plains Avenue.

Mr. Raupp described the major renovations for Memorial Park, which include expansion of the ball fields, converting the southern portion of the parking lot by the tennis courts into a roller hockey court, the addition of an L-shaped parking lot near Drake Place and additional grandstand seating for the softball and soccer fields.

A jogging/walking path will be constructed around the entire perimeter of the park, and amenities such as benches, trash receptacles and water fountains are also proposed.

The proposed grandstand seating will border each of the four softball diamonds, as well as the roller hockey court.

The plans propose converting the existing handball court into a basketball court at the southern end of the tennis courts.

All of the proposed courts and fields would include lighting, which would allow for greater utilization during evening hours.

According to a preliminary cost estimate, the entire project would cost in excess of \$3.2 million dollars, with \$1.3 million for the pool renovations, and \$1.9 million for the park renovations.

Two North Florence Avenue residents, Charles Matino and George Toll, both objected to the 12-foot high playground equipment and roller hockey court grandstands, which would allow children to be level in height with their upper floor windows and greatly reduce their privacy.

Mr. Toll suggested that there were other, more suitable locations in Westfield, removed from private properties, which would be much more appropriate for these recreational constructions. These comments also elicited applause.

Dorothy Bonner, a resident of West Broad Street, told the Commission about problems that she has had with soccer participants parking directly in front of her house, even picnicking on the grass in front of her property.

Ms. Bonner, asked the Commission to consider if that type of behavior would be tolerated if she were to picnic on someone else's lawn, in the north part of town in the Wychwood section, for instance.

Ms. Bonner stated that the parking situation is so congested during soccer games that her company frequently has to park more than two blocks away and that she has put up with this congestion for over 25 years.

She believes that expanding the park will only increase these problems.

Ms. Bonner, referring to Mr. Burrell's comment that these renovations were to satisfy the town's needs, pointed to the audience, and stated, "These people are the town."

Louise Dedeo, a Scotch Plains Avenue resident, asked the Commission: "How would you like to have a baseball diamond in your backyard?" Ms. Dedeo claimed to have softballs and litter frequently strewn in her backyard.

Like many of the other residents who spoke, Ms. Dedeo stated that the \$3 million could be better spent elsewhere, rather than in people's backyards.

Another Scotch Plains Avenue resident, Jenny Murphy, stated that these residents were entitled to the 31-year-old tree buffer that they were promised. She asked the Commission why so much money was being spent on recreation when Scotch Plains Avenue residents did not even have a sidewalk on their street.

Ms. Murphy suggested that if a sidewalk was constructed then perhaps local residents could walk to the park and pool, thereby eliminating the need for an additional parking lot.

She stated that soccer participants would not be inclined to use a parking lot as far away as Drake Place, and would continue to create parking congestion problems along Scotch Plains Avenue.

Area resident Joseph Penczak, who has played in the Westfield Men's Softball League for 12 years, and coached Little League and basketball, stated that he was well aware of the need for renovating and upgrading the town's recreational facilities. However, he said, "This ambitious plan falls short in several areas."

Mr. Penczak stated that the adult leisure wading pool was "an insult" to the senior population who are very capable swimmers and frequently swim laps, and who would laugh at the idea of sitting in a small wading pool.

"Perhaps if the designers had an opportunity to see the emptiness of the pool during the 15-minute adult swim time, they would have realized that there is no need for an adult leisure pool," he said.

He also called the proposed plans for the park area "ridiculous."

He said that the addition of the L-shaped parking lot adjacent to Drake Place would "have a significant adverse impact on the property values of the land it abuts, and will become a hangout haven for teenagers."

Mr. Penczak added that the destruction of numerous wooded areas would create a potential flood problem, similar to the flooding seen in Bound Brook.

"Do we really want to, as the song goes, pave paradise, and put up a parking lot?" he asked.

He emphatically called for the Commission and the citizens to protect the

few remaining wooded areas in town, "by any means necessary."

Mr. Penczak had made copies of the blueprints of the proposed plans and circulated the plans along with a letter to all of his neighbors whose properties abutted the complex.

"This is a neighborhood where people work hard to achieve the American Dream," he stated. "I also realized how honored I am to live in a safe, quiet, happy friendly neighborhood."

He concluded by asking the Commission to "leave well enough alone." The audience gave him a standing ovation and cheered.

Many residents expressed their opposition to non-residents belonging to the pool. They stated that if membership was restricted to Westfield residents, there would be no need for expansion.

Recreation Chairman Dr. Seymour Koslowsky explained to the public that because the purchase of the land on which the pool and park sit were funded by state funds, the state mandates that membership be open to non-residents.

Several members of the audience suggested ways to curb non-resident membership, such as extending the time window during which Westfield residents alone could register and increasing non-resident membership fees.

Mr. Koslowsky said that was already being looked into, but that the Commission was bound to abide by the state rules.

Carol Smith of Graceland Place asked the Commission if there was any truth to the rumor that the new parking lot would be used as an overflow parking lot for train station commuters who would be shuttled to the train station.

Upon hearing this, the crowd shouted at the Commission, demanding an answer.

Dr. Koslowsky suggested that it would be more appropriate to bring this question up at Town Council meetings.

Other members of the audience demanded to know why they weren't informed of these plans earlier and why the Commission didn't ask for their input sooner in the early stages of the plan's development.

Mr. Koslowsky reiterated that this was the preliminary development stage and that the public was being asked for their input at this meeting.

Commission member Salvatore Antonelli stated that Commission meetings were always open to the public, and the fact the Commission was discussing a master plan for the pool and park was previously mentioned in the local newspaper.

Mr. Antonelli suggested that the residents form a committee of five or six members, who would meet with the Commission and the Town Council to voice their concerns and give input.

The crowd shouted that they were the committee and that they had already voiced their input, which was "no renovations!"

Mr. Antonelli invited the public to attend future Commission meetings, which are held the first Monday of the month, and to also attend the Town Council meetings to voice their concerns.

The next Commission meeting will be Monday, October 4.

As the crowd grew louder, shouting questions and comments at Commission members, demanding that a resolution to this meeting be given to them immediately, Westfield Mayor Thomas C. Jardim appeared at the podium.

The Mayor apologized for being late due to being needed at another important meeting, and asked the crowd to quiet down so that he could be heard.

He made a light-hearted joke about the Commission keeping him in desperation, and smiled at the angry crowd.

Residents shouted at him, one man yelling, "We don't appreciate your sarcasm and smirking. We have important problems here."

Mayor Jardim demanded that the crowd give him an opportunity to talk, with respect and without interruption.

The Mayor told the audience that he was not aware of many of the problems expressed by the residents, and that this was the first opportunity he had had to hear these objections.

"These are not difficult problems to resolve," Mayor Jardim told the crowd. "I am with you on many of these issues and objections," he continued, "especially the need to control speeding and traffic congestion."

He asked the crowd why they had the perception that this was a "done deal." If this was a done deal," he explained, "then we wouldn't have invited you here tonight, to voice your concerns. We're not trying to blind-side you."

The Mayor explained that municipal government was about achieving a balance, and that there were many people, who didn't come to the meeting, who were in favor of renovations and expansion.

"We won't achieve that balance by screaming at each other," he added. "We can get there by working together."

The Mayor agreed with Mr. Antonelli's suggestion that the residents should form a committee to clarify and organize their concerns, in order to present them to the Council and the Commission.

The Mayor also told the public to remember that the Commission members were also Westfield residents and public servants who were just trying to do their jobs, to bring about a compromise that could benefit the majority of citizens.

"They are not your enemies," he stated. "They are trying to do what's best for the whole town."

After the meeting, the Mayor, members of the Commission and many of the residents continued to discuss their concerns with each other in a more informal and sociable manner.

Several of the residents told *The Westfield Leader* that they would be attending future Commission and Town Council meetings and would form the committee suggested by Mr. Antonelli.

Dr. Koslowsky told *The Leader* that he believed many renovations and changes could be modified to incorporate the concerns and quality of life issues into the plans, in order to bring about a compromise that would be satisfactory for most people involved.

## Bird Tissue Is Analyzed For West Nile-like Virus

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ment."

Though there has been no report of the West Nile-like virus in humans or birds in New Jersey, officials have discovered more than 100 dead crows since Saturday in Union, Bergen, Essex, Hudson, Monmouth, Morris and Passaic Counties.

The state will analyze specimens of these birds, whose deaths are likely related to infection rather than traumatic injury. While most sightings have been reported in Bergen County, Mr. McGowan reported specimens were collected from all eight northeastern counties.

Once the bird tissue specimens have been prepared by the state's Public Health Laboratory, they will be shipped to the CDC for analysis.

From Trenton, Mr. McGowan confirmed the state would begin to ship specimens to the CDC on Friday, October 1.

"As of now," stated Summit Health Director Stuart Palfreyman in a telephone interview on Tuesday, "there is no known virus in New Jersey." He said three to four birds had been found in Union County thus far.

One such sample came from Westfield, according to Robert M. Sherr, head of the Westfield Regional Health Department, which also serves Fanwood, Garwood, Mountainside, Roselle Park and Springfield.

Mr. Sherr said he received three to five calls on bird sightings on Tuesday morning. Despite this, he explained, "Other than the one bird in Westfield, they're really concentrating their efforts in Bergen County."

The state has asked local health departments to log reports from residents of dead bird sightings. Officials want to know the resident's name, address, phone number, time and date of sighting, type of bird and any observations of the bird's behavior.

In addition, the Garden State has stepped up mosquito surveillance statewide. There are active mosquito control centers in every county in New Jersey, except Hunterdon.

Carolyn Vollero, chief inspector of Union County's Bureau of Mosquito Control, is one of 17 full-time employees of the bureau, which works year-round on mosquito surveillance and water management.

Water management reduces mosquito breeding grounds around the county. "We do mosquito control every day," said Ms. Vollero, who also serves on the state committee for public relations regarding mosquito control. "At locations throughout the county, there are designated areas, which are surveyed every day. We try to treat mosquitoes in the larvae stage."

In Union County's known "hot spots" for breeding, Ms. Vollero said that ground spraying has been increased.

Upon inspection and treatment, samples of mosquitoes are brought back to Ms. Vollero for identification. There are 63 species of mosquitoes in New Jersey. Union County's Bureau of Mosquito Control has the capability to identify mosquitoes in both the larvae and adult stages.

The mosquito carrying the West Nile-like virus is the "Aedes vexans," which is particularly active at present, thanks to the rains of Hurricane Floyd and subsequent flooding.

Beginning in March, the bureau also collects samples of mosquitoes from light traps in 30 locations across Union County, at least one in each municipality. Bug samples from the traps are collected three times per week and returned to the bureau for identification.

Though the program would traditionally be approaching its conclusion for the season, Ms. Vollero confirmed heightened surveillance would continue for as long as the weather remains warm and the mosquito alert is on.

In an effort to reassure residents concerned about mosquito breeding near their homes, the chief inspector said, "The county bureau of mosquito control will come out and check neighborhoods and yards to see if there are breeding grounds."

Residents can call the bureau, which is part of the county public works department, at (908) 789-3660. There is no charge for the inspection.

Earlier this month, with news of Saint Louis Encephalitis making headlines in New York, the Mosquito Research and Control program at Rutgers University placed sentinel flocks of chickens in counties (not Union) around the state to see if chickens become infected when bitten by mosquitoes.

Health officials can detect the presence of a virus through blood samples that are drawn from the chickens and tested weekly. No evidence of SLE was found.

The primary responsibility for mosquito control rests with county agencies. However, if officials decide that more aggressive efforts to eliminate mosquitoes are required, the state's aerial spray program within the Department of Environmental Protection (DEP) could be activated.

A decision to spray would be made jointly by the DEP, State Mosquito Control Commission, Rutgers University, the Department of Agriculture and the DHSS.

State health officials have asked hospital emergency room staff and infection control practitioners to immediately report suspect cases to the DHSS.

Citizens are encouraged by the New Jersey Department of Health & Senior Services to take the following precautions.

- Do not touch a dead crow or other bird with bare hands. Using a shovel or gloves, place the dead animal in a double bag before discarding it in the general trash.
  - Eliminate local sources of stagnant water where mosquitoes breed, including clogged rain gutters, neglected backyard swimming pools and old tires.
  - When outdoors, wear clothing such as long-sleeve shirts and pants that cover the skin. Spray clothes and exposed skin with insect repellent containing DEET, which is a colorless, oily liquid that effectively repels insects.
  - Curb outside activity at dawn, dusk and during the evening.
  - Avoid mosquito habitats, including areas with heavy underbrush.
- For further information, please contact the Westfield Regional Health Department at (908) 789-4070 Monday through Friday between 8:30 a.m. and 4:30 p.m.

## CNN, Merrill Lynch Join To Teach Kids Finances

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When asked how they intend to pay for college tuition, the students professed that scholarships, ROTC and investing in mutual funds and banks might be a sound way to prepare for their future education.

As CNN arrived, Mr. Slater offered a historical perspective on the origin of banks. He also asked the students to consider their long- and short-term goals. He told them that if they started to save \$2,000 annually between the ages of 18 and 25, they would have \$1 million saved in time for retirement at age 65.

A quick lesson in crafting a personal budget was also offered by Mr. Slater, who showed the students how to tally their monthly income, subtract their basic expenses such as lunch, car fuel and telephone bills, then subtract for short-term goals such as clothes and concert tickets and ultimately arrive at a figure which could be put aside for long-term goals, such as a used car and college tuition.

Mr. Slater strongly suggested that students open a dialogue with their parents on how to budget their finances.

When one student revealed that her short-term goal would be to obtain a BMW with a cost ranging from \$40,000 to \$50,000, Mr. Slater asked her how she hoped to accomplish the purchase. "She has high hopes, which is great. But do you have a plan?" he asked.

"My parents," she responded.

Another student said he invested gift money from his Bar Mitzvah for a stereo system he wanted to own.

"The bottom line in investing is that it's important to just be aware of everything that is going on around you," said Mr. Slater. "Happy savings!"

After the program, CNN reporter for Newsroom Heather Dorf met with seven students, including Gina Ciullo, Corie Rosenberg, Justin Harris, Beth Mokrauer, Tara Stroud, Toby Singh Baba and Harry Patterson, to chat about their financial goals.

Mr. Slater told *The Westfield Leader* that he hoped the students learned that they should take responsibility for their own finances and not depend upon their parents.

"They need to be aware of what is going on around them," he said.

"Kids should start thinking about finances in the fifth and sixth grade," the Sales Manager noted, adding that teaching financial responsibility in the ninth grade is not nearly early enough.

He added that when he held a similar financial forum with fourth graders at Tamaques Elementary School in Westfield, the students were "more assertive" with their answers and more interactive.

Mr. Hornish added that he hopes students came away from the class with a better awareness of the "dynamics of the economy."

"Personally, I think it should be done earlier," he concluded, "as long as you package it correctly."

"I will definitely start saving now," stated 14-year-old Corie after the taping.

"It was interesting and informative," said another student, Ryan Hoens.

After taping smaller segments with Toby and another student, Ms. Dorf told *The Westfield Leader*, "It's important for kids to know what their options are."

Since she was taught about financial responsibility at a young age, she said she developed an early understanding of and interest in her personal finances.

"The more they (the students) know, the more they'll be interested," she said.

Ms. Dorf revealed that she was "pretty impressed" by the level of interest and intelligence of the ninth graders.

"They had a basic idea that savings is a good idea," she said.

Joining the family for a trip to the grocery store and learning about family expenses is an important way of discovering the value of a dollar and how to budget for basic needs, according to Ms. Dorf.

When asked about students expecting parents to finance large purchases such as a BMW, Ms. Dorf explained that this is a common expectation of children of this age.

"And this is an affluent community," she concluded.

## FestiFall Celebration Fills Streets With Large Crowds

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The food vendors, who spanned many cultures, offered such fare as homemade popcorn from a giant kettle and authentic, down-home Southern barbecued ribs.

As a new addition to this year's festivities, The Town Book Store on East Broad Street hosted book readings by four authors who were on hand to personally autograph their books.

Clowns and other entertainers in giant, fuzzy costumes added an extra helping of color and cheer to the celebration.

During the festival, numerous town organizations provided literature to the public about their activities. Among them were the Chamber of Commerce, the Downtown Westfield Corporation, the Jaycees, the BRAKES Group and *The Westfield Leader*.

The Vietnam Veterans of America, Union County Chapter, along with the Westfield Volunteer Rescue Squad and

Children's Specialized Hospital also displayed literature about their services.

The Westfield Democratic Club registered voters, while the Westfield Police Department took fingerprints of young children for parents to take home. The Wellness Center conducted free computerized stress tests.

Michael LaPlace, Director of the Downtown Westfield Corporation, said many people stopped by his table to talk about the improvements planned for the downtown. Mr. LaPlace said that he was very pleased with the high turnout.

Many of the craft and food vendors also told *The Leader* they were pleased with the turnout this year and that they did well from a business standpoint. Ms. Schmidt said she expects that at least a third of the vendors will be newcomers at future FestiFall celebrations.

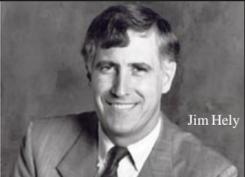
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Jung for Mayor - Kline & Ryan for Council

Paid for by Fanwood Republican Campaign Committee 1999, Richard A. Scamoni, Treasurer, 69 Arlene Court Fanwood, NJ 07023



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