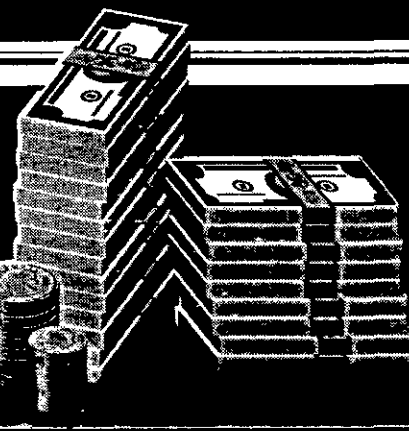


The Spotlight

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Vol. XXXIX No. 8

The weekly newspaper serving the Towns of Bethlehem and New Scotland

February 22, 1995

50¢

BC board OKs \$530,000 in cuts to budget plan

By Dev Tobin

The Bethlehem Central school board accepted most of a proposed \$530,000 in cuts to next year's budget at last week's meeting.

The amount falls short of the approximately \$750,000 in reductions the board had asked to see in the \$37.2 million fundamental operating budget, an estimate of what this year's programs would cost if carried over to next year.



Leslie Loomis

budget growth to 3.8 percent while enrollment is growing at about the same level is "clearly a step backwards in education funding."

The board asked for the potential reductions in response to the prospect of no increase in state aid in Gov. George Pataki's first budget.

Over the past month, district administrators had come up with a longer list of cuts, then worked with Loomis to narrow the list to reductions

Superintendent Leslie Loomis said that going beyond the recommended reductions might negatively affect the quality of education.

that "would not cause damage to the educational program," Loomis said. The narrowed list does not include cuts in any full-time teaching positions, he said.

Loomis noted that holding year-to-year

□ BUDGET/page 17

N. Scotland planners hear plea from pastor

By Dev Tobin

A growing Albany church may be headed to Krumkill Road in New Scotland.

The First Assembly of God Church on Partridge Street in Albany is interested in a 10-acre parcel just over the Bethlehem town line, its pastor Ray Sullivan told the board at last week's meeting.

"We've started churches in East Greenbush, Clifton Park and Latham, but still congregants come to us from 20 different communities," said Rev. Sullivan,

adding "None yet from New Scotland, but there will be."

The 50-year-old congregation has been meeting at the Partridge Street facility for 30 years, but there is no more room to grow there.

The church will move to New Scotland if it can receive a special use permit to build a new house of worship, Rev. Sullivan said.

While there are no formal plans yet for developing the property, he said that he

□ PASTOR/page 17



Dynamic duo

Katie Tobin of Delmar and her partner, Jim Peterson of Seattle, placed sixth overall in the junior pairs competition at the recent U.S. National Figure Skating Championships.

BC bus proposal up in air

Board to ponder \$400,000 question

By Dev Tobin

Would Bethlehem Central School District taxpayers be willing to pay more for cleaner exhaust from school buses?

The school board will face that question as it considers an approximately \$400,000 proposition for four 66-passenger buses and one 30-passenger bus.

The district has \$40,000 in grant money that could be used to buy natural-gas-fueled large buses. But whether that money, or even the \$100,000 in grants the district counted on when it bought natural-gas-fueled buses this year, will be forthcoming is in serious doubt, according to Franz Zwicklbauer, BC's assistant superintendent for business.

The grants (from the state Energy Office, which Gov. George Pataki has vowed to eliminate) were to pay for the difference between the cost of a diesel-engine bus and a natural-gas-fueled bus.

Natural gas is the cleanest-burning fossil fuel, and produces significantly lower levels of pollution compared to diesel or gasoline, according to Niagara Mohawk, which supplies natural gas to the region.

The district has three natural-gas-fueled buses on the road now, and anticipates delivery of four more in the next few weeks, said Robert Peters, transportation supervisor.

□ BUSES/page 20

Bethlehem checking out Youth Court



Det. James Corbett

By Dev Tobin

Can peer pressure be a positive, rather than the too-frequent negative, influence on teenagers?

That's the premise behind Youth Court — that kids who commit crimes like shoplifting and vandalism will be deterred from getting into deeper trouble by being sentenced by a judge and jury of their peers.

Based on an idea from Tarrytown in Westchester County, the first local Youth Court recently began operating in Colonie, and Bethlehem town and school officials would like to get the second going by this fall.

"The idea is that a jury of their peers may send a stronger message to teens who get into trouble, and may get them

to realize the consequences of their actions," said Dominick DeCecco, Bethlehem Central social studies supervisor and a member of the ad hoc committee studying Youth Court.

Students from Participation in Government classes at Bethlehem Central and Ravena-Coeymans-Selkirk high schools, and from BCHS' Law and Justice course, will be trained to perform all the roles of a town court — judge, prosecutor, defender, jury and clerk.

Teens up to the age of 18 arrested for non-violent misdemeanor offenses may opt for Youth Court treatment as part of a guilty plea, and the sentences will typically involve restitution, community service, and/or counseling, DeCecco said.

□ COURT/page 17

Police, deputies make DWI arrests

Bethlehem Police recently arrested three people on charges of driving while intoxicated.

Debra Ann Venneri, 36, of High Falls Road, Saugerties, was stopped at 3:13 a.m. Sunday, Feb. 12, for failing to keep right on Route 9W, police said. She was charged with DWI and released pending a future appearance in town court.

Elizabeth Ann Cataldo, 36, of 23 Old River Road, Glenmont, was stopped at 9:42 p.m. Saturday, Feb. 11, for weaving on Route 9W, police said.

She was charged with DWI and released pending a future appearance in town court.

Jonathan A. Pesnel, 18, of 37 Voyage Road, Glenmont, was stopped at 1:52 a.m. Saturday, Feb. 11, for failing to yield the right of way on Route 9W, police said.

He was charged with unlicensed operation of a motor vehicle and DWI. He was released pending a future appearance in town court.

In addition, sheriff's deputies from the Voorheesville patrol recently arrested three people for DWI.

Paul M. Vincent, 23, of 53 State Farm Road, Voorheesville, was arrested Feb. 9 after deputies responded to a report of a car in the roadside snowbank on Route 85A near Falvo's meat market at about 11:30 p.m.

Vincent had left his car and was found a short distance away, deputies said. He was charged with DWI and was released pending a Feb. 23 appearance in town court.

Thomas D. Reilly, 52, of Indian Fields Road in Feura Bush, was arrested for DWI after he was stopped on Route 32 in New Scotland for a traffic violation at about 8:30 p.m. on Feb. 10, deputies said.

Reilly was released on his own recognizance and is due to answer the charges in town court on Feb. 23.

Michael J. Nero, 29, of Somers, Conn., was arrested for DWI after he was observed driving outside of pavement markings on Route 85 near the Bethlehem town line at about 12:30 a.m. on Feb. 12, deputies said.

Nero was released on his own recognizance and is due to answer the charges in town court on March 2.

In another incident, deputies charged a Berne man with second-degree assault, a felony, after he allegedly resisted arrest on Feb. 13.

William J. Keller, 27, was stopped for following too closely on Route 85A at about 11:55 p.m. He then assaulted Deputy Mark DeFrancesco, causing a knee injury, deputies said.

Keller was also charged with resisting arrest. He was released on his own recognizance and will answer the charges in town court on March 2.

Two more nabbed on burglary charges

Two additional people have been arrested and charged in connection with the burglary ring that operated in Bethlehem and several other Capital District communities over the past two years.

Bethlehem Police last week joined Albany Police and the Albany County Sheriff's Department in apprehending Joseph Palella, 40, of 970 Washington Ave., Albany, who was charged with fourth degree criminal possession of stolen property.

Palella allegedly possessed more than \$2,000 worth of stolen property at the time of his arrest.

The booty stemmed from a series of daytime burglaries committed by a small band of thieves headed up by ringleader Paul Harris, who was arrested last fall and is now in the Albany County jail.

Also arrested was Rose M. Francella, 60, of 34 Anthony Lane, Colonie, for hindering prosecution in the third degree. It is alleged that Francella contacted another subject who was in possession of stolen property and had that person dispose of the property.

A total of seven people have been arrested thus far by the joint investigation undertaken by the Albany County Sheriff's Department, the Albany City Police Department and the Bethlehem Police Department.

Harris and the others are believed to have committed hundreds of burglaries — including many in the town of Bethlehem — over the past few years.

Both Palella and Francella were released pending future court appearances.

Expert advice



Dr. William Samsonoff of the Wadsworth Laboratory reviews Danielle Blanch's health poster at Bethlehem Central Middle School's recent science fair. *Doug Persons*

Fuller to meet with Clearwater

Clearwater for Bethlehem, a group of citizen activists who oppose the town's plan to draw water from an aquifer beneath the Hudson River, will meet with Supervisor Sheila Fuller on Monday, Feb. 27, at 7:30 p.m. at the Bethlehem Public Library on 451 Delaware Ave. in Delmar.

At its recent meeting, the group heard from an environmental associate from Clearwater, Inc., Nonna Shtipelman, who said that

turkey basters were being used to clean up polychlorinated byphenyls at Hudson Falls. She showed a video filmed by the state Department of Environmental Conservation that highlighted turkey basters as one of several methods used to remove PCBs from the water.

Shtipelman described a situation near Hudson Falls where drinking wells had to be closed because of contamination by PCBs.

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Village Furniture Company	439-7702	Northeast Real Estate	439-1900	Walden Asset Group	475-0500
Profile Hair Design	439-1869	Kitchens by Design	439-6200	Dog Guard Fencing	439-0495
Thomas Nicolla Physical Therapy of Delmar	478-9049	The Magic of Music	475-0215	Del Mare Restaurant	478-0539
		Seattle Sub & Pita Co.	439-1727		

V'ville enrollment continues to grow

By Martin P. Kelly

Development in the towns of New Scotland, Guilderland and Berne and the national growth trend in school-age children is expected to lead to a 3.5 percent enrollment increase in the Voorheesville Central School District by the turn of the century.

The anticipated 1,399 students in the 1999-2000 school year represents an increase of 219 from 1,180 in the 1990-91 school year, according to Superintendent Alan McCartney, who recently reported to the Voorheesville school board on the projections.

This year, the Voorheesville school district has 1,352 students, kindergarten through senior year in high school.

McCartney cautioned that the projections might be on the low side since future development of large residential housing projects will create a facilities utilization problem for the district over the next three-to-five years.

The five-year trend has shown that approximately 15 to 20 new homes per year are built in the Voorheesville school district. On average, each home represents 1.5 students.

The report noted that the village of Voorheesville is about two-thirds developed, and with a public water system, it will "probably be one of the first areas to grow," McCartney said.

Additionally, Guilderland, which has fringe areas in the Voorheesville School District, shows potential for growth on land surrounding the Albany Country Club on both sides of Route 155, where there is public water.

A district committee is reviewing the situation and a report on the repair of roofs at both Clayton A. Bouton Jr.-Sr. High School and Voorheesville Elementary School has been deferred until March.

At the school board's March 6 meeting, a discussion will be held on the effects of Gov. George Pataki's proposed moratorium on building aid as well as action to be taken by the legislature and the governor concerning school aid.

Voorheesville is attempting to

replace roofs on both buildings without resorting to a bond issue by using state and/or federal energy grants and state reimbursements for capital costs.

The report read by McCartney at the last meeting stressed that the school system's projected increase in student population will be slightly less than Albany County, the upper Hudson region and New York State in general.

The study projected a 6 percent increase statewide and a 4.09 percent increase in Albany County.

Future development of large residential housing projects will create a facilities utilization problem over the next three-to-five years.

As part of the Voorheesville increase, McCartney's report said that the district's K-6 enrollment has increased each year since 1990-91. Over the next five years, it is expected to level out from the current 735 students to 731 in 1999.

The 5-to-9-year-old age group is expected to have a 10 percent national growth rate after the turn of the century and will represent about 40 percent of the national school-age population at the year 2000. Until the year 2000, there will be a slight decline.

Voorheesville expects its largest growth in the next five years to be in the seventh- to 12th-year students who will number 668 by the year 1999-2000, compared to 579 this year.

This report on the Voorheesville school population projection is part of a larger national study that shows total school-age population growing by almost 19 percent between 1990 and 2005 and by 33 percent between 1990 and 2030.

These figures compare with an earlier Census Bureau projection of school-age population of 4 percent increase by 2005 and a decrease of 5 percent by the year 2020.

The change in Census Bureau projections has been caused by three factors: increases in fertility rates; increases in the number of women at child-bearing age; and increases in immigration.

McCartney pointed out in the report that a consideration for school funding will be influenced by the report that the over-65 population is "growing even more rapidly than the school-age population." It is expected to surpass the school-age group in numbers by the year 2020.

In the long term, McCartney's report said, "This suggests the strong possibility of increased competition between these two groups for limited financial resources."

Percussion prodigies



Glenmont Elementary School first-graders Kaitlin Mooney, David Smith and Michael Eck check out a xylophone with Mark Foster of the Albany Symphony Orchestra (right), as ASO members, from left, Richard Abbagli, Russell Maddox, David Alan Miller (conductor) and Anna Watkins look on. *Doug Persons*

Village calls halt to raised-bed systems

By Dev Tobin

Wary of a new technology that is increasingly the only option for new development, the Voorheesville village board voted to halt approvals for subdivisions or building permits where raised-bed septic systems are required.

After a public hearing last week, the board voted unanimously to enact a moratorium of the unconventional systems until its meeting on June 27, Mayor Edward Clark said.

"We need some time to see what we need to do to protect the best interests of the village," he said.

During the moratorium, "We'll try to get as much expert advice as we can about what to expect in the future, the limitations of these systems and what safeguards we can put into law," Clark said.

Raised-bed systems are great

mounds of fill required by the county Health Department on lots where the soil will not properly drain a conventional leach field.

Clark said that "all the easy land" has been developed in the village, and the land with slopes or other drainage problems that remains can only be developed with raised-bed systems.

The village board acted after the planning commission requested the moratorium in January.

Commission Chairwoman Kathryn Scharl said that the village's current zoning law and subdivision regulations do not adequately deal with problems that have arisen with an apparently malfunctioning raised-bed system on Swift Road.

"That unit has raised some questions, and now we're taking a

look" at the whole issue of raised-bed systems, Clark said.

While the Health Department has the final say over septic system approvals, Clark said that its "requirements have changed in the last few years" and that the village might want to have higher standards for land development that the minimum allowed by law.

For example, the village may amend its zoning law to require larger lot sizes for lots where raised-bed systems are mandated by the local conditions, Clark said.

The village will likely contract with a consulting engineer "to review our ordinance and give us some direction" during the moratorium, Clark said, adding that he "hopes to have something for the board" on that at its meeting on Tuesday, Feb. 28.

RCS prepares bare-bones school budget

By Mel Hyman

Residents of the Ravena-Coymans-Selkirk school district this year will likely see the same type of bare-bones budget common among local districts.

"We're looking at a no-increase budget, except in those areas that we have no control over," said RCS Superintendent William Schwartz.

All facets of school district operations, such as instructional programs and equipment, will be roughly held to 1994-95 levels. "Those were the parameters the board of education has given us to work within," Schwartz said.

The one area where expenses may rise is contractual obligations, including teacher, administration and support staff salaries.

The board's directive to rein in spending may have as much to do with the freeze expected on state

aid to education this year as it does with the fact that voters soundly defeated last year's budget plan by a 1,023-789 margin.

"They told us they want a very conservative budget this year," Schwartz said. "It should be in the same vicinity as last year's" \$22 million spending plan.

"We're in the process of formulating it now based on the figures we get back from our department heads," he said.

After the tentative budget was defeated at the polls, the RCS board of education passed a \$21.9 million contingency budget for the 1994-95 school year in mid-May.

Also defeated during last year's first budget vote were propositions to purchase new buses and make state-mandated improvements to the bus garage. Those proposi-

tions were brought back before the voters in June, and both were approved.

The school board will hold a public forum on the district issues including the construction plan, curriculum, finances, conduct and discipline policies and transportation issues on Monday, Feb. 27, at 7 p.m. at the middle school on Route 9W, Ravena.

The preliminary RCS school budget for 1995-96 will be presented to the board of education on Monday, May 1.

There is a public hearing on the spending package scheduled for Thursday, May 18, at 7 p.m. at the middle school.

The budget goes before the voters on Wednesday, June 7, from 7 a.m. to 9 p.m. at the senior high school, also on Route 9W, Ravena.

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Helen Carroll is keeping busy at her new business, Caring Creations, on Adams Street in Delmar. Doug Persons

A lot of TLC goes into her work

By Mel Hyman

Nothing can be more personal than how someone looks, and hair is certainly a big part of that.

Helen Carroll, owner of the newly opened Caring Creations in Delmar, tries to inject the personal touch when advising her clients about what can be done about hair loss.

Most of Carroll's clients are chemotherapy patients who have lost their hair as a result of radiation. When that occurs, it can be devastating, to say the least.

"Sometimes they are in desperate situations," Carroll said, and "They need a lot of TLC (tender loving care), which is what we try to provide. I won't hesitate to come in, even on a Sunday morning, if someone is panicky."

There is total privacy in Carroll's hair salon. "We try to provide a

safe and secure atmosphere," she said. "We can help them with the paperwork they need for insurance or if someone says they can't wear a hairpiece, then we lay out the options."

These can include turbans, scarves, hats and other options. The important thing to remember about sudden hair loss due to chemotherapy is that the hair does grow back.

Carroll's background makes her perfectly suited for the career she's embarked on. She was a hairdresser for 15 years before deciding to go into nursing.

Once she got the necessary training she worked with the division of gynecologic oncology of the Albany Medical College for 11 years.

During the early 1990s, a physician at the Albany Medical Center

"was after me to help him find some of his patients high-quality, yet affordable hairpieces."

After assisting in this way for a few years, Carroll decided to try to realize a lifelong dream of having her own business. For 14 months, she operated a hair replacement business out of her home, and then the opportunity came up to acquire a small barber shop on Adams Street that went dark after many years.

"Here we are in Delmar," she remarked. Although the local surroundings are not all that unfamiliar because Carroll lived in Bethlehem for 14 years while she was raising her children.

Caring Creations is open Tuesday through Saturday. Haircuts, trims and/or styling are also available.

For information, call 439-1427.

St. Thomas School names honor pupils

The following students were named to the academic honor rolls at St. Thomas School in Delmar for the second quarter.

First honors

Fourth-grade: Bob Barrowman, Frances Ford, Sean Lichorowicz and Matthew Swiatowicz.

Fifth-grade: Nicole Comi, Aimee Gould, Michael Hoghe, Stephen Hoghe, Stephen Perazzelli, Jeffrey Ricchiuti and Andrew Swiatowicz.

Sixth-grade: Tracy Bukowski, Erika Orner, Jada Schaming, Andrea Schmit, Audrey Ting and Carmen Warner.

Seventh-grade: Kelly Cheeseman, Jessica De Flumer, Rebecca Hoghe, Jaime Hoose, Bridget Murray, Lauren Murray and Emily Waniewski.

Eighth-grade: Melissa Bruno, Bridget Heilsberg and Elizabeth La Falce.

Second honors

Fourth-grade: Jacquelyn Cary, Joseph Clyne, Nicole Cooking-

ham, Peter Fouhy, Susannah Kelly, Jamie Kieper, Megan Kindlon, Honor Lawler, Kim McCall, Stephen Mischler, Justine Moreau, Jessica Murphy, Stephen Strait, James Tougher and Justin VanDyke-Restifo.

Fifth-grade: Ashlee Coye, Emily Crandall, Lisa Rose Di Stefano, Megan Dole, Michele Fido, Katherine Gould, Sheena Loughlin, Michael Nuttall, Paul Olsen, Michael Ricchiuti, Maggie Touchette and Jennifer Yurek.

Sixth-grade: Benjamin Barrowman, Jose Colon, Kate Emminger, Michele Frangella, Kevin Gerightly, Jesse Horton, Jared Marsh, Vanessa Mauro, Jill Parsons, Matthew Perazzelli, Matthew St. Jacques, Carley St. Lucia and Kathryn Whyte.

Seventh-grade: Allison Kuta, Brian Lichorowicz, Ellen Lowrey and Elizabeth Malinowski.

Eighth-grade: Christina Crandall, Kathryn Daley, Catherine Glasheen, Amanda Kelly, Sarah Lutzy, Erika Schmit and Matthew Wereb.

The Spotlight remembers

This week in 1985, these stories were making headlines in *The Spotlight*.

• With Job Corps facing elimination in President Ronald Reagan's budget, the Glenmont center's director argued that the program is worthwhile. "Last year, we had a 95 percent placement rate," said Forest Corbin. "If Job Corps is eliminated, who is going to pick it up?"

• Among the couples with successful long-term marriages sharing their secrets in a Valentine's Day article were Elmer and Ethie Morway, Marlin and Clara Fuller, Willard and Clara Appleby and Malcolm and Margaret Baxter.

• Kenneth Blodgett Jr. of Delmar, a Cub Scout in Pack 258, won a bicycle as the top bowl-a-thon fund-raiser in Albany, Rensselaer and Greene counties.

• Chris Saba, a Bethlehem Central High School freshman wrestling at 91 pounds, brought an undefeated record (26-0-2) into the sectional wrestling tournament.



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~M. Resnitski; Ballston Lake

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Figure greats



Casey and Leah Gillham of Delmar give each other a helping hand on the ice at the Elm Avenue Park in Delmar. *Doug Persons*

Old World flavor at new eatery

By Mel Hyman

At the new Mediterraneo Eatery & Import Store, the emphasis is on Italian cuisine with a North African twist.

For starters, there is wood-fired pizza with the same type of roasted vegetables and meat that owner Gary Ruhaibi used to enjoy in his native Tunisia.

Or you can try some of the gourmet "panini" sandwiches made from semolina-based bread baked right on the premises.

The choice is yours, since Gary and wife Karin promise to put together a sandwich or pizza to your specific liking.

Some people might recall the name Mediterraneo, which was the name of the prior establishment that occupied the front of 333 Delaware Ave. before fire ravaged the building last spring.

But building owner Nicholas Mesiti has totally renovated the structure and the new Mediterraneo is considerably larger with an all-new interior.

Even the chimneys have been redesigned and constructed with a double set of pipes and insulation.

Mediterraneo is the first new business in the building although Fitness for Her is slated to move into quarters formerly occupied by the Tri-Village Hardware store within the next several weeks.

In the meantime, the Ruhaibis are preparing for the hordes of hungry workout freaks by offering low fat cheeses and other health-oriented items including vegetarian, whole wheat pizza.

If you're still not clear on exactly what the new Mediterraneo will offer, perhaps a partial list of the pizza toppings will suffice: clams, scallops, pine nuts, artichokes, sun-dried tomatoes, red onions, fresh spinach, roasted garlic, gorgonzola, goat cheese, lamb sausage and fresh wild



Karin and Gary Ruhaibi offer a wide variety of wood-fired pizza at Mediterraneo on Delaware Avenue in Delmar. *Doug Persons*

mushrooms.

To broaden their appeal, the Ruhaibis have installed an espresso bar that they believe is the first of its kind in Delmar.

It's complete with a range of imported coffees and teas, plus there is a retail section in the store offering cookies, candy, imported salad oils and gift packages containing imported delicacies.

Not an Italian foods connoisseur, I had to ask the Ruhaibis just what the difference was between

wood-fired pizza and the regular variety.

"It's like the difference between smoked and roasted chicken," Gary said.

"We use semolina dough, which tolerates the heat better, because it can get up to 500 degrees in this oven. It's almost like a kiln that they use for pottery," he explained.

The restaurant officially opened on Friday, Feb. 17, and will be serving seven days a week.

Grace United Church in Ravena lists weekly schedule of events

Grace United Methodist Church at 16 Hillcrest Drive in Ravena has announced its schedule for the week of Feb. 23.

On Thursday, Feb. 23, the junior choir will rehearse at 6:30 p.m. A chancel choir rehearsal is set for 7 p.m., to be followed by a meeting of Alcoholics Anonymous at 7:30 p.m.

On Sunday, Feb. 26, Sunday school will begin at 9 a.m. Morning worship will take place at 10:30 a.m., and coffee and fellowship will be held at 11:30 a.m.

Alcoholics Anonymous will meet again on Monday, Feb. 27, at 7 p.m.

The church's administrative/council board will hold a meeting on Tuesday, Feb. 28, at 7:30 p.m.

On Wednesday, March 1, the TOPS Club will meet at 6:30 p.m. Al Anon will meet at 7 p.m. An Ash Wednesday service at Trinity United Methodist Church in Coeymans Hollow is planned for 7:30 p.m.

For information, call the church at 756-6688.

Sunday school kids gear up for book drive

Students of the Delmar Presbyterian Church Sunday school will hold a book drive on Friday, March 3, from 6 to 8 p.m. at the church on 585 Delaware Ave.

All books collected will be donated to the Arbor Hill Elementary School.

For information, call the church at 439-9252.

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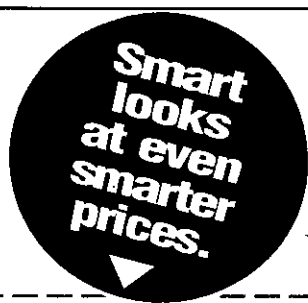


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Matters of Opinion

Attend budget hearings

There are stories in this week's editions of our newspapers dealing with the problems superintendents and school boards are having in developing budgets for the coming fiscal year.

Not only are school systems confronted with the announcement that the level of state aid would be frozen but now the South Colonie and Bethlehem systems face the prospect that they will not receive promised state funds to cover critical investments in plant and equipment.

In Bethlehem's case, the school system already has spent \$100,000 on new school buses which use natural gas rather than diesel fuel because of a state program. That funding is now far from guaranteed. South Colonie, already so overcrowded it is holding classes in hastily-constructed quarters under staircases and in remodeled rest rooms, may lose funding for two combination cafeterias and auditoriums which was promised last year.

And each district still will have to increase its spending, which will mean increased taxes, just to keep up with its ever-growing student populations.

On many occasions we have urged taxpayers in the school districts we cover to attend their school board's budget meetings. We believe that is particularly important this year. To keep those tax increases as low as they can school administrators will have to cut some programs, some classes, some activities.

Your input is needed more than ever this year.

You be the judge

Beginning this fall students in the Bethlehem Central school system charged with certain crimes may have the option of being tried in a court manned by their peers rather than by adults.

Bethlehem's town and school leaders are thinking about introducing a Youth Court system, an experiment first tried in Texas and adopted most recently in this area by the Town of Colonie. If the idea is approved, Bethlehem high school students will be able to volunteer for training as judges, jurors, prosecutors, defense attorneys and other courtroom personnel.

Once that court is up and running it will decide the punishment in misdemeanor cases brought against other students, ages 10 to 18, who are willing to plead guilty. Punishments such as restitution, community service, apologies and the like may be imposed.

Although the Colonie court has only recently begun functioning, early indications are the participants are quickly learning that judging and punishing a fellow citizen can be a heavy responsibility. Students here no doubt will arrive at that same understanding should the Youth Court come to town.

Smart money

Tax time is coming, there's still a pile of credit card charges left over from the holidays and, should any cash remain after you take care of those bills, the recent volatility of the stock and bond markets has you gun shy.

Well, we can't solve all your problems but the Financial Services supplement in this week's *Spotlight* should get you started. In it are articles on what to look for in a tax preparer, treasury instruments as an investment vehicle, how to protect your credit rating, taking advantage of tax credits and many more.

The supplement was designed both to identify issues in the field of personal finance and to provide general information on a variety of pertinent subjects. We hope you will keep it around for future reference.

Letters policy

The *Spotlight* welcomes letters from readers on subjects of local interest. Letters are subject to editing in keeping with our rules of fairness, accuracy, style and length. All letters must carry the writer's signature, address and phone numbers. Write to Letters to the Editor, The *Spotlight*, 125 Adams Street, Delmar NY 12054. Letters may be faxed to 439-0609.

At BC, a struggle of quality vs. cost

The author of this Point of View is Superintendent of the Bethlehem Central School District.

By Leslie Loomis

These are tough times for education and for our community. As a superintendent, a father, and a resident, I feel the conflict between the needs of our schools and the limitations of our taxpayers. My own children benefit from a Bethlehem Central education—in kindergarten, first and sixth grade. But my father-in-law also lives in town, and faces the reality of a fixed income. Much of my role as a superintendent centers upon the struggle of delivering high quality education at a reasonable cost.



The Bethlehem Central School District is now in the middle of the 1995-96 budget process. Above all else, the possible collision between quality and cost is driven by the state's revenue picture and the District's increasing enrollment. Governor Pataki's budget proposal calls for a \$25,000 decrease in state aid, this year to next. In a normal year, the district would have received \$419,000 in additional state aid. Under the Governor's proposal, BC takes a 5 percent hit in revenue, which shifts an additional tax burden to district residents.

Confronted with these difficult circumstances, the Board of Education established three guidelines at the beginning of the budget process: no new staffing, justification before filling vacant positions, and consideration of substantial expenditure reductions. From an extensive list of potential cuts, I have recommended over \$500,000 in reductions to the Board. Coupled with limited additions to improve programs (slightly more than \$100,000), the result would be a 3.8 percent increase in next year's budget.

To realize a 3.8 percent expenditure increase in a year when the district will also experience a 3.6 percent surge in enrollment requires care and creativity. Next year BC will serve another 158

Point of View

students. During the next 10 years, district enrollment is projected to increase at all three levels: elementary, middle school and high school. At the high school, enrollment will grow by nearly 50 percent.

Overall, the district will educate another 831 students, representing a 19 percent increase.

Half a million dollars in expenditure cuts goes to the heart of the quality vs. cost struggle. In last week's issue, *The Spotlight* called it "taking the heat." Many people have joined us in taking the heat: principals, teachers, and parents generated the ideas which led to \$530,000 in total recommended reductions.

The emphasis has been on delivering programs differently and achieving greater efficiency. A prime example of the creative thinking involved is the \$109,000 saved in special education by bringing students back to the district from outside placements. Through wide participation in reductions discussions, I believe we have been able to identify areas of greater economy without direct damage to the instructional program.

We cannot have it all—out-standing schools, burgeoning residential development, and curtailed commercial growth.

Make no mistake about the hard choices. No more teachers and 158 more students is not easy. Yet the 3.8 percent tentative budget increase includes previously cited additions to improve the educational program: \$32,000 to bolster K-12 science education; \$17,000 to accelerate the learning of young, at-risk students; and \$15,000 for staff development in technology and other high priority areas.

The struggle of quality vs. cost is not confined to this budget year only, but rather extends into plan-

ning for the future. For the past several months, the Long Range Planning Committee, comprised of community residents, has been addressing key future issues: the need for technology to properly educate students, the question of how to stretch school capacities to handle increased enrollment, and the responsibility to adequately maintain the school buildings.

Because of financial limitations, we have waited too long to provide students with the technologic tools necessary to prepare them for life in the 21st century. As part of the May 3 budget vote, the Board of Education will decide whether to place a separate technology proposition on the ballot. In approving a five-year loan to provide student technology, voters would not be adding to the budget increase currently under consideration, but would authorize future payments to begin in 1996-97.

Before this school year ends, the Board of Education will also be considering the possibility of a separate bond issue vote in the future to provide further technology, secondary school renovation or expansion, and long-term maintenance.

With over 800 more students crowding the elementary, middle and high schools in the future, we need to think carefully about the next decade. As I have written elsewhere, residential development generates more students, but does not pay for itself. To yield the local taxes that fund education for the one student on average generated by a single-family home, that house must be assessed at \$370,600.

We cannot have it all—out-standing schools, burgeoning residential development, and curtailed commercial growth. The Town of Bethlehem and the Bethlehem schools together are currently analyzing long-term tax implications and addressing the need to expand the tax base.

Quality vs. cost is not a simple choice for parents who care deeply about their children's education

□ LOOMIS/page 7

THE SPOTLIGHT

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Your Opinion Matters

Loomis

(From Page 6)

and taxpayers who are already at their limit. In the face of an uncertain future, the community and the district can turn to the continuity of past Bethlehem tradition. BC schools have always provided an excellent education, with finite resources. Aided by the expanded community participation in this year's budget process, I am confident that we can advance quality and limit costs.

That is why I brought my family to Bethlehem Central and that is why I sought the superintendent's position here. Together we all share the same goal: quality education at a reasonable cost.

Best to elect

Editor, The Spotlight:

I am indebted to Bertold E. Weinberg for taking the time to write in the Feb. 8 issue of *The Spotlight* and his kind and considerate comments on my years of public service which conclude on December 31 of this year.

I do wish, however, to focus on the *meat* and message of his letter as each of us takes a different position on the subject of elective office vs. appointive.

The framers of the New York State Constitution and subsequent legislators exercised good judgment in making the offices of Receiver of Taxes, Town Clerk and Superintendent of Highway elective offices in first class towns.

By reason of the fact that these candidates must run for office, this need propels a more qualified candidate to seek these offices since they must face up to the opposing party candidates for the same office.

Secondly, each candidate likes to bill him- or herself as an independent, thus shedding the appearance of being a controlled candidate. However, if a candidate and, later, an office holder, is to have any degree of independence in their actions, they need the protection of the electoral process (party primary) in order to be their own person and not under the thumb of political leadership. Union members have unions, teachers have tenure, but appointed office holders are very vulnerable.

But the most important reason why elective beats out appointive is the fact that the taxpayers receive a much higher degree of service, cooperation and compassion when office holders must stand before the voters every two or four years, based upon past performance.

The bottom line is when a person surrenders his or her right of free choice (of anything), they take a step backwards and give up part of the many facets of priceless freedom.

Kenneth P. Hahn
Receiver of Taxes & Assessments

Point of View shows writer has sense for the heart

Editor, The Spotlight:

I've never met Megan Corneil, the Bethlehem Central High School junior who recently spent a semester living with a family in Russia. If she was in our Bethlehem school district in sixth grade, she wasn't on the team I taught that year, unfortunately.

But I've just finished reading her Point of View article, "Conversations and Music in Russia," in the February 8th *Spotlight*, in which Megan shares her wonderful Russian experience with us, her home community.

It seems to me that one of the big truths Megan's Russian visit reveals yet again is that, no matter what the political, economic, or social turmoil and change a country goes through, the survival of its people and underlying culture depends upon the existence of a sound family structure, which in turn is based upon the truth that behind cultural differences our underlying humanity is much the same all over the world.

What made her account so interesting, I think, is that Megan is obviously a talented and poetically expressive young writer. Her writing reveals her to be intelligent and keenly observant and to possess a charming sense of subtle humor.

I know I'm not the only "senior" that looks to caring, well balanced members of the younger generation as one source of hope for the future of our society and of the world. And I believe that it is because of people like Megan, and

Letters

many others like her that I have taught and worked with in youth groups, that we find our hope well grounded. Certainly Megan's Russian "family" — all three generations of them — enjoyed and was deeply touched by her stay with them.

And as I read Megan's final lines which so beautifully summed up her semester's visit and the feelings she would have upon leaving her Russian "family," I felt tears come to the corners of my eyes as she quoted these words by Edmond Haraucourt: "To leave is to die a little; To die to what we love. We leave behind a bit of ourselves Wherever we have been."

And then I recalled the words of the fox to the title figure in Antoine de Saint Exupery's classic fable, *The Little Prince*: "Goodbye," said the fox. "And now here is my secret. It is only with the heart that one can see rightly; what is essential is invisible to the eye."

Thank you, Megan Corneil, for seeing so much and so well with your heart, and for enriching our lives with your sharing.

God bless!

Alfred P. Restifo
Retired Bethlehem teacher
Delmar

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Farm owners: LUMAC unfair

Editor, The Spotlight:

While we were not happy with the vein of your recent editorial concerning us, we are grateful for the opportunity it provides.

While it is certainly reasonable for citizens to have confidence in their locally elected representatives to be just, most of us know that all government needs to be monitored by the governed; we in Albany County Farm Bureau do just that.

The community that drafted the LUMAC plan, or, to be more specific, the members of LUMAC as well as those who appointed them, indicated exactly how little concern they had for either rural property owners or the constitutionally guaranteed right to own private property, by failing to appoint a person from this category to the committee.

Had they had a farmer on the committee, they would have been aware of the impact the proposed zoning would have on the equity, and therefore the lives, of those landowners.

We don't think it unreasonable to request that the committee be more representative. We think to persist now in the face of protests (legitimate regardless of their number) is to demonstrate serious unresponsiveness on the part of the town board.

The LUMAC committee did not, to our knowledge, send questionnaires to rural landowners. Not a person we talked to received one. Our members were certainly not notified about workshops for farmers. We attended all the public informational hearings held dur-

ing the past year.

We, on the other hand; held a landowners meeting late last spring at the Bethlehem Grange, (which was not attended by the press). We invited planner Jeff Lipnicky to present the plan and hear the responses from those who would be impacted. Town board and LUMAC committee member Freeman Putney also attended.

One could not have missed the tone of that meeting. The rural landowners thought the zoning proposals ill conceived and, in fact, unjust.

It is *not unreasonable* for us to request that the town board readress the process.

It would be poor citizenship indeed for the farming members of the community let this study pass unnoticed or without comment. We have offered to do an impact study on all the agricultural parcels in the town. We have not asked the board to wait forever for this study; we anticipate it will take a couple of months.

The language and philosophy expressed in the comprehensive land use plan would be the basis of court decisions upholding any class action to overturn an eventual re-zoning. The assurance by the Town of Bethlehem officials that there is "nothing to be stirred up about, that the plan is only a plan," is misleading at present and is certainly incorrect for the future.

Sheila C. Powers
President
Albany County Farm Bureau

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Matters of Opinion

Now that was bad water!

Editor, The Spotlight:

My recent experience in the state of Florida only confirms my doubts about our local politicians changing our water supply from a known to an unknown source.

For the past nine weeks I have lugged 56 gallons of water for drinking and cooking soups or rice, but did chance using tap water for pasta and potatoes.

My first morning in Florida I made coffee and could not drink it. The taste was awful, and you see a coating of something floating on top.

I called the water department to inquire if all the water was as

bad, or if there were some places in the area that were better. The man assured me that all Florida water met or exceeded all state and federal regulations and perfectly safe to drink, I asked if I was in the area that only met the requirements and would he please tell me where the water was classified as exceeded. He asked my location, looked it up, and told me I was in the best water district.

All you experts just don't get it, do you? You keep saying how much money we'll save. What about the quality we are about to lose?

Alberta Knauf

Delmar

They learned cars are not toys

Editor, The Spotlight:

Last Wednesday, my friends and I made a big mistake. This mistake could have cost us at least 15 years in jail, plus fines and the guilt and grief associated with what we did. We have written this letter in deepest apology to the families and children we endangered.

After school we decided to go out and do stupid things that shouldn't be done in a car. They should also not have been done on roads behind the Middle School only a little while after the Middle School was dismissed. We came very close to injuring, quite possibly killing, four girls.

We realize what we did was incredibly foolish and extremely dangerous. The thought of living with the guilt of possible repercussions from our actions alone is enough for us to know that we will never make a mistake like that again. We also are sure we have learned that our cars are not toys.

Once again, our deepest apologies to the children and the children's families. We assure you that we will never do anything like this again.

Arlie Hedges

Adam Prior

Dave Martin

Delmar, Brandon Macomber

Zoning change = tax increase

Editor, The Spotlight:

Citizens of the town of New Scotland beware! The town board is going to raise your taxes.

The zoning plan developed by two freshmen members of the town board without any assistance from outside experts will have very serious and negative consequences for the average citizen.

First, the plan requires that all new housing construction be built on large minimum lots. Increased lot sizes will have the effect of discouraging development sharply. This means that the existing tax base will be forced to support increased costs for governmental services. Without a steady growth of new residents to match increases in costs and services, every homeowner will be forced to shoulder tax increases.

Second, the plan will assure that any housing constructed will be high-cost to offset the added land costs required by larger lot sizes. Since state school aid payments are based on the wealth of a district as measured by assessment rolls, more expensive homes will produce less state aid and sharp increases in school taxes on existing homes.

Third, this plan will bring to a halt the planned Tall Timbers

Letters

project which will dash the hopes of residents for a safe and abundant town water supply

In fact, the planned zoning change may put at risk the smaller district proposed for the Orchard Park area.

But there is also a larger moral question that surrounds and envelops this whole debate. By effectively removing one acre of land from development for every home built, this plan makes the town government an uninvited partner in the real estate holdings of each resident. For smaller landowners this plan means that our children cannot afford to live in this town. For large land holders like the farm community, the plan effectively cuts their usable acreage in half and sharply devalues the life savings of those who have invested in the land as New Scotlanders historically have done. This is unfair, unjust and just plain wrong.

Come to Voorheesville high school on Monday, Feb. 27 and tell the Town Board to reject this proposal.

Patrick J. Bulgaro

Voorheesville

Flyer publicizes workshop

Editor, The Spotlight:

Recently sixth grade students at Bethlehem Middle School received a mailing from School's Out, Inc. This mailing contained a flyer with information about a fun activity for sixth graders on Friday, Mar. 17, a half-day of school.

Included in the mailing from School's Out, Inc. was a brochure describing three workshops sponsored by Middle Works, a Bethlehem Community Partnership Task Force, which encourages parent involvement in their children's education.

Thank you, School's Out, for helping Middle Works to publicize the workshops. Thank you for reaching out and cooperating with others.

This is an example of how community organizations can work together and help our youth. One of the goals of the Bethlehem Community Partnership is the pooling of resources for the benefit of our youth.

Mona Prenoveau
Coordinator, BNP

Pooh, poohs 'pocket park'

Editor, The Spotlight:

Would someone please explain to me why the town is even considering spending our tax dollars to buy the site at the Four Corners to create another pocket park.

One could argue that all of Delmar is a park with its beautifully maintained lawns and many little landscaped islands dotted throughout the Delmar neighborhoods.

Do we really want to remove more property from the tax rolls?

Do we really need another row of parking? There is plenty of parking in the town lot across the street on Kenwood Avenue.

I agree the Four Corners marks the center of town but what it needs is a building to serve as an anchor and define it as such. Surely there is a developer out there with a talented architect who can come up with a modest and profitable concept for that corner that is in keeping with the village atmosphere.

Let's not be caught again sitting on our hands like we were on the water issue and asking ourselves "How did this happen?"

Joan G. Horan

Delmar

Save billions

Editor, The Spotlight:

About Governor Pataki's budget proposal, it is awful nice to see stream lining, and yet no one has mentioned a single word about the \$16 billion we spend each year on importing petroleum fuels into New York State. Considering we have the option of manufacturing fuel on a local level, curbing about one-third of that imported fuel, we could conceivably keep about \$5 billion of our petroleum fees.

In real terms, \$1 billion would increase every resident of Delmar's annual income by about \$58,000. Knowing that we have the option of creating 100,000 jobs by manufacturing renewable fuels here in New York, I can only believe that our failure to act is caused by an international petroleum industry that will do anything to silence the demand for cleaner, domestically produced fuels.

Jeff Beller

Westerlo

Good Samaritan

Editor, The Spotlight:

We offer our deepest gratitude to the man on Wellington Road who kindly rescued our beloved 16 year old dog Snowball. She had escaped from our home and we had searched for her for five hours on a cold, icy night. The man refused any reward and did not choose to give us his name, but he did accept our offer to contribute to the Humane Society as an expression of our thanks.

The Seagle family

Delmar



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Your Opinion Matters

So what's the hurry?

Editor, The Spotlight:

It is interesting to note certain parallels between federal and local governments.

Of particular interest lately is a situation in the town of New Scotland which bears an interesting similarity with one inside the belt-way which happened last year.

In the Washington episode, we witnessed a distinguished first lady with a law degree get together behind closed doors with other lawyers and young scholars to create and expedite a sweeping reform. Many of those most affected by this reform were not represented. As it turned out, the whole thing turned into a near scandal and an embarrassing situation for those who were involved.

In New Scotland we also have lawyers and young scholars working as a select committee on zoning reform. It appears that the reform has been written with no input from the diverse factions that make up this town, many of whom disagree with the agenda. It does not seem to conform to the master plan that took five years and \$70,000 to write in allowing for affordable housing.

A hasty passage of this reform by the town board would thwart any attempts, from what they had calculated to be a silent minority, to change or eliminate the proposal.

I don't believe that big government is good government, nor do I believe in the ability of a very

Whose facts are right?

Editor, The Spotlight:

Reading the myriad of comments in the letters to the editor section of *The Spotlight* by those supposedly concerned with what the facts are is truly amusing.

This small band of so-called protectors of the Bethlehem water supply stress the *facts* as they see them.

My problem is that I find it hard to believe this fringe group when they continue to say our prime water source is the Alcove Reservoir. Bethlehem's primary water source during my 30-year residency has always been the Vly Creek Reservoir and wells. Town growth made a contract with Albany for backup supplies a reasonable solution. As Bethlehem continued to grow, the Albany water system continued to dete-

riorate. Albany's increasing rates has made the decision to provide for our own needs very sensible.

We have the proven resources to be self-sufficient with quality water, meeting all safety tests.

I am pleased by the actions of our town board. They have been straightforward regarding the issue from the start. They have researched the options. They have selected, tested and examined the site and the product with the support and approval of all respective, responsible county and state agencies. They have been concerned throughout for the health and safety of the town's residents.

They should be congratulated for their fine efforts.

Curtiss B. Matterson

Delmar

Will it be 2000 AD or 6000 BC/AD?

Editor, The Spotlight:

With 1995 well under way, the countdown proceeds toward midnight Sunday, Dec. 31, 1999, or 2000, whenever we decide that the Twentieth Century ends and the Third Millennium of the Common Era begins.

Interestingly, a far more significant event seems to be entirely overlooked. This occasion is the start of the Seventh Millennium of the Judeo-Christian tradition.

According to one commonly

used reckoning, the Beginning noted in Genesis 1:1 is considered to have occurred in 4004 B.C. If you add 1995 years to 4004 years you get 5999 year. So next year we will hit 6000 and begin the Seventh Millennium of something.

It is none too soon to begin planning how to celebrate. Come to think of it there is no rush. The costumes will be minimal.

Mauritz Johnson

Delmar

Lenten Bible series to kick off in March

The first session of the Area Ecumenical Lenten Bible Study series is slated for Tuesday, March 7, from 10 to 11 a.m. at St. Stephen's Episcopal Church on Elsmere Avenue in Elsmere.

The series is co-sponsored by 18 churches in the town of Bethlehem, and will focus on "Growing Toward Easter with the Old Testament."

The Rev. Darius Mojallali of St. Stephen's will conduct the first session.

For information, contact program coordinator Lois Caulfield at 439-8425.

Local AARP sponsors tax aid program

The Bethlehem Chapter of the American Association for Retired Persons will run a tax aid program at the Bethlehem Town Hall at 451 Delaware Ave. in Delmar on Tuesdays through April 11.

Participants are requested to bring copies of their 1994 federal and state tax returns, along with W-2 and 1099 forms and receipts for contributions, interest, medical bills and property and school taxes.

For information or appointments, call 439-4955, ext. 170.

Letters

small group of elite individuals to make any significant improvement in the lives of the masses whom they've chosen to help. For years we watched the thinkers and enforcers of the town try to deal with a recalcitrant landowner in the shadow of the town hall. Thousands of dollars were wasted on legal maneuvering and attempts at code enforcement. In the end, the place was purchased and cleaned up by a full-time farmer with a love for the land, a knowledge of hard work, and a desire to make something good out of a bad situation.

I join that man, his children and many other landowners in our mutual dislike of the proposed New Scotland Zoning Ordinance.

Take time to go to the Voorheesville High School Monday, Feb. 27, for the hearing on the new zoning. Ask why the rush to get this through? Why is this new version better than the old? How is this new zoning going to effect me? Will my property taxes go up or down? Is there any place in town for my children to live? Where is a map for me to look at? Ask questions.

Jacob Herzog

Slingerlands

Letters policy

The Spotlight welcomes letters from readers on subjects of local interest. Letters are subject to editing in keeping with our rules of fairness, accuracy, style and length. All letters must carry the writer's signature, address and phone numbers. Write to Letters to the Editor, The Spotlight, 125 Adams Street, Delmar NY 12054. Letters may be faxed to 439-0609.

Clunk!

Editor, The Spotlight:

John Manning went down like a rock. He wanted to put a commercial business on a commercial lot on a commercial street.

Rural Place is the same size as Plymouth Avenue. Same configuration. Both are dead-end streets with railroad tracks at the end.

A planning board member objected to the project. He felt that Manning's would bring too much traffic, that the property would be more suited for a law office.

They then glanced at the architectural design and said, it is a nice Victorian but the neighborhood needs a colonial. Sometimes I feel our thinking is at rest.

Marie N. Capone

Delmar

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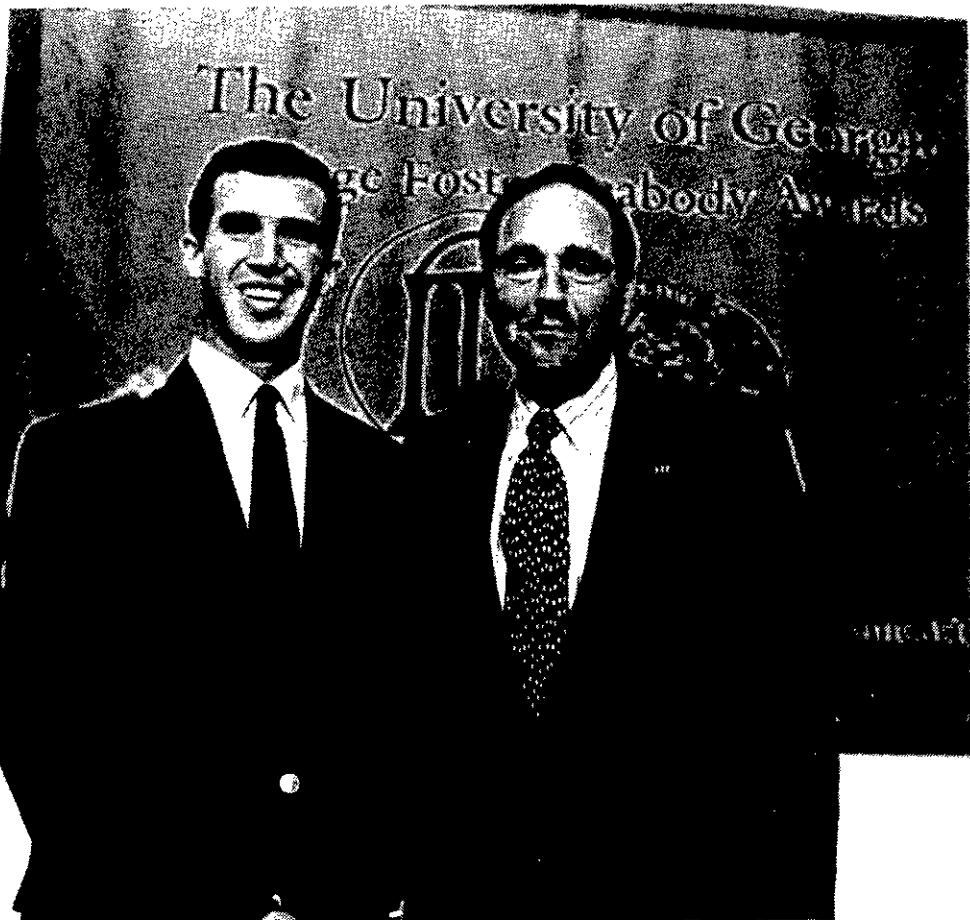
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	GROUND SIRLOIN \$2.39 LB.

Here comes the judge



Brian Carr, left, son of Bradley and Kristi Carr of Delmar, joins Peabody Board Chairman Sheldon Kryz at the Georgia Museum of Art Peabody Awards exhibition. Carr, a journalism student at The University of Georgia, was selected as a student judge for the George Foster Peabody Awards screening committee.

RCS announces honor students

Andrew DeFeo, principal of the Ravena-Coeymans-Selkirk Senior High School, has announced the names of those students who achieved honor roll and high honor roll status for the second quarter of the school year. Students placed on the honor roll must have a cumulative average of 85 to 89 and those placed on the high honor roll must have a cumulative average of 90 or higher.

Honor Roll Grade-nine

Adam Ayers, Royalle Boomhower, Christopher Brown, Courtney Connell, Devon Davis, Christa Diacetic, Johnny Edick, Ashanti Edmonds, Valerie Elston, Brianne Francolini, Jennifer Frese, Sarah Gardner, Tina Hogan, Crystal Hotaling, Jennifer Jones, Erin Kittle and Amanda Krzykowski.

And Anthony Lintner, Nicholas Martin, Cheryl Matott, Ryan Merritt, Amanda Moon, Andrea Myers, Thomas O'Connor, Jessica Parker, Justin Parmelee, Debra Percival, Marcos Ruffino, Edward Sears, Zachary Tice, Darcel Turner, Kevin VanDriel and Holly Whitney.

Grade-10

Andrea Boyajian, Jason Danz, Mark Deyo, Gina Ferrusi, Matthew Frese, Nicole Futia, Ludmila Kolodiytchuk, Christopher Luchiw, Lucas McCullough, Michael Music, Carrie Nettuno, Michael O'Connor, Michael Oathout, Krista Perrine, Beth Rienti, Jevon Sebring, Maria Sosa and Mary Wilson.

Grade-11

Shawn Brozowski, Shawn Campbell, James Cross, Connie Derway, Jeffrey Domery, Jessica Domery, Renee Hillmann, Michael Hoffman, Victoria Hutton, Steven

LaFountain, Jessamyn Luke, Sharon Lyons, Ryan Manning, Ben Marshall, Andrea Mueller, Sean Newell, Bernard Persico, Luann Rudolph, Jedidiah Sherman, Royal Stanton, Melissa Tallman and Tracy Turner.

Grade-12

Heather Biechman, Chester Bolinger, Amanda Boomhower, Eric Buckley, Tara Burns, Aaron Castilla, Jonas Ekberg, Juvelyn Feliciano, Martin Furrow, Vitaly Kolodiytchuk, Nichole Lettrick and Jeffery McDonald.

And William McDonald, Sara Norkun, Seth Palmer, James Pasquini, Kimberly Rice, Beth Rightmyer, Jennifer Rogers, Deborah Shufelt, Michael Smith, Nicole Spisak, Gregory Sutton, Colleen Vadney, Timothy VanDorn, Kevin VanDerzee, Caroline Wasial and Catherine Zakens.

High Honor Roll Grade-nine

Megan Bailey, Judith Beachler, Donald Cross, Krysta Domery, Mark Foulger, Christopher Gnip, Elyse Griffin, Emily Janssen, Melanie Jeune, Tammy Jordan, Rachel Kriss, Timothy LeBlanc, Rebecca Marshall, Daniel Morgan, Melanie Relyea, Kathleen Roark, Lisa Thompson and Meredith Wyche.

Grade-10

Robin Best, Corey Blakesley, Karen Buckley, Anthony Carr, Karina Case, Sara Cross, John Frangella, Melissa Goodman, Shaelynn Hales, Matthew Hamilton, Rebecca Hotaling, Dan Mac Callum, Kevin Mastriano, Kimberly Messenger, Robert Nieves, Ann Marie Nuite, Laura Pietropaoli, Shanna Rock, David Schwartz, Stacey Sebert, Meghan Smith, Jessica Stanton and Megan Wilson.

Grade-11

Richard Byerwalters, Sarah Collins, Vicky Desrochers, Chrisi DiSilvio, Rebecca Feuerbach, James Gorham, Danielle Hummel, Sarah Janssen, Allan Kampcik, Nichole Leonardo, Mae Lincoln, Stacy Milburn, Lisa Pietropaoli and Jessica Sengenberge.

Grade-12

Nicole Bailey, Kelly Bremigen, Casey Bruno, Scott Bullock, Justin Coons, Leanna Curley, James Dolan, StephanieDunckley, Justin Hyslop, Kelly Kearney, Deborah LaFleur, Daniel LeBlanc, Peter Losee, Christy Martinez, James Meisner, Jennifer Montesano, Claudine Mueller, Michael Nieves, Aleisha Olby, Kelly Seaburg, Amy Sorell, Crystal Starr, Emily Stooks, Thomas Strauss and Todd Touzin.

Coeymans church to cook up ham supper

The Trinity United Methodist Church on Route 143 in Coeymans Hollow will host a ham supper on Saturday, Feb. 25, from 4 to 7 p.m.

RCS sports card show to raise field trip funds

The Ravena-Coeymans-Selkirk Middle School located on Route 9W in Ravena will host a sports card and comic book show on Saturday, March 4, from 10 a.m. to 4 p.m.

Proceeds from the show will benefit the fifth-grade trip to Massachusetts for a whale watch and tour of the Plymouth Plantation.

Admission to the show is \$1. Parking is free of charge. For information, contact Lisa Przybylowicz at 756-3646.



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Views On Dental Health

Dr. Virginia Plaisted, D.D.S.

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Two situations exist after the removal of a tooth: movement of surrounding teeth and collapse of the bite and possibly a cosmetic problem if the tooth was in the front. The loss of one tooth can start the slow decline of your oral health and can lead to further decay, periodontal disease, and further tooth loss.

Today, we have different treatments available to replace a missing tooth. The most common are: The traditional fixed bridge (where the "fake tooth" is permanently attached to the tooth on either side), the removable partial denture in which metal clasps hold the tooth in place. The negative to this is that it must be removed after every

meal to clean it.

Another option is an implant placed in the bone and a crown placed over this to look like a natural tooth. There are advantages and disadvantages to each of the above treatments.

You and your dentist should discuss the options that are available and design the tooth replacement that suits your personal situation the best.

Prepared as a public service to promote better dental health from the office of:

Dr. Virginia Plaisted, D.D.S.
74 Delaware Avenue
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(518) 439-3299

Mouth-watering meals now just a phone call away

By Tom Murnane

So, your mouth is watering for a Garcia's burrito or Tandoori chicken from Sitar India Restaurant, and absolutely nothing else will do. The only problem is, you don't feel like going out to eat after a long day at work.

Until recently, there was nothing you could do except go to bed, your deepest cravings left unfulfilled for yet another long, dreary night.

Now the delicious offerings of Garcia's and eight other local restaurants are just a phone call away, thanks to a new food delivery service — the first of its kind in the Capital District — that celebrated its grand opening two weeks ago: Cruisin' Cuisine.

The company's premise is a simple one, said its 25-year-old owner and president Nicholas Surran. A customer who wants to order a real meal from one of his nine clients — Garcia's Mexican Restaurant, Buckshots Country Bar-B-Q, Grimaldi's Pepper Factory, Londonderry Cafe, Mr. Subb, Peking Restaurant, Silver Pavilion, Sitar India Restaurant and Skipper's Tavern — calls Cruisin' Cuisine to place an order.

After receiving the call, Cruisin' Cuisine contacts the restaurant of choice and, within 45 minutes to an hour, the food will be at the customer's door. The delivery drivers are equipped with two-way radios and special containers to keep the food hot, Surran said.

By the end of the month, people will also have three more restaurants to choose from: Jack's Oyster House, Fannie's and Coco's.

Surran makes a profit by getting the restaurants to sell the food to him at a 25 percent to 35 percent discount. He then charges customers the restaurants' normal rates and keeps the difference.

It's a good deal for customers, it's a good deal for him and it's also a good deal for restaurants, who are always looking at ways to expand their reach into the community in order to increase their sales and profits, he said. "Many people who used to go out to eat a



Nicholas Surran

lot just don't have the time or the energy to do it any more. Times have changed and Cruisin' Cuisine hopefully will help area restaurants keep up."

By the end of the year, Surran said he hopes to see his sales reach \$20,000 a week, which translates into 800 to 1,000 deliveries at \$20 to \$25 per customer, or 11 meals per restaurant every day.

Until he gets the company fully operational, Surran said he wants to limit his range of service to Delmar in the south, to Route 155 in the west, north as far as Latham and east as far as Menands and the city of Albany.

The business is a family affair of sorts for Surran, whose wife, Melissa, serves as the company's bookkeeper and whose friend Jim Sorber is a silent partner in the company, having put up the money to cover the estimated \$35,000

startup costs. Surran has also hired two managers, Alan Richard and Chris Reihns. Once the business is up and running, he said, he also hopes to hire a total of 10 delivery drivers.

As for getting the word out about his service, Surran is first relying on a two-pronged attack of direct mail advertising supported by word-of-mouth news. Cuisine's restaurant clients also provide some in-house advertising and other strategies are still being developed, he said.

"Customer service is the key for me, the most important part of this business, and it's something I am going to stress with my employees," Surran said in an interview in his new office, located in the basement of the Lawrence Group's building at 1222 Troy-Schenectady Road.

"The minute and a half that a

delivery person is at someone's door is extremely important. I have to treat my customers so well that they will tell their friends, neighbors and co-workers about us. This is a word-of-mouth business we're in," he said.

Owning his own business has been a lifelong dream for Surran, who grew up in Reading, Pa., and, after graduating from high school in the mid-1980s, began his career in the old-fashioned food delivery service: pizza.

After working his way up to management with the pizza delivery outfit, Surran then jumped ship to Room Service Express in Reading, a successful predecessor of Cruisin' Cuisine.

Last year, he and Sorber, who also worked at Room Service Express, decided to open their own delivery business when they realized such services were becoming very popular.

"I thought he was toying with me when he approached me with the idea," Surran said. "When he said he would put up the money for it, I knew he was serious."

During most of last year, the duo looked around the Northeast for a suitable site before settling on Albany County. He credits the Albany-Colonie Chamber of Commerce for helping him make up his mind, as well as helping him find an apartment.

"They were the first to respond to my inquiries about potential sites, and they gave me everything I needed, all sorts of informational brochures and so on. They made it easy for me to decide."

As for his chances of succeeding in an area not used to his kind of service, Surran is optimistic.

"This market is twice the size of Reading, so yes, I believe this is a concept that will do exceptionally well in this area."

If all goes well, Surran said he wants to use Colonie as a base of operations and branch out to either Syracuse or Rochester within the next 18 months.

Given his claim that several national magazines view the concept as one of the best business startups of 1995, he believes he's struck gold in Colonie.

The first specialized food delivery service began, as far as he knows, in Newport Beach, Calif., in 1986 with a company called Restaurant Express.

The concept took off a year later when Take Out Taxi opened its first office in Washington, D.C. In 1991, the company started allowing franchises to open and within four years, Take Out Taxi had offices in 70 locations around the country, he said.

For information on Cruisin' Cuisine, call 782-9999.

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Indeed, he has been pleasing his customers, especially with the on-time completions. That's just one of the many reasons his former customers give him such high marks and so many referrals.

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Delmar residents' work on exhibit in gallery

The work of Delmar residents Thomas M. Bessette and Joan Krathaus are on exhibit in the library's foyer gallery this month.

Bessette's "Morning Light," features 30 original nature photographs, and Krathaus' "Watermedia" is a display of 13 semi-abstract works in mixed media.

Bessette who now runs his own computer company, Murray/Bessette Imaging of Delmar.

Krathaus has been painting for 30 years. "I used to be a formal painter, but I put my own personal feelings into it and my work evolved. I love bold things; my work is very personal," she said of her brightly colored works.

Her technique is not collage, she said, but the weaving together of two color-coordinated, companion pieces. She uses a variety of media — inks, watercolors, acrylics and woven materials.

Krathaus, a member of the Bethlehem Art Association, is active with several area art groups. She won best-in-show at a recent exhibit at the Colonie Town Library.

In honor of Black History Month, Charlene Buscarello, proprietor of the Family Store II in Albany, is displaying African artifacts in the library's exhibit cases this month. On display are talismans, pouches, gourds, metalwork, carved wood and woven crafts made by the Ashanti people of southern Ghana.

Anna Jane Abaray



Several of Bessette's works have been published in *Adirondack Life* magazine, and he won second place in a 1983 regional photo competition.

"Morning Light" is his first show in more than 10 years. He said he started using a camera around age 14.

"I discovered I could compose. That coupled with understanding light is what makes a photographer," he said.

"I've worked for all the major photographic companies in the area at onetime or another," said

Slingerlands resident to perform in national theater competition

Brendan Gallagher of Slingerlands, a University at Albany theater major, was chosen as one of two finalists at the recent regional conference of the American College Theater Festival.

He will advance to the finals in the National Irene Ryan Competition at the Kennedy Center in

Washington, D.C.

Gallagher, a sophomore, was part of a contingent of University at Albany theater students who made an outstanding showing at the festival's Region II competition, held at SUNY-Buffalo in January.

Rotary club selling grapefruit, oranges

The Delmar Rotary Club is planning its annual grapefruit and orange sale.

The club will sell Indian River grapefruit and California navel oranges. The fruit will be delivered March 4.

Each case of fruit costs \$17. There are 32 grapefruit per case and 88 oranges per case. The proceeds of the sale will go to vocational awards in Bethlehem and Ravena.

For information or to order, call Becky Sample at 439-9988, Jon Preston at 233-6676 or Melody Burns at 439-0018.

Appeals board to meet

The Town of Bethlehem Board of Appeals will meet on Wednesday, March 1, at the town hall located at 445 Delaware Ave. in Delmar.

At 7:30 p.m., the board will review the application of Phyllis Van Denmark of 2 Marion Road, Delmar.

The application of John Treffletti for a Mr. Subb shop at 406 Kenwood Ave., Delmar, will be heard at 7:45 p.m.

For information, call the town hall at 439-4955.

Historical society to hear about flowers

The Town of Bethlehem Historical Association will meet on Thursday, March 16, at 8 p.m. at the Cedar Hill School House in Selkirk.

Anita Sanchez, a senior environmental educator at the Five Rivers Center in Delmar, will lead a program on "Native Spring Flowers."

For information, contact Helen Smith at 439-3916.

Pop Warner planning town hall meeting

Bethlehem Pop Warner will hold a meeting on Monday, Feb. 27, at 7 p.m. at the Bethlehem Town Hall located 445 Delaware Ave. in Delmar.

For information, contact Michael Frangella at 455-7655.

Elks planning seminar on games of chance law

The Elks have scheduled a seminar on the games of chance law on Thursday, Feb. 23, at 7 p.m. at the lodge on 1016 River Road in Selkirk.

For information, call 767-2886.

Comic book show slated at school

A sports card and comic book show is set for Saturday, March 4, from 10 a.m. to 4 p.m. at the Ravena-Coeymans-Selkirk Middle School.

The show is a fund-raiser for the fifth-grade's trip to Massachusetts for a whale watch and tour of Plymouth Plantation.

Tax help available

Representatives from AARP will be at the senior citizen center to help with income tax preparation.

A trip to Lancaster, Hershey and Gettysburg is being planned for April. The cost of the trip will

Rally slated in support of Stone

An outpouring of support is expected when animal control officers rally in opposition to proposed state budget cuts that could leave environmental activist Ward Stone without a job.

On Friday, March 3, animal control officers and wildlife rehabilitation experts will meet in Glenmont to register their support for Stone, who directs the state wildlife pathology unit in Delmar.

The tentative budget of Gov. George Pataki proposes to eradicate the unit's annual budget of \$372,826.

Stone, who had been a wildlife pathologist for 26 years, has frequently been targeted for removal because of his outspoken views. He considers the current threat to his job as the most severe he's faced up to now.

Even more importantly, he said, the future of the wildlife pathology unit is in jeopardy.

"Theoretically, in another five weeks or so, we could cease to

NEWS NOTES

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be determined by the number of people who sign up.

For information, call 756-6771.

Congregation sets weekly schedule

The Congregation of Jehovah's Witnesses on Elm Avenue in Selkirk has announced the following schedule:

On Sundays, a public Bible lectures are at 9:30 a.m. and Watchtower Bible studies at 10:20 a.m.

On Tuesdays, there is a theological ministry school at 7:30 p.m. and a service meeting at 8:20 p.m.

Congregation Bible discussions are on Thursdays at 7:30 p.m.

exist," Stone said.

Bethlehem animal control officer Richard Watt said that judging from the phone calls he's received, a large contingent of wildlife workers will make their feelings known at the meeting.

And the unanimous opinion, according to Watt, is that the wildlife pathology unit should remain intact, with Stone as director.

"We can't do our jobs properly without knowing what the actual cause of an animal's death is," Watt said. "The death of those wild turkeys in Delmar last year was a prime example.

"It happened on a Sunday morning and Ward Stone came right out. He agreed with my assessment that they had been poisoned (by chemical pesticides) and the testing he did confirmed that result. Ward is one of the few people I know who is available 24 hours a day, seven days a week."

The 7 p.m. meeting will be held in the Bethlehem Volunteer Ambulance Service building on Route 9W. It will be open to the public.

"Ward Stone is a dedicated public servant with a wealth of information," Watt said. "To me he is an indispensable resource."

Mel Hyman

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Series to examine technology careers

On Tuesday, Feb. 28, teenagers and adults from the community can benefit from the second in a series of World of Work panel discussions, co-sponsored by the library, the Voorheesville Central School District and the New Scotland Kiwanis Club.



"Careers for Techies" will cover the fields of math, science, engineering and technology.

Special guests include Andrew Dressel, founder of Mapinfo Corp.; Bob Vollaro, avionics system engineer; Dr. Holly Cheever, veterinarian; Barbara Manning, chief financial officer of Creighton-Manning, Inc.; and Herb LaRoche, building and grounds supervisor, Voorheesville Central School District.

The series is an effort to promote discussion about the changing needs in today's work force, and to better prepare young people to meet the expectations of their future employers.

Ron Mihalek of the Kiwanis is the moderator for the series that will continue on March 20 and 29 and April 11.

Tonight, Feb. 22, at 7:30 p.m., the Albany Area Amateur Astronomers will be on the library lawn, introducing us to the wonders of the night sky. Dress warmly for a family evening of star gazing.

Toasty refreshments will be served to ward off the cold. In case of cloud cover, the astronomers will present a demonstration with slides in the community room.

School's Out, Library's In this week, as school-age kids are invited to a program on Laura Ingalls Wilder at 2 p.m. on Thursday, Feb. 23.

Violinist and storyteller Virginia Boyle Traver will present a selection from one of the Little House books, complete with authentic props and musical accompaniment. Fans of the series should truly enjoy this experience.

The Every Other Thursday Night Poets meet Feb. 23, at 7 p.m., and the Lifestories writing group meets Saturday, Feb. 25, from 10 a.m. to noon.

The Drum Circle is now meeting on the first Wednesday of each month. Amateur musicians can bring a percussive instrument (handmade is OK) and join in a meditative hour of unusual, rhythmic music-making.

The group will meet on March 1 at 7 p.m. For information, call 439-1129.

Barbara Vink

Troop 58 looking for past members

Boy Scout Troop 58 of Elsmere will celebrate its 75th anniversary on Tuesday, Feb. 28.

The troop is interested in hearing from past scouts or adult leaders. Past members are asked to call Donald W. Geurtze at 439-7848.

NS zoning law hearing slated

The New Scotland town board will hold a public hearing on proposed revisions to its zoning law on Monday, Feb. 27, at 7 p.m. in the high school auditorium.

The hearing was postponed because of changes the town board made in the law at its Feb. 10 meeting.

V'ville resident nominated to West Point

David Burns of Voorheesville was among eight students from the 21st Congressional District nominated by U.S. Rep. Michael McNulty to the U.S. Military Academy at West Point.

Burns was recommended by an advisory committee based on academic achievement, college entrance exam scores, extra curricular, activities and personal interviews.

Burns is a senior and outstanding athlete at Bishop Maginn High School in Albany.

Parents invited to registration program

There will be a registration meeting for parents of children entering kindergarten in Septem-

NEWS NOTES

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ber on Thursday, March 9, at 7:30 p.m. in the elementary school's large gymnasium.

PTA planning winter festival

The PTA's Winter Festival is set for Saturday, March 4, from 10 a.m. to 2 p.m. at the elementary school gymnasium.

Because of the Winter Festival, CYO basketball games originally scheduled for Saturday, March 4, at the elementary school have been cancelled.

Students capture photo awards

High school students Dan Rissacher and Sam Gold are recipients of silver key awards in photography from the Scholastic Art Awards of 1995.

Gold's winning entry was a black and white abstract photo of the ceiling of the Whitney Mu-

seum in New York City.

Rissacher's award was for a collage of woven photographs of himself.

Gold and Rissacher are students of Marie Triller and Frank Faber.

Their photographs are currently on exhibit in the Terrace Gallery at the New York State Museum.

Trustees to meet

Voorheesville's board of trustees meets Tuesday, Feb. 28, at 8 p.m. at the village hall on Voorheesville Avenue.

School to Work group schedules meeting

The School to Work committee's next meeting is scheduled for Tuesday, Feb. 28, from 7 to 9 p.m. in the community room of the Voorheesville Public Library.

Improvement group sets Feb. 27 meeting

The School Improvement Council will hold its next meeting on Monday, Feb. 27, at 4 p.m. at the high school library.

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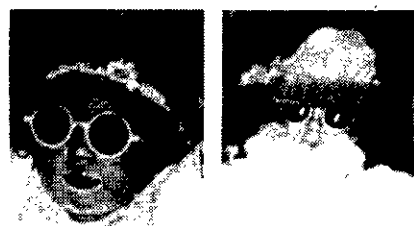
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Notice of Intent to locate a proposed action in a wetland

The U.S. Department of Housing and Urban Development (HUD) is proposing to assist in the construction of a 2.5 story Senior Citizen Apartments located in Bethlehem, NY adjacent to the Beverwyck Senior Community and off Marquis Drive, extended. Less than one acre of the proposal would be within the existing wetland. Under Executive Order 11990, Protection of Wetlands, you are invited to participate in studies to find a practicable alternative site or action for this project. Your comments will be received during a fifteen (15) day time period following publication of this Notice.

Information may be obtained by writing to: U.S. Department of Housing and Urban Development (HUD), 465 Main Street, Buffalo, NY 14203-1780, Attention: Mr Ralph M. Colosimo, Chief Appraiser, Valuation Branch. Telephone calls will also be accepted Monday-Friday from 8:00 a.m. - 4:30 p.m. on (716) 846-5741.

Sports

BC girls seeded 3rd

By Janice Gallagher

After a tough loss to Shenendehowa last Wednesday, the Bethlehem girls basketball team (14-1, 17-3) regrouped to finish off its league season with a 51-47 win against Columbia last Friday. This ensured BC the number-three seed in the sectionals.

The Lady Eagles play a quarterfinal game in sectionals at 7:30 p.m. Friday at home.

They will face the winner of the Colonie-Troy game. Colonie is seeded sixth, and Troy is seeded 11th. If Colonie wins as expected, BC will have its hands full.

"We have beat them once already this season," said coach Kim Zornow. "They get very psyched to play us, but as long as we stop their key player and relax and play our game, we should do well."

The Eagles edged Colonie by only four points earlier this season. If the team is able to win Fri-

day night, they will move on to play in the semifinals, most likely against Shenendehowa, on Wednesday, March 1, at Colonie.

"Shen got us out of our game," Zornow said. "It wasn't that any one part of their game beat us, we just got too nervous and didn't play like we can. If we do face them again, we need to relax and focus on what we can do to them, not on what they're going to do to us."

One person who could help the Eagles in upcoming sectional games has still not recovered from the Shen game. Junior point guard Katie Sherwin suffered a mild concussion midway into the Shen game, and did not play on Friday. She has not yet been approved to play in this Friday's game.

But the girls were still able to put up a good effort last Friday without Sherwin. Senior Janni Plattner took over, and "did a great job," according to Zornow.

Burch: 'We can win it all.'

By Kelly Griffin

The Voorheesville boys basketball team is confident as it rolls into the postseason sectional tournament this week.

"We've had a very successful season," said coach Skip Carrk. "We've had a chance to accomplish a lot of our goals. Now we're looking forward to the tournament. We've been playing well and practicing hard, and we have a lot of confidence in our abilities. The entire team has a very positive outlook."

The squad is coming off two decisive victories as they ran their season record to 12-6 in the Colonial Council. The Blackbirds are seeded sixth in the Class C bracket.

Assuming they get past their first round opponent (Fort Plain), the boys will go on to play at Troy High this Friday — most likely against number-three seed Greenwich.

"They (Greenwich) are very good," Carrk said. "They have a balanced scoring attack and one of the best players in the area. We'll need to work very hard on defense to shut them down."

"We control our own destiny," said senior Josh White. "Everything depends on us."

"This is the best time of the year, and we're all really psyched," added team captain Dave Burch. "I can't wait. I think we can win it all."

Senior Jacob Van Ryn said, "I'll be disappointed if we don't win at least our section, because our best game can beat any team we play."

"It's a whole new season," said senior Adam Keller. "This is what we've been waiting for all year."



Voorheesville's Jason Diehl goes up for a rebound during Colonial Council action last week. Jonathan Getnick

Track outlook is bright

By Janice Gallagher

Although the sectional scores may not have shown it, the BC indoor track team had a great year.

With many people achieving personal bests at sectionals, the young team made a strong showing and looks like it will only get stronger in the future.

"This year's numbers and performance bode for good times ahead," said assistant coach Gus Franze. "We have many strong underclassmen that will make their names known in the section in the future."

In sectionals the boys racked up 13 and one-half points to finish tenth out of 12 teams. Junior co-captain Mohammed Umar led the team with a fifth place finish in both the 55 meter hurdles and the long jump.

Other strong finishes were delivered by Colin Mooney in the 800 with a sixth place finish and a time of 40.5 seconds; the 1600 relay team of Martin Cadieux, Mooney, Scott Rivard, and Nat Sajdak with a fourth place finish, and the 3200 relay team of Tim Gallagher, Dave Mahar, Adam Bender, and Matt Clement with a sixth place finish.

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Star bowlers

Bowling honors for the week of Feb. 12 at Del Lanes:

Senior Circuit Men: Stan Montague 231; Dick Neumann 592 triple; and Harold Eck 841 four games.

Senior Circuit Women: Cora Kubisch 191 and 451 triple; Margaret Stuart 189 and 465 triple; and Betty Contento 454 triple.

Men: Lou Dinuzzo 300 and 749 triple; Den Udell 677 triple; and Rob Burns 968 four games.

Women: Heather Selig 259 single and 888 four games; Robin Molt 235; and Ginny Starr 602 triple.

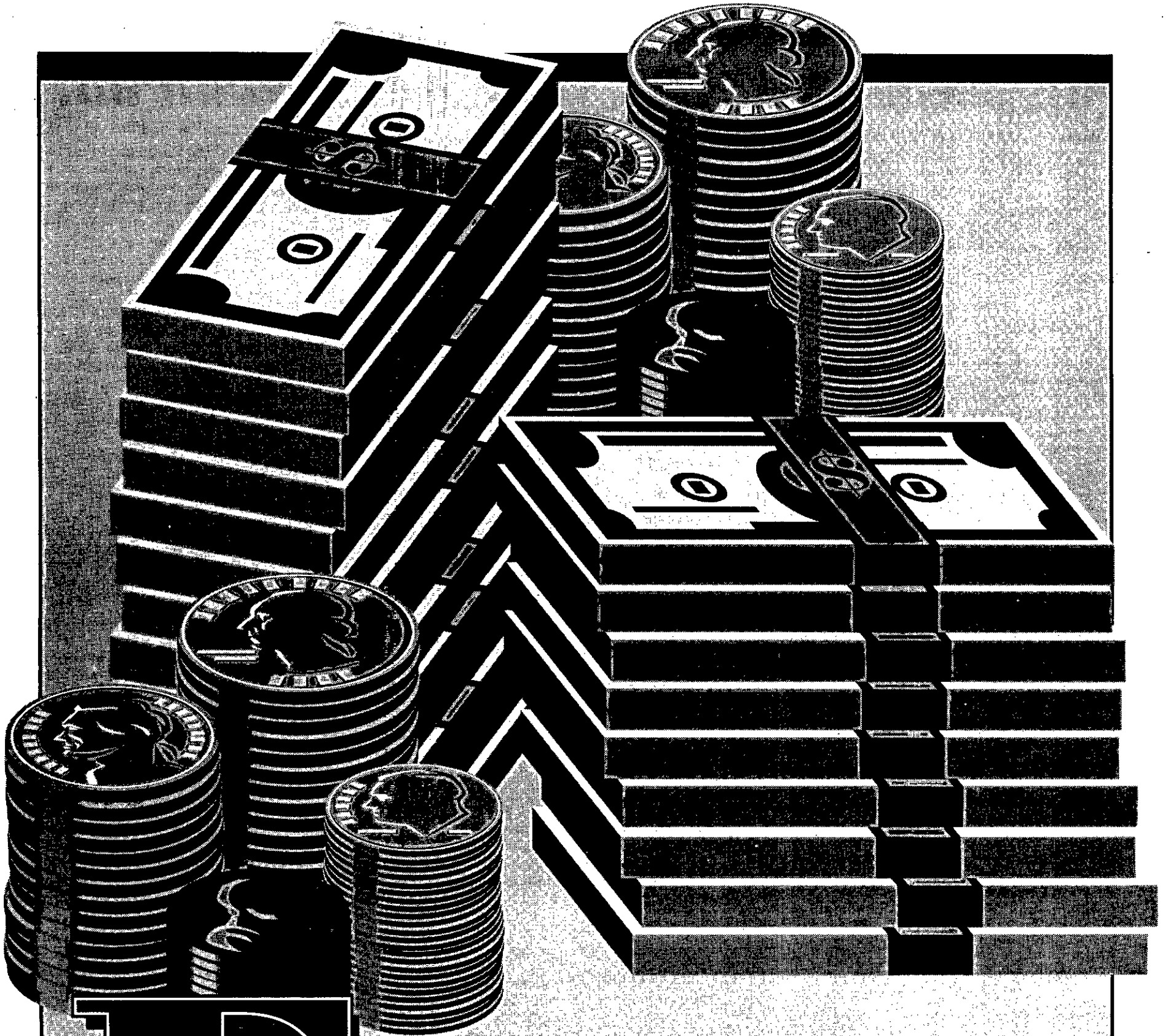
Adult-Junior Men: Orvil Bates 278 and 641 triple; and Minard Carkner Sr. 258 and 641 triple.

Adult-Junior Women: Mary Brady 186 and 534 triple; and Judy Carkner 199 and 548 triple.

Boys: Minard Carkner Jr. 182 and 498 triple.

Girls: Kelly Dunnells 219 and 512 triple.

Junior Classic: Bob Geurtze 246 and 873 four games; Beth Matthews 210 and 739 four games; Rich Antonio 223, 800 four games.



Spotlight Newspapers

Financial Services

A Supplement to
**THE SPOTLIGHT, the COLONIE SPOTLIGHT
 and the LOUDONVILLE WEEKLY**

February 22, 1995

Estate planning should fit family's needs, assets

By John Lavelle
and Martin Finn

One of the most difficult aspects of understanding estate planning is the seemingly infinite array of choices. Half of the battle toward an effective estate plan is concentrating on the issues that affect you and your family, and not getting distracted by issues that are not appropriate concerns.

Not surprisingly, the issues get more complex and interrelated as the size of your estate (combined estates in the case of husband and wife) increases in dollar value. And, remember, your estate includes the full value of everything you own or have an interest in, including life insurance, real estate, retirement benefits, certain powers and interests in trusts, and property for which you have retained rights or beneficial enjoyment.

The following list is a guide to the critical issues that face many estate owners:

The small estate (under \$115,000)

• **Family provisions.** The primary issues in any plan should be providing for a surviving spouse, minor or disabled children or elderly parents — and protecting assets for their benefit.

• **Probate.** The process of passing your assets to others at death, or probate, is a major concern. The ultimate goal is to make the

process safe, sure and as easy as possible. When estate taxes are not a concern, jointly-owned property, beneficiary designations and revocable trusts may be appropriate devices to avoid probate.

• **Medicaid.** For many individuals, this is the toughest issue. With nursing home costs starting at \$50,000 per year and going up from there, an estate can be consumed and a healthy spouse impoverished by even a short stay in a home. Several critical steps can be taken to protect people with anticipated needs in this area, but advanced planning is key:

• **Guardianship and trusteeship.** Young couples often feel that wills are not necessary because they own all of their assets jointly. They often overlook their children's future well-being in the event an untimely death of the couple occurs. Most people believe that a court-appointed foster home and a release of all their assets to an 18-year-old child would be disastrous. Yet, without a will, young couples who die suddenly may leave just such a legacy to their minor children.

• **Disability.** For people in their 30s and 40s, a period of temporary or permanent disability is much more likely than death. Health care proxies, living wills, and durable powers of attorney should be executed by almost everyone to ease the tragedy of a disability, and allow the family unit to function with-



John Lavelle

out undue intrusion of the court system.

• **Income taxes.** Even the small estate can benefit by keeping one eye on income taxes while planning to accomplish objectives in the above areas. Many estate and gift, probate and Medicaid planning techniques have significant income tax ramifications which are frequently more costly than the risks for which a plan was implemented.

The modest estate (\$600,000 to \$1,200,000)

All of the "small estate" concerns exist, plus some additional problems brought on by estate taxes.

• **Tax planning.** There is usually no need for estates of this size to pay any federal estate taxes at the death of a spouse where the married couple owns up to \$1.2 million or where a single person owns up to \$600,000. Yet the vast majority of people without wills or who have so-called simple wills may cost their children or other heirs up to \$235,500 in unnecessary taxes.

Proper drafting is not enough. Even with adequate wills, asset ownership must be addressed to

assure that the estate plan is sufficiently funded.

The large estate \$1,200,000 to \$3,000,000

The "small estate" concerns of probate and Medicaid become less critical, and tax concerns increase in importance. All other concerns remain important.

• Many estate plans in this range overemphasize probate planning, which may, in a best-case scenario, encompass several thousand dollars in savings. Inadequate estate tax planning, however, can cost at least \$235,500.

Door-to-door, telephone and mail-in revocable trust packages are frequently sold which accomplish nothing, primarily because of deficient implementation, and create income and estate tax problems. Charging anywhere from \$3,000 to \$10,000 and more, these trust "salesmen" sell everyone the same poorly drafted, ill-advised trust package.

Usually, the trust and related documents are not properly executed, and the victims unwittingly die worse off than without a plan. The false sense of accomplishment from receipt of a big leather binder has been the downfall of many of these plans.



Martin Finn

• Estate plans may also place too much emphasis on "generation-skipping" transactions, using available tax law exemptions to benefit grandchildren instead of children. Although these exemptions are very valuable, unless the children are wealthy in their own right, most parents want to provide for children first and grandchildren after that, regardless of the tax laws.

(The authors of this article are partners in Lavelle & Finn, Attorneys at Law in Albany.)

Businessmen may deduct entertainment expenses

Many small business owners have questions about deducting entertainment expenses.

According to the New York State Society of CPAs, you may deduct half the cost of entertaining clients, customers and employees as long as your expenses pass a series of tests.

• **Ordinary and necessary.** You may deduct expenses that are ordinary and necessary — meaning that they are common and accepted in your field of business. For example, the IRS may allow a

public relations consultant to deduct business meals because they are a common way to obtain business. A dentist, however, may not receive the same privilege.

• **Related to your business.** You may deduct entertainment expenses that are directly related to, or associated with, the active conduct of your business. Expenses meet this test if they have a clear business purpose and the entertainment directly precedes or follows a bonafide business discussion.

• **Deductible limits.** Currently, you may deduct only 50 percent of business meals and entertainment expenses. Before the 1993 tax law, you could deduct 80 percent of qualified entertainment expenses.

• **It takes two.** To deduct an entertainment-related expense, you or your representative must accompany your client. However, you may give tickets to a client as a business gift. Keep in mind, business gifts are subject to a limit of \$25 per individual, per year.

• **IRS says no to scalpers.** You may take a 50 percent business deduction on the face value of tickets to entertainment events. If you have to pay extra for the tickets, you may not deduct the added cost.

• **Document every dime.** To help justify your entertainment expense deductions, you should keep detailed records and obtain receipts for meals and entertainment expenses of \$25 or more. CPAs also suggest that you record the business purpose, date, location, the business relationship of the person(s) you entertained and your total cost.

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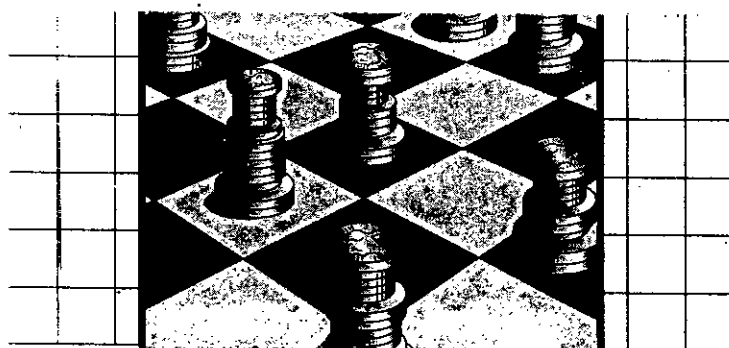
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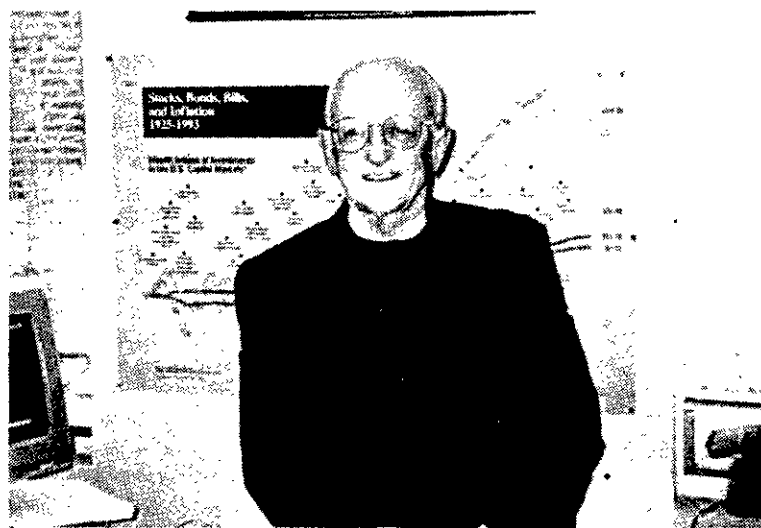
Agencies looking attractive

Although agency securities have always been solid conservative investments offering competitive yields, analysts at A.G. Edwards & Sons, Inc. believe that the current valuations of agencies make them even more attractive.

Issued as direct obligations of government agencies, agency securities are similar to U.S. Treasury issues in that these bonds pay semiannual interest and return principal to the holder upon maturity. "The market also believes these bonds have an implied backing of the U.S. government," said Terry Jandreau, branch manager of A.G. Edwards Albany office.

"Agency bonds are solid investments that offer higher yields than Treasury securities without much additional risk," said Stanley Becchetti, manager of government and corporate bond trading for A.G. Edwards & Sons, Inc.

"This makes agency bonds suitable for conservative investors who seek to reduce the credit risk of their investments while increas-



John P. Hastings, associate vice president of A.G. Edwards & Sons, Inc. in Albany is optimistic about 1995.

ing their yield potential." curity, investors should understand that if they sell their agency bonds prior to the stated maturity, they may receive less than they paid for their bonds — depending on the prevailing interest rate environment," Becchetti said. "Investors can bypass this risk by simply holding their bonds to

eral income-tax brackets higher after-tax yields than high-quality general obligation municipals with comparable maturities.

Although agency bonds are attractive right now, it's unclear how long this market situation will exist.

Investors who are considering adding agency bonds to their portfolio should first get the facts. "Before pursuing any investment," Jandreau said, "individuals should always consult with an investment professional to see if that investment meets their financial objectives."

For information on agency securities and how they might suit your investment objectives, contact your local A.G. Edwards office for a copy of "U.S. Government Agency Securities — Separating Fact From Fiction," a special report that addresses common questions about agency bonds.

With more than 5,400 investment brokers, St. Louis-based A.G. Edwards is the largest U.S. brokerage firm headquartered outside New York. The firm has more than 500 branch offices in 48 states and the District of Columbia.

Agency bonds are solid investments that offer higher yields than Treasury securities without much additional risk.

Stanley Becchetti

ing their yield potential."

Agency bonds' strong fundamentals make them attractive in general, but higher levels of issuance in late 1994 and 1995 make agency bonds look even better. Compared to a year ago, potential agency bond investors face better selection and higher yields.

Although supply of agency bonds varies from time to time, active trading of agency bonds does not. That makes it easier for investors to sell the bonds before maturity, if necessary.

"As with any fixed-income se-

maturity. That's why we recommend a buy-and-hold strategy for our clients," he added.

Agencies also benefit from a more favorable investment environment. Many market analysts feel that the Federal Reserve continues to maintain a successful strategy of guarding against inflationary pressures, which is good for fixed-income investors.

Not only has supply created value in the agency sector, but agency securities with maturities of five years or less can offer investors in the 28 and 31 percent fed-

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Business deductions include travel costs

According to the New York State Society of CPAs, the current tax law subsidizes some of your business-related travel costs through tax deductions.

Employees must treat unreimbursed business expenses as miscellaneous itemized deductions. They are deductible only to the extent that they exceed two percent of your adjusted gross income. Self-employed workers are not subject to this limitation.

Generally, you can deduct expenses incurred for business-related travel. These costs include lodging, transportation, tips, dry cleaning and baggage handling. In addition, you can deduct 50 percent of your qualified business meals and entertainment expenses.

If the primary reason for your trip is personal, you cannot deduct travel expenses, even if you conduct business once you arrive. You can, however, deduct any business expenses you incur.

Suppose you fly to Palm Beach for a five-day business meeting, then extend your stay for four days to relax in the sun. You can deduct your travel costs and expenses for food (limited to 50 percent) and lodging during the business part of your trip. You can not, however, deduct any expenses for the additional personal days.

When it comes to foreign travel, a different set of rules apply depending on how long you stay. If the primary purpose of your trip is business, you can deduct transportation, lodging and 50 percent of meal expenses.

You should understand these general rules if you plan to deduct business-related travel costs. Consult your CPA or tax preparer for information on tax deductions for business travelers.

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Set the records straight for sound financial planning

By Cyrus C. Cady

If you think of a financial plan as your blueprint for the future, then it is clear that accurate, detailed records provide the who, what, when and where that will make your blueprint come to life.

The following are suggestions to help you "set the record straight," which will provide you with a solid foundation for budgeting personal income, making investments, or focusing on retirement or estate planning.

Personal Records

Personal records should be as individual as you are. A personal records file should include the following information:

- Your full legal name.
- Social Security number.
- Legal residence.
- Date and place of birth.
- Names and addresses of spouse and children (or location of death certificates if any are deceased.)
- Location of will or trust.
- Location of birth certificate and marriage, divorce and citizenship certificates.
- List of employers and dates of employment.

- Education and military records.
- Religious affiliation (name of house of worship and, if desired, names of clergy.)
- Memberships in organizations and awards received.
- Names and addresses of relatives, close friends, doctors, lawyers or financial advisers.
- Requests, preferences or prearrangements for burial.

Personal records should be kept together in one secure place, if possible, and a family member or friend should know the exact location of your records file.

Financial records

A financial records file should contain information about insurance policies, bank accounts, deeds, investments and other valuables to ensure that all of your assets can be found when the need arises. Double-check to make sure that you have organized all of the following financial information in one convenient place:

- Sources of income and assets (pension funds, interest income, etc.)
- Social Security and Medicare information.
- Investment income (stocks, bonds, property.)

- Insurance information (life, health and property), with policy numbers.
- Bank accounts (checking, savings, and credit union.)
- Location of safe deposit boxes.
- Copy of most recent income tax return.
- List of liabilities (what is owed to whom and when payments are due.)
- Mortgages and debt (including how and when these should be paid.)
- Credit card and charge account names and numbers.

- Property tax records.
- Location of personal items, such as jewelry or family treasures.

When you need help

Having this information at hand can help you more effectively meet the challenges of your later years, and can also help you make intelligent decisions along the way.

Long-term financial planning, particularly in the area of medical services, is best made with the assistance of either an attorney or a financial adviser. Free legal and financial services are often available to help older people and their families.

For assistance, you can call or write the following organizations to be referred to your local, area, or state agency on aging: the National Association of Area Agencies on Aging, 1112 16th St., NW, Suite 100, Washington, DC 20036; or the National Association of State Units on Aging, 1225 I Street, NW, Suite 725, Washington, DC 20005.

For the name of an attorney in your state, you may also contact: The National Academy of Elder Law Attorneys, 1604 North Country Club, Tucson, Ariz. 85716.

(Cyrus Cady is a vice president of Dean Witter Reynolds Inc., Albany.)

Variable annuities provide tax savings

By Frank E. Kunker

Are you investing for retirement, and paying more taxes as your nest egg grows? One of the most attractive and flexible tax advantaged investments available are variable annuities.

When you want to maximize long-term returns, the one thing you do not want to do is invest in fixed-rate accounts—such as CDs, money markets, bonds and annuities. However, a variable annuity is a horse of a different color. Think of it as a package of mutual funds sold in an insurance "wrapper." It combines the flexibility and performance of a mutual fund with the tax-deferred and pay-out options of an annuity.

Simply put, a variable annuity is a contract between you and an insurance company. You pay the life insurance company and, in return, you are allowed to invest in mutual fund accounts that accumulate without current income tax on any earnings. You can select the payment method best suited to your needs.

A variable annuity has the added advantage in that, from an estate point of view, it is guaranteed by an insurance company—the amount will never be less than the amount of money you invested. When you die, the investment avoids probate, and the money goes to your named beneficiaries.

An important plus is the added benefit of tax deferred growth. Earnings in the annuity grow tax-deferred until you withdraw the money. In other words, you do not pay taxes on reinvested income and capital gains as long as you

invest the income and gains. Tax deferred compounding allows assets to grow 28 percent to 31 percent faster than funds that are taxable. Growth potential is dramatically higher on a tax-deferred investment—as is the case with a tax-deferred annuity.

The variable annuity allows you to make tax-free switches. Switching from one fund to another within the annuity does not trigger any tax liability. Tax-free switches inside the variable annuity give you an added benefit—a way to make prudent decisions based on financial goals and needs without worrying about negative tax implications.

Generally, you can make un-

limited contributions, unlike many other tax-deferred investments (such as IRAs) and the mandatory distribution age is 85 instead of 70 1/2. And you can withdraw up to 10 percent in any year without penalties.

Also, the income generated by an annuity is not calculated into the "provisional" income (which includes tax-free interest and 50 percent of your social security benefits) for purposes of calculating your income tax. And, under the new law, up to 85 percent of your social security can be taxed.

(Frank E. Kunker is manager of Baird, Patrick & Co. Inc., Delmar.)

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CPA society offers advice on business deductions

Many small business owners need information about deducting business expenses. The New York State Society of CPAs answers some commonly asked questions about this complex topic.

Q. What kind of business expenses are deductible?

A. According to tax law, you may deduct expenses that are ordinary and necessary. These include common and accepted costs in your field of business. Office supplies, business taxes, legal and accounting services, repairs and maintenance, employee salaries, and depreciation all qualify as ordinary and necessary expenses.

Q. Can I take an immediate de-

duction for equipment I buy for my business?

A. With special expensing allowances, you can claim immediate business deductions for up to \$17,500 of qualifying equipment costs in one year. This way, you can avoid depreciating those costs over a number of years.

However, the expensing deduction cannot exceed the taxable income derived from your business. You may carry forward any costs disallowed under this limitation for an unlimited number of years. When your equipment purchases exceed \$200,000, the deduction is phased out dollar for dollar.

Q. I started a business last year, but I had to close shop. Can I still deduct my start-up costs?

A. You may deduct costs incurred after your decision to go into business in the year in which your business failed. However, you may not deduct costs incurred to obtain information, prior to starting your business.

Q. I used quite a few independent contractors over the past year. What are my tax obligations with respect to these individuals?

A. If you paid an independent contractor (an individual who is not incorporated) \$600 or more during 1994, you must provide a Form 1099-MISC, Miscellaneous Income, to the contractor and similar information to the IRS.

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Current yields attract investors to Treasury securities

By Mark A. Caropreso

Since last February, interest rates have increased between 2 and 3 percent. As a result, more and more investors have begun to include interest-bearing U.S. Treasury securities in their portfolios because of their safety, state and local tax exemption and yield advantage over money market securities.

Investors from virtually every nation know that owning U.S. Treasury securities is one of the safest ways to protect their capital and earn a steady stream of income. The U.S. Treasury issues debt obligations in order to finance activities and programs of the federal government. There are three kinds of Treasury securities available in the market-place today:

- **Treasury Bills.** U.S. Treasury bills have maturities of three

months to one year. Investors purchase them at a discount from their face value and redeem them for their full face value of \$1,000. The difference between the purchase price and the par value (face value) represents the investor's income. The minimum purchase is \$10,000 and increases in \$1,000 increments thereafter.

- **Treasury Notes.** U.S. Treasury notes are currently sold with maturities of two to 10 years and pay interest semiannually at a predetermined rate. Notes are issued in denominations of \$5,000 if three years or less remain to maturity, and \$1,000 if the note matures in four to 10 years. Treasury notes are non-callable (that is, the issuer is not able to redeem them before their scheduled maturity dates).

- **Treasury Bonds.** U.S. Treasury bonds have maturities of 10

to 30 years and pay interest semiannually. Unlike Treasury notes, some older Treasury bonds may be called (that is, the issuer is able to redeem them, usually at a premium, before their scheduled maturity dates).

Benefits to investors

U.S. Treasury securities provide a number of benefits to investors who are seeking safety, income and the potential for capital appreciation:

- **High credit quality.** Since the principal and interest earned on U.S. Treasuries is backed by the full faith and credit of the U.S. government, the timely payment of your interest and principal is guaranteed.

- **Attractive fixed rates of return.** The yields of most U.S. Treasury securities are established at auc-

tions, ensuring that investors will be paid competitive rates of return in the prevailing interest rate environment. U.S. Treasury notes and bonds pay interest twice each year.

- **Liquidity.** U.S. Treasury securities trade in one of the largest and most active secondary markets in the world. (The secondary market refers to exchanges where securities are bought and sold after they've been issued originally.) In the event you wish to sell your securities, proceeds of most sales can be made available as early as the next business day.

- **State and local tax exemptions.** One commonly overlooked benefit of Treasury securities is their tax advantage — all coupon interest is exempt from state and local taxes. Investors should consult their tax advisers concerning their own tax situation before making any major changes to their

portfolios.

- **Diversification.** Investors wishing to diversify their investments among a number of different maturities can do so with U.S. Treasury securities. With individual maturities ranging from as short as three months to as long as 30 years, it is easy to structure a portfolio to satisfy each individual investor's cashflow needs.

If you seek to preserve capital, build wealth, plan for retirement or fund an education for your children or grandchildren, consider making U.S. Treasury securities a part of your portfolio. Your financial consultant can be an excellent source of information about the different kinds of securities that are available in the market right now.

(Mark Caropreso is a financial consultant at Smith Barney in Albany.)

CPAs offer tips on picking a tax preparer

Before you hire a tax preparer this year, the New York State Society of CPAs recommends doing a little homework in order to select the person or firm best suited to your needs

First of all, it's important to select a preparer experienced with any significant tax issues that also may affect your return.

For example, a recently divorced single father will need a preparer who is knowledgeable about the tax ramifications of divorce and how it affects his return. Similarly, if you sold a rental property at a loss, you need a tax preparer who can advise you how best to report that loss.

An experienced CPA can generally handle these tax issues. If you choose a less experienced preparer, make certain that individual can turn to more experienced professionals who can address any complex tax issues that may arise while preparing your return.

The complexity of your return should guide you in selecting a tax professional from the five types of preparers discussed below:

Certified Public Accountants (CPAs)

CPAs must pass a stringent exam which includes an entire section devoted to tax issues. Many CPAs also specialize in taxes and can handle complicated tax issues. In addition, to maintain membership in the New York State Society of CPAs and the American Institute of Certified Public Accountants, two important professional organizations, CPAs must meet rigorous continuing education requirements.

Commercial agents

These individuals work for large national organizations. In most cases, they are trained by these organizations, and work only during tax season. Commercial agents are not required to meet a minimal level of education, or to pass an exam administered by a regulatory body.

Enrolled agents

Enrolled agents must pass a two-day examination given by the Internal Revenue Service (IRS), or meet an IRS experience requirement. Enrolled agents who are members of the National Association of Enrolled Agents or its state chapters also must take at least 30 hours of tax classes each year.

Public accountants

Although many public accountants are tax advisers, they are not required to pass exams or meet the experience requirements of CPAs. In some states, public accountants are licensed, but in other states anyone can claim the title.

Tax attorneys

Like CPAs, tax attorneys must meet continuing education requirements and are regulated by the states in which they practice. Most tax attorneys do not specialize in tax return preparation, and are usually more involved in tax

planning and tax litigation.

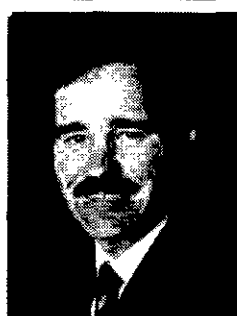
Keep in mind that only CPAs, enrolled agents and tax attorneys can practice before the IRS and represent you throughout an IRS audit process.

Find out about fees

Some tax preparers work for fixed fees while others charge hourly rates. In either case, make sure you clarify how much or on what basis the preparer will charge you to complete your return. Since you must provide the preparer with all the information necessary to do your return, unorganized or missing files will result in more work for the preparer and higher costs for you.

IRS penalties

All preparers must follow IRS regulations and other rules in preparing tax returns. Failing to do so can cause preparers to incur hefty fines. Ultimately, however, you are responsible for the accuracy of your tax return.



Mark T. Bryant, CFP

FINANCIAL PLANNING PERSPECTIVES

Dollar-Cost Averaging Can Make \$ense

Buy low, sell high.

Ah, if investing were always that simple, we all would be rich. But even the "experts" have a difficult time identifying the stock market's highs and lows. So how does the average investor reduce investment risk?

One way is to apply the investment concept known as dollar-cost averaging. Dollar-cost averaging requires a disciplined approach of investing a fixed amount of money in the stock market at regular intervals (such as once a month), and sticking to it regardless of whether the market is up or down. When the market is down, you'll be able to buy more shares.

When the market is up, you'll be able to buy fewer shares, but the shares you bought at the lower price will have gained in value. Over the long haul, the value per share usually is higher than the cost per share, hence a profit.

The key is the long haul.

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Credit requires careful use

The use of credit is now not only a market place norm, but also an expectation. The practice of cash payment is slipping into history. Most consumers, if asked, would say they don't like the idea of having debt. But, at the same time, the idea of "buy now - pay later" is continually appealing.

Credit and credit cards can be considered a blessing or a nuisance, depending on how this "purchase mechanism" is used. The Consumer Credit Counseling Service of Central New York offers these suggestions for the wise use of credit:

- **Keep records.** Store a copy of your account number and the phone number to report a lost or stolen card in a safe, secure place. Also, retain receipts for any purchases or returns you've made until the bill arrives.

- **Protect yourself against fraud.** Always keep credit cards with you. Never give a credit account number over the phone if you didn't initiate the call. Obtain credit from firms you know to be reputable. Read your bills before paying them. Compare billed amounts with your receipts.

- **Know your financial limits.** Create a household spending plan for living expenses and savings. Only commit to credit payment amounts you know you can afford. Avoid impulse buying. Know what you are signing before entering a purchase contract.

"Be money wise" in your credit purchasing to assure yourself a sound financial future.

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As population ages, fears of long-term care increase

By Kevin Johnson

Long-term care is defined as the assistance provided to those in need of care when the care is provided at home, in a nursing home, or in a community-based care center such as an adult day-care facility. The individual requiring the care need not be sick, they must simply need assistance.

Long-term care can be for skilled care, intermediate care or custodial care. Approximately 95 percent of all long-term care is of the custodial type. Care givers can be family members, friends, neighbors or professionals. In home-care situations, professionals are usually contracted from an agency.

The need for long-term care has become a major concern only recently, due to the "greying" of the population. For example, in 1900, the average age of death in America was 47; today it is over 75. And most people needing long-term care are older. So, with more than 32,000,000 people now over 65, we are experiencing an unprecedented need for long-term care and, along with it, a shortage of both care givers and facilities.

It is estimated that approximately 80 percent of care is provided by family members and relatives. This is now creating two secondary, unexpected effects: about 28 percent of individuals who assume care for older adults have to give up their jobs; and, whether or not family members care for their relatives full time, they report feeling overwhelmed, stressed, powerless and frustrated, and they themselves may develop health problems.

The people receiving long-term care are most concerned about their loss of independence and choice. And they really do not want

to be a burden to others. They are, however, very much aware that the costs of professional long-term care can impoverish them and their family. This loss of independence, choice and financial security often leads to a loss of dignity.

Paying for long-term care

The dilemmas facing most people who first become aware of their need for care are primarily emotional. But soon, the reality of paying for health care services must be considered. For most of us, there are only three choices: Pay out of our pocket; have the welfare system pay; or have insurance pay.

Paying out of pocket is exactly that — using income and the sale of assets to pay the bills. For very wealthy people, this may not be a burden. But for many, this can lead to impoverishment. Persons enter a care situation paying on their own and then, after the "spend-down," they qualify for Medicaid, which is the welfare program that will pay for long-term care.

The social services Medicaid program, which was intended for indigent people, pays for long-term care when a person qualifies financially. Many people investigate a "trust" to shelter their assets and, therefore, qualify for this welfare program. Today, this is done with more caution because of federal and state objectives to limit a person's ability to shield assets via a trust or by "gifting" to relatives.

Most health insurance programs don't pay for long-term care. And, with a few small exceptions, Medicare (and Medicare Supplemental insurance) does not pay either. This has come as a surprise to many, often when it is too late.

Long-term care insurance

Long-term care insurance policies have been available for more than 30 years. They are designed to assist a person pay bills for all levels of care in all authorized places of care — including at home. Most policies require that the care be provided by an authorized agency.

Many insurance companies have long-term care insurance policies. The differences between these policies are in the options and the underwriting methods. These differences lead to a great variety in prices among the policies.

Some typical features and benefits of long-term care insurance include:

- Nursing home care — long-term care policies generally have an indemnity payment for care; the benefit is usually provided in \$10 increments, up to \$250 per day.
- Home and community based care — this benefit is usually a reimbursement payment; the amount can be either equal to the nursing home benefit or a lower amount.
- No prior hospitalization is required to receive benefits.
- Qualification for benefits is based on the inability to perform activities of daily living, such as eating, bathing, dressing and toileting.
- Some pre-existing conditions are covered when disclosed on the application. Other pre-existing conditions can deny coverage. Most unknown pre-existing conditions will be covered if confinement begins after a certain period of time.
- Premiums do not increase due to age or health factors. In other words, the earlier in life a policy is purchased, the lower the premium will be throughout the years of the policy.
- Policies are guaranteed renewable for life. The only way a policy can be cancelled is due to lack of premium payment.
- Optional features may include: spousal discounts, inflation protection features and waiver of premium.



Kevin Johnson

New York state information

The State Insurance Department has guidelines that all companies offering long-term care insurance must follow. For example, a policy's minimum amount of coverage for nursing home benefits must be at least \$100 per day.

New York also has a program called the New York State Partnership for Long-Term Care. This legislation provides a public/private joint effort to provide long-term care insurance coverage. Special criteria must be approved for a company to issue a "Partnership Policy." Only a few companies have qualified.

If a person purchases a Partnership Policy and needs to use it due to care requirements, and then, after a period of time, exhausts the policy's benefits, that person can qualify for state Medicaid without spending down their assets. As it becomes more difficult for people to shield their assets via a trust, this feature of the Partnership becomes very important.

Some businesses and associations offer long-term care insurance at group rates. In New York state, many of those groups offer

both traditional policies and Partnership policies at group rates.

For information on the Partnership legislation, consumers should contact the NYS Partnership for Long-Term Care, 80 South Pearl St., Albany 12201.

Long-term care insurance: Affordability

Long-term care insurance is designed to help protect a person's assets and income — just like homeowner's insurance and car insurance. For people who have very little income or few assets, purchasing a long-term care insurance policy would be a poor decision.

New York state has established guidelines for purchasers of NYS Partnership policies. But there are two guidelines that everyone can use when considering all types of long-term care insurance policies.

First, for people who are still working, the guideline commonly used is a "return on assets" calculation: A person adds up the value of all of their assets and then calculates 1 percent as the premium guideline.

Second, for people who have little or no earned income, the guideline used is "percent of unearned income." A person adds up all of their unearned income (such as Social Security and pensions) and then calculates 10 percent as the premium guideline.

Long-term care information

For general information on long-term care, contact a local office of the Department of Social Services, a local hospital or nursing home, a library of the state Insurance department.


Also, local chapters of some national organizations like the American Association of Retired Persons and the Alzheimer's Association can offer information.

For specific information on long-term care insurance policies, contact New York Long-Term Care Brokers Ltd. at 786-7300.

(Kevin Johnson is president of New York Long-Term Care Brokers Ltd. in Colonie.)

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How to handle money

By Thomas Brockley

One of the most common dilemmas facing investors today is what to do with their money. The recent move up in interest rates has many people paralyzed when considering their options.

The best place to invest is one of the most common questions from investors today. The biggest mistake an investor can make is to look for the highest return available without understanding the underlying risk.

Investors should follow a planning process to determine what investments are right for them.

No matter how much money you have to invest, it is important to understand financial assets and the effect of inflation on your return. Having an understanding of the three main areas of financial assets — stocks, bonds and cash is the first step to successful investing.

The next step is to write down your goals and objectives (i.e. saving for retirement, education of your children), your time horizon, and your risk tolerance. Outline your current portfolio including real estate, IRAs and all financial assets to determine your current diversification.

Now you can evaluate your current assets and determine if your present asset allocation meets your stated risk tolerance and investment objectives. For example, if you are saving for retirement, the closer you are to retirement, the more conservative and income-oriented you are likely to be. If you lose money, you will have less principal for living expenses, and less time to get it back.

The longer you have until retirement, the more aggressive you may want to be in investing for long-term growth, because you have more time to ride out the ups and downs of the stock market.

But no matter which strategy you ultimately choose, you should attempt to diversify your investments. For example, if you decide your objective is long-term growth for your retirement savings, you may want to diversify in two ways: invest in different, growth oriented investments, and reduce your risk by also investing in income investments.

Once you have determined the proper allocation for your personal needs, choosing the specific investments to meet your needs is the next step. Mutual funds, private money managers, individual stocks and bonds are among the choices available.

Finally, what I believe to be the most important part of financial planning is trust. Your financial adviser should be helpful not only in choosing your specific investments, but also in providing knowledge for the understanding of financial assets, gathering your asset information and determining the best allocation for your needs and goals. You should select an adviser who you trust and feel comfortable with, their investment philosophy and the strategy they recommend should be compatible with your own.

If at some point you have lost trust or question the recommendation of your adviser, you can always seek a second opinion.

(Brockley is first vice president of investments at Prudential Securities Inc. in Albany)

Financial planning seminar for women slated at library

A financial planning seminar designed especially for women is scheduled for Tuesday, Feb. 28, from 6 to 8 p.m. at the Shenendehowa Public Library on 47 Clifton Country Road in Clifton Park.

Kathy Collins, retirement planning specialist and account executive for investments for Dean Witter Reynolds in Albany will present the seminar.

Collins was selected by the National Center for Women at Long Island University's Southampton campus to serve as one of 21 representatives nationwide.

The seminar, Money Matters for Women, will offer advice to women about financial planning.

For reservations, call 1-800-426-7386 or Collins at 518-432-8126.

Keep good records to manage assets

Are your financial records in order? The New York State Society of CPAs offers the following advice to help you identify and organize important records to better manage your assets.

Save all home improvement records and receipts. You can add these costs — such as those for a new roof, kitchen renovation, or landscaping — to your home's purchase price to increase its cost basis. An increased basis reduces the capital gains taxes you may owe if you sell your home for a profit.

You also should keep canceled checks, receipts, and photographs or videotapes of jewelry, furniture, collectibles, and other major purchases.

If you need to file an insurance claim, these documents can substantiate the value of your possessions, commission you paid, if any.

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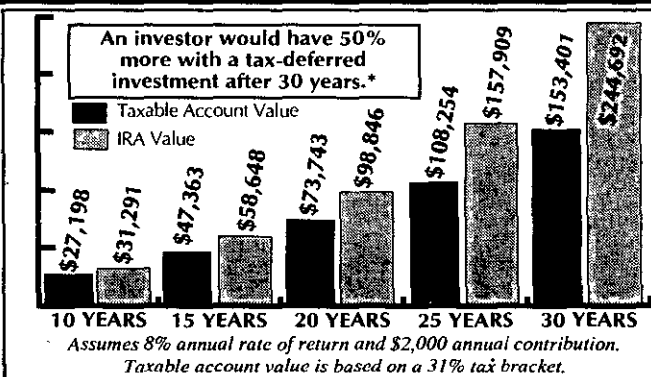


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Increase savings

The New York State Society of CPAs recommends the following strategies to help you save money and gain financial independence in 1995.

Make saving your money an integral part of your expense budget by determining how much you can save each month. Then, write a check for that amount to your savings or investment account before paying your monthly bills.

You may prefer to put your savings strategy on auto-pilot by having your payroll department or your bank deposit fixed amounts from your paychecks to your savings or investment account.

Take advantage of employer-offered 401(k) plans by contributing a percentage of your salary on a pre-tax basis. Such a contribution reduces your gross income — which means you pay less taxes — and the interest or dividends your account earns grows tax-free until you withdraw the funds.

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 Price: 33.78
 Yield To Maturity: 7.50%

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Tax credit program could be way to go in '95

By Hillary S. Wagoner

If you have invested in stocks and/or savings bonds that have appreciated over the years, are getting ready to take your minimum distributions from your IRAs, concerned about the taxation of your Social Security or how to offset your current tax liability, read on.



Wagoner

There are two words in the financial world that when combined are greater than their sum: "tax" which by itself is usually taken with a sneer, and the word "credit" for which the tax wise individuals' ears will perk up.

The beauty of the tax credit is that it is a direct dollar for dollar offset of the tax liability due.

Credits are not put through a complicated formula which ends up with a small percentage of what you started with, and it is simple for you to compute.

However, you should check with your tax adviser to be sure that you can take advantage of the credits, specifically as to how your situation relates to Alternative Minimum Taxes (AMT). Not everyone can use the credits, so check first.

Take a look at line 44 of your IRS 1040 form. If you're like most people, there will be nothing there. That means you have not taken advantage of any credits. Tax credits became an important part of tax planning with the passage of the Tax Reform Act of 1986.

The tax credit program was subject to an annual review by Congress until the passage of the Omnibus Budget Reconciliation Act of 1993 (OBRA '93) when it became law.

With the various tax code revisions, many tax deductions and planning techniques were taken away, however with OBRA '93' passage it made the Tax Credit program a permanent technique under IRS Code Section 42.

Although taxes will not go away, you may be able to minimize them. A properly developed tax credit program can offset a portion of your taxes and keep more hard-earned money in your pocket.

Taxes are a long-term problem that require a long-term solution. A tax credit program historically runs from 12 to 15 years, so you should only invest money you do not intend to spend but keep invested. Often by massaging a clients portfolio, we can free up unproductive resources to use for tax credit investing.

The net out of pocket cost to the client should be minimal as we are primarily reallocating assets, and the net gain is the decrease in the total taxes offset every year for 10 years. Tax credits can be used for estate planning as the credits are transferable, thus preserving the assets while increasing your cash.

It is also a great gifting vehicle. It does not take a lot of money to receive the benefits of a tax credit program. For as little as \$5,000 to \$10,000, you can offset \$750 to \$1,500 of taxes annually for 10 years. The returns from most tax credit programs run between 12 and 15 percent credit.

Individual taxpayers can offset the taxes due on \$25,000 of income. Thus, the government has set a limit on how much you can invest and the amount of credit you can earn. Multiply the annual tax credit by 10 and that's the amount you should save in taxes over the 10 year life of the program.

The CD lover can take advantage of this program and free up dollars from quarterly estimated tax payments or annual returns. Often when dealing with clients, we find that they have \$50,000 or more invested in CDs, cash, or savings bonds, which typically yield an average annual return of 2 to 6 percent.

The returns on these investments are reduced substantially when this money is taxed every year. The taxation coupled with inflation usually means that you end up with less purchasing power at the end of the year or "going broke safely."

Often the individual has invested like this for a period of time, or by default they have developed a "Long Term Investment Plan" of "going broke safely." These monies or a portion of them meets the first criteria of having money you are not going to spend but save.

By just taking \$6,000 and investing it into a Tax Credit Pro-

gram you can see the difference. This example assumes the tax bracket of 28 percent.

This program can be tailored to meet your individual needs and risk tolerance with a minimum investment of \$5,000. For most individuals, it will result in a greater diversification of their portfolio, which decreases volatility.

Where is the risk?

What about the risk of a tax credit program? Currently the opportunity is in Federal Housing Tax Credit Programs.

These credits are available

return of prior credits). Some companies specialize in these programs and are experts in managing the properties, as well as staying in compliance. Some have never had projects come out of compliance, others have and have gone under.

It is best to invest with a company who specializes in this market and has a national diversified portfolio of housing projects.

Most companies have literature that will give you an idea of the types of properties that they own, their prior track record and the types of projects or credits you

to each qualified property.

- The credits are prefunded and predictable. They don't vary with the stock market therefore you can plan accordingly for the long term.

- The credits are law: Fully defined in IRS Code, Section 42.

- The credits preserve and protect your capital by increasing your current income through offsetting your current tax liability.

- The credits are part of a diversified portfolio - and offset tax liability dollar for dollar.

- The credits program provides passive losses that can offset passive income from other investments.

The key to investing in a tax credit program is purely the tax advantages, thus it is imperative that you discuss your ability to use the credits with your tax adviser. You don't want to invest into a tax credit program that you can't use.

As with any investments there are no guarantees.

To make the appropriate decision for you discuss your ability to use the credits with your tax adviser and, get the past history performance of the company you are looking to do business with.

If you don't feel comfortable with the investment don't do it. It is your money and you can spend it however you like.

(Wagoner is a financial planner with the Registered Investment Advisory firm of AIFG Consultants, LTD., 18 Corporate Woods, Albany 12211 (427)-5906)

The beauty of the tax credit is that it is a direct dollar for dollar offset of the tax liability due.

through Real Estate Limited Partnerships, (RELP). Perhaps you remember the 1986 tax code revisions that took many of the tax benefits out of real estates coupled with the decline in property values. It left many of you with sink-holes.

However, that same tax revision created the opportunity for the current partnerships with the tax credit program. It is a totally different investment concept — one that warrants some serious investigation if you are currently concerned about decreasing your taxes.

Tax credits are phased in, meaning there is a ramp up period for the investor. It takes time to build and lease the properties out, thus, the credits given are lower in years one and two.

There is also a ramp down effect in years 11 and 12 where you recoup the difference, or a phase out of the investment.

The underlying investment in a tax credit program are the credits that the government prefunds for the life of the project.

These projects must meet compliance regulations set by Congress and if they don't you may be subject to recapture (or

are investing in, such as senior housing projects which are more desirable properties to be included in the portfolio.

How can you use tax credits to accomplish different investment objectives.

- Alternative Tax-Free Investment: Bond investors who just had one of the worst years in history in the bond market now have a tax free alternative to diversify some holdings.

- Retirement withdrawals: Individuals withdrawing monies from retirement programs and who are interested in sheltering up to \$250,000 of withdrawals over the next 10 - 12 years.

- Dollar cost averaging: Freeing up cash to dollar cost average into mutual funds with the purpose of educational funds, retirement funds etc.

Gifting: Parents and or grandparents can gift a tax credit program for children. This is a gift that keeps on giving for the life or the program.

About tax credits

The credits are pre-funded in full by Congress and are a line item of the Treasury Department.

- They are allocated in advance

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Bethlehem boys win 24th sectional swim title

Bethlehem Central's boys varsity swimming and diving team put a crown on its perfect season by winning its 24th consecutive Section II Class A Championships at Lynch Middle School pool in Amsterdam on February 16-18.

Coach Ken Neff admitted that he was impressed. "This is a very good group of kids and it was a nice meet. Everyone had best times across the board."

As in the past, Neff attributed the success of the team to its depth. BC sent four qualifiers (the maximum) to every individual event except diving. Of these, two or more qualified for finals competition.

"There are some outstanding swimmers on the other teams, but we have the depth," Neff said. "That kind of sums up our team this year."

The 200 yard medley relay team of junior Adriaan Denkers, sophomore Brian Strickler and seniors Patrick Gallagher and Ken Schulz opened the finals competition, taking first place in the "A" Division with a time of 1:41.96.

Reid Putnam, BC's outstanding sophomore freestyler, held off an early challenge by Brian Washburn of Guilderville to win the 200 yard freestyle with a personal best time of 1:51.15.

Other BC finalists included Milt Orietas, who finished fifth, Sean Barclay, sixth and Andrew Masino, eighth. Neff noted that all these swimmers are underclassmen and will be returning next season.

In the 200 yard individual medley event, BC Brian Strickler finished a strong second behind Troy's Matt Tomiak. Freshman



Graduating members of the BCHS boys swim team (Scott Geis, left, Ken Schulz, Pat Gallagher, Zach Medwin, Matt St. Lucia, Jeff Rosenblum and Josh Stein) celebrate after winning the Section II title again.

Steve Corson took sixth place. Strickler's time of 2:04.61 qualified him for the state championships.

Pat Gallagher pursued Jim Marshall of Saratoga to a second place finish in the 50 freestyle with a time of 22.90. Schulz finished eighth.

BC's diving coach John Mead directed his two outstanding senior divers to fine performances in the one-meter event. Zach Medwin finished in fifth place and Matt St. Lucia qualified for states in second. For the second year in a row, Shaker's Kurt Benedict won the sectional diving.

Three BC swimmers qualified for the finals in the 100 yard butterfly. In one of the closest races of the day, senior Pat Gallagher won the event in 55.20.

Denkers took fourth and so-

phomore Greg Teresi, seventh. Gallagher is "like our Dan Jansen," aid Neff. "It was so nice to see him finally do well."

Troy's Matt Tomiak won the 100 yard freestyle with a time of 49.65. Representing BC, Putnam swam a season's best time for third place and Schulz finished seventh.

Corson, who was undefeated in the event in dual meet competition, continued his streak in the 500 yard freestyle, with a winning time of 5:06.16. Fellow freshman Scott Strickler was sixth, and junior Milt Orietas seventh. All three BC swimmers had personal best times.

BC's fine 200 yard freestyle team of Reid Putnam, Brian Strickler, Seth Finley and Sean Barclay put forth a strong performance, but were unable to catch Troy, whose team won the event in

1:31.08. BC finished second in 1:33.67.

Guilderville's Brian McKenna won the 100 yard backstroke in 56.27. BC's Denkers finished second with a state qualifying time of 56.27, followed by junior Chris Lang in fourth and Scott Strickler, seventh.

In the final individual event of the day, Michael Coley of CBA's fledgling swim team, beat BC's fine breastroker Brian Strickler by only 0.2 second, in a winning time of 1:02.21. Junior Seth Finley had his best time of the season, taking fourth place.

In one of the most exciting events of the day, BC's 400 yard freestyle relay team traded leads with Troy. Gallagher, who swam the third leg, put on an amazing show of speed to take over the first place. Troy's Tomiak, who was

voted the outstanding swimmer of the meet, regained the lead in the final lap.

The fastest swimmer in either "A" or "B-C-D" Division will go to the state championship meet in Buffalo next month, as well as those swimmers who met the State qualifying time and finished second or third.

Six members of the BC team will compete at Buffalo: Reid Putnam in the 200 freestyle, Brian Strickler in the IM and breaststroke, Adriaan Denkers in the backstroke, Steve Corson in the 500 freestyle, Patrick Gallagher in the butterfly and Matt St. Lucia in diving.

Neff was pleased with the number of state qualifiers. "There are nine individual events and we are sending kids in seven of them. That's our best showing ever."

Newest Dolphins show stuff

New Delmar Dolfin swimmers, as well as their more seasoned teammates, kicked to impressive finishes at the Canajoharie Developmental Meet recently.

Seven-year-olds Emily Malinowski and Rebekah Bratrud were standouts in their races. Malinowski won the 25-yard butterfly, was second in the 25-yard backstroke, and fourth in both the 25-yard and 50-yard freestyle events.

Bratrud was fifth in the 25 free, 50 free, and 25 back, and seventh in the 25 fly. Among 10-and-under swimmers, Tiffany Bowdish was second in the 50 back, third in the 50 free, and fourth in the 50 fly. Kathleen Hart was fourth in the 50 back, sixth in the 50 fly, and eighth in the 50 free.

Larissa Suparmanto was eighth in the 50 fly. Katie Van Heusen was sixth in the 50 breast. Eight-year-old Scott Solomon, swimming in the boys 10-and-under, was fourth in the 50 back, and sixth in the 50 breaststroke and 100 free.


In the 11- 12 age group, Sara Gold was third in the 50 free, fourth in the 100 free, and fifth in the 50 fly and 50 breast. Becky Parafinczuk was eighth in the 50 back. Among the boys, Richard Bailey won the 50 breast and was seventh in the 50 free, the 50 fly and was fifth in the 100 free. Stephen Troiano was eighth in the 50 back.

Among 13- 14 swimmers, Liz Hart was fourth in the 50 free, fifth in the 100 free and 100 back, and ninth in the 100 breast.

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Five V'ville wrestlers advance to sectionals

By Josh White

The Voorheesville wrestling team placed fifth out of 11 teams in the Class D tournament at Warrensburg this past Saturday.

"We had a mixed day," said head coach Dick Leach. "A few of our kids had a solid tournament and others were disappointing. I thought we had a good shot at third place, but due to unfortunate circumstances, two of our wrestlers, who could have placed, couldn't compete."

Senior Jim Cook (126) placed highest for the Blackbirds by earning second. Cook lost a 9-0 decision to Bill Gagliardi of Waterford in the final.

"Jim had a superb tournament," said Leach. "I thought we had three other kids who could have reached the finals, but Jim was the only one."

Senior Matt Cootware (145), the Blackbirds' leading wrestler, was only able to place third after struggling in the semi-finals.

Eighth grader Ryan Spanswick (105) and sophomore Todd Dombrowski (112) placed third in their weight classes.

"Todd has been doing a great job lately," said Leach. "He won three matches and earned a patch."

Juniors Bryce Fortran (132) and

Jesse Clement (215) and sophomore Brandon Holcomb (126) all placed fourth.

Sophomores Chris Horan (119) and Jim Shear (138) contributed good efforts as well. Horan placed fifth and Shear placed sixth.

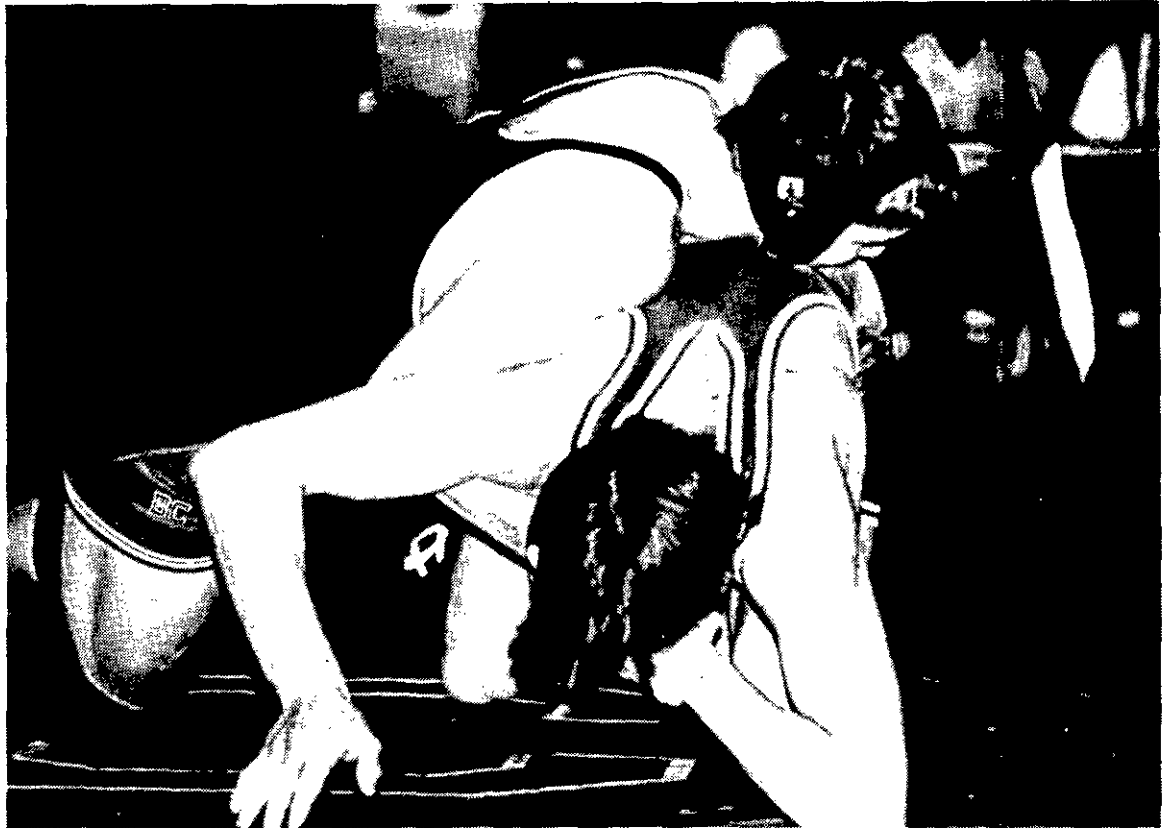
Because they all placed fourth or above, Cook, Cootware, Spanswick, Dombrowski and Fortran will advance to the Section II Tournament on Saturday, Feb. 25, at the Glens Falls Civic Center. Horan and Shear are alternates in the competition.

"The Section II tournament is loaded with strong wrestlers," said Leach. "I think Matt (Cootware) has the best shot and is as solid as anyone. He has to get into a good frame of mind and wrestle better than he has in the past two weeks."

On Saturday, Feb. 11, the Blackbirds competed in their own Colonial Council Tournament at Albany Academy and placed sixth out of 10 teams.

"We could have done a better job and didn't do as well as I thought we had a chance at," said Leach. "Some individuals placed well though."

Cootware placed first, Cook placed second, and Fortran and Clement third. Holcomb, along with John McGinty (250) took fourth place.



Senior Matt Carotenuto (top) is given a good chance at finishing high in the Section II wrestling finals slated for Saturday in the Glens Falls Civic Center. *Bryan Berry*

Bethlehem has strong tourney

By Ted Hartman

Bethlehem finished fourth out of a field of 13 schools at the Section II Class A wrestling championships last weekend.

The Eagles had a total of seven wrestlers reach the semifinals in their respective weight classes. Pete Loux, a senior, won the 126 pound championship, while junior Nat Beyer was a champion in

his weight class of 167 pounds.

Sophomore Matt Wagoner was a runnerup in the 91 pound class. Andy Loux (98) and Matt Carotenuto (155) both were third place finishers. Senior Steve Demerest took fourth in the 138 pound weight class.

"We showed that we could contend with anyone," said Carotenuto, a senior captain. "Many of

us have a good shot at doing well at section finals next week."

The top four finishers in each weight class will compete Saturday at the Glens Falls Civic Center in the section finals.

Junior Hank Tripp came in fifth at 145 pounds and will go as an alternate. The winner from each weight class will then go on to the state championships.

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BC hoop team aided by JV callup

By Scott Isaacs

The Bethlehem boys basketball team suffered a disappointing end to its regular season with losses to Columbia and Shenendehowa last week.

On Tuesday, Feb. 14, the Eagles fell victim to Shenendehowa, the best team in the Suburban Council, 65-45. Jason Gutman and Joe D'Angelo scored 11 each for BC.

Gutman also had 10 rebounds and five assists, but he sprained the ligaments in his right ankle and will be lost for the rest of the season.

Sean Berry chipped in 10 in the losing effort.

On Friday, Feb. 17, the team fell to Columbia 54-41. It was the final home game for seniors Aaron Thorpe, Matt Winterhoff, Chris Britton, Erik Gill and Gutman.

Gill finished his career with a bang, scoring 18 points. D'Angelo pumped in 10 points for BC.

Bethlehem moves on to play Catholic Central tonight (Wednesday) in the first round of sectionals.

The Eagles will be boosted by the addition of junior varsity callups Leo Bresnahan, Cory Czajka, Tim Staniels and Scott DeFeo, who are fresh from leading their team to the first 20-0 finish in Bethlehem basketball history.

The team was guided by first-year coach Mike Salatel.

Budget

(From Page 1)

The biggest reductions came in special education reallocation (\$109,237), maintenance projects (\$88,000) and teacher retirement savings made possible by an earlier miscalculation (\$84,655).

The special education reallocation involves bringing 13 students back to the district from BOCES placements.

Loomis said district and BOCES programs were of "comparable quality, but it is always preferable to educate children in their home district."

Other reductions approved by the board came in areas like increasing loads on high school buses to reflect actual ridership (\$18,000), employing two weekend custodial workers (saving \$18,000 on overtime), cutting elementary school noon-hour aides by 15 minutes (\$13,790) and custodial services for after-hours school events like concerts and dances (\$11,000).

On the revenue side, the board approved charging a \$3 per hour utility fee for use of district facilities by non-school groups (\$21,750) and selling surplus equipment (\$7,000).

While approving most of the recommendations, board members hesitated to make several cuts, including reducing field trips by half (\$20,000) and limiting non-league athletic transportation to 50 miles (\$2,000).

On field trips, Loomis said he recommended the cut in half "rather than see programs or staff cut."

Board member Happy Scherer said she would "hate to cut things that are so enriching and so important."

Board president William Collins suggested that Loomis come back with a "spectrum (of possible reductions in field trips) rather than just half."

Delmar boy earns title as school's top speller

Delmar resident Brian Cook recently won the St. Thomas School spelling bee. He will go on to represent St. Thomas at the regional spelling bee in March.

Cook is a seventh-grader at the school. He defeated J. P. Mauro of Feura Bush, an eighth-grader who matched Cook word for word until the 17th round.

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Court

(From Page 1)

Students who work in the Youth Court get a unique educational opportunity to "see the justice system up close and personal," DeCecco said.

"From all reports, it works very well, legally and educationally," he added. "Let's investigate this and see where it goes."

For the town's point of view, Youth Court's "biggest advantage" is that it helps create "a positive attitude about and respect for law and the criminal justice system," said Supervisor Sheila Fuller, another ad hoc committee member.

"Peers judging peers sometimes has more of an impact than adults judging teens," she said, adding, "Peers are often tougher on each other" than adults would be.

Fuller noted that teens who are sentenced through Youth Court have to come back and serve as a volunteer in the court.

The project is still in its early planning stages, and Fuller emphasized that "there are a lot of unknowns" about whether Youth

Women's group open to new members

A weekly women's support group will be accepting new members at its 7 p.m. meeting on Thursday, March 9.

The group emphasizes mutual support and friendship, as well as the development of new skills for coping with stress. Certified social worker Cindy Perlin is the group's facilitator.

For information and meeting location, call 439-6431.

Court will be feasible in Bethlehem.

"We'll be looking for volunteers, and also donations and grants," to get Youth Court off the ground, she said.

One of the town's youth officers, Bethlehem Police Det. James Corbett, believes that peers will often hand out more meaningful and tougher sentences than regular court.

"Which would you want — 30 days probation, or 30 hours doing community service at town park where your friends would see you every day?" Corbett asked rhetorically.

Village Stage slates spring play auditions

Auditions for the Village Stage's May production of "Where's Charley?" are scheduled for Monday and Tuesday, March 13 and 14, at 7:30 p.m. at the Academy of Holy Names Performing Arts Center, 1075 New Scotland Ave., Albany.

Solo parts for four men and three women are available. Ten to 12 singers and dancers are needed for the chorus.

For information, call 768-2036 or 446-1207.

Lenten services set at Bethlehem Lutheran

Mid-week Lenten services are planned for Wednesday evenings from March 1 through April 22 at 7:30 p.m. at the Bethlehem Lutheran Church on 85 Elm Ave. in Delmar.

Pastor

(From Page 1)

needed to know if the special use permit would be granted before closing on the sale of the land.

"We can hold a public hearing on the special use permit, but we would still have to do a site plan review on any construction," said Robert Stapf, board chairman.

Stapf suggested that Rev. Sullivan bring a general conceptual plan to the board's March 14 meeting, at which time a public hearing on the special use permit could be scheduled for the board's April 11 meeting. The board could then vote on the special use permit after the public hearing.

In other business, the board favorably recommended to the zoning board of appeals a variance request by Five Rivers Ltd. to allow the group to buy 16 landlocked acres for the ultimate purpose of transferring the property to the adjacent Five River Environmental Education Center.

Representing Five Rivers Ltd., Delmar attorney Karl Schrade emphasized that the group had no intention of using a 25-foot easement to access the land via New

Scotland South Road.

"The easement will be extinguished as soon as title passes to the state," Schrade said.

But given the state's current "budget constraints," Schrade said he was unsure when it would proceed with purchasing the 16-acre parcel, which includes critical wetlands and two tributaries that form the headwaters of the Vlomankill.

The easement is essential to maintaining the value of the property, which the group plans to buy from Frances Bishop if the variance is approved, noted Anne Williams of Five Rivers Ltd.

The state's appraisal of the property would be lower if the easement were not in place, she added.

The easement is necessary "so we can recoup our expenses — the state won't pay us more than the property is worth," Williams said.

The zoning board of appeals will consider the variance request at its meeting on March 28.

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Tjark Stange and Natalie Cass

Cass, Stange to marry

Natalie Ann Cass, daughter of William and Cynthia Cass of Voorheesville, and Tjark Eiko Stange, son of Karsten and Helke Stange of Hamburg, Germany, are engaged to be married.

The bride-to-be is a graduate of Clayton A. Bouton High School, Siena College and the University at Albany. She is employed as a

senior tax consultant by Ernst & Young in New York City.

The future groom earned a law degree from the University of Hamburg, and will receive a master's in corporate law from New York University Law School in May.

The couple plans an Aug. 19 wedding.

Lawrence, Dempf to marry

Michelle Marie Lawrence, daughter of Earl and Carol Lawrence of Schenectady, and William Michael Dempf, son of Louis and Stella Dempf of Delmar, are engaged to be married.

The bride-to-be, a graduate of Mont Pleasant High School, is employed as assistant to the MIS director by United Food Service

in Albany.

The future groom is a graduate of Bethlehem Central High School and SUNY Delhi. He is employed by Pratt Plumbing & Heating as a plumber, and also owns WMD Plumbing & Heating.

The couple plans an Oct. 6 wedding.

Legion Post honors Malecki

The Nathaniel Adams Blanchard American Legion Post in Elsmere recently honored Maryanne Malecki, a social studies teacher at Bethlehem Central Middle School, with the post's first Red, White and Blue Award.

Malecki was honored for her role in organizing a citizenship program at the school, which included the swearing-in of 10 new citizens in December, according to Alexander Woehrle, the post's Americanism chairman.

Malecki was also recently honored as the state's outstanding history teacher by the Daughters of the American Revolution.

Local Marine earns duty commendation

Marine Sgt. Rodger T. Downing, son of William J. and M. Carol Krause of 100 Delaware Turnpike in Clarksville, recently received a Certificate of Commendation.

Downing was cited for superior performance of duty while assigned with the Marine Corps Recruiting Station in Columbia, S.C. He consistently performed his demanding duties in an exemplary and highly professional manner.

The 1986 graduate of Bethlehem Central High School joined the Marine Corps in August 1986.

Area Realtors earn professional honor

Kirsten Blanchard, Helen Harris and Linda Watt of Lori J. Breuel Realtors in Delmar were recently awarded the GRI designation by the state Realtor Institute.

They received the honor after successfully completing 90 hours of professional education outlined by the National Association of Realtors.



Tonya Steadman and Daniel Morin

Steadman, Morin to marry

Tonya Michelle Steadman, daughter of Duane Steadman of Lake Charles, La., and Rosallind Steadman of Easthampton, Suffolk County, and Daniel Rene Morin, son of William and Leona Morin of Delmar, are engaged to be married.

The bride-to-be attended California University of Pennsylvania

and Albany College of Pharmacy. She is employed as a pharmacy technician by CVS in Glenmont.

The future groom, a graduate of LaSalle School in Albany, is owner and operator of Albany Executive Limousine in Albany.

The couple plans a Sept. 16 wedding.

Potts, Guyer plan 1996 wedding

Ann Marie Potts, daughter of Elmer and Florence Potts of Colonie, and Kenneth Charles Guyer, son of Kenneth and Diane Guyer of Voorheesville, are engaged to be married.

The bride-to-be is employed as a clerk by the state Department of

Health in Albany.

The groom, a graduate of Clayton A. Bouton High School, is employed as a glazier by Dave's Glass in Delmar.

The couple plans to marry in 1996.

THE YOUTH NETWORK

A BETHLEHEM NETWORKS PROJECT

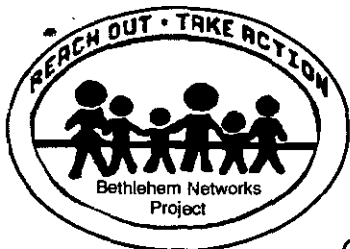
Parents meet to avert teen trouble

Are you the parent of a teen or preteen? Are you confused? Do you need to talk to others in the same situation? You are not alone and help is in sight.

You can attend a six-week session of parenting classes at the Bethlehem Central High School beginning Tuesday, March 14. Classes will be facilitated by Gwen Guillet, BCHS guidance counselor, and experienced parent educator.

This is the perfect opportunity to talk about problems and solutions. The classes will help build better communication between you and your teen. You will learn ways to build positive relationships. You can discuss your concerns in a warm and comfortable environment.

The fee for the six-week series is \$25. Classes are from 7 to 9 p.m. Call Bethlehem Networks Project at 439-7740 for information or to register for the series.



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Mystery of the Senses, a NOVA Miniseries: Touch
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 Saturday, 8 p.m.

Nature: Tigers with Bob Hoskins
 Sunday, 8 p.m.

American Cinema: The Film School Generation
 Monday, 9 p.m.

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Karen and Francis Kugelman

DiNapoli, Kugelman marry

J. Karen DiNapoli, daughter of the late Lawrence and Jane Kavanaugh of Delmar, and Francis Kugelman Jr., son of the late Francis Kugelman Sr. and Edna Kugelman of Queensbury, Warren County, were married Dec. 24 at Incline Village, Lake Tahoe, Nev.

A reception followed at Spatz's restaurant at Diamond Peak in

Lake Tahoe.

The bride was assisted by her daughter, Julie DiNapoli of Incline Village.

The bride is employed by the Wilton Developmental Center, and the groom is a vice president of Albany Savings Bank in Albany.

The couple lives in Queensbury.

Births

St. Peter's Hospital

Boy, Conner Matheson Zeoli, to Kimberly and Charles Zeoli, Ravena, Dec. 17. Maternal grandparents are Michael and Yolanda Frasl of Feura Bush.

Boy, Devin William Oliver, to Suzanne and Bruce Oliver, Delmar, Feb. 5.

Girl, Kelly Flacke Muncil, to Kathryn and Robert Muncil, Slingerlands, Feb. 6.

Boy, Conor Liam Brehm, to Judith and Gerard Brehm, Slingerlands, Feb. 11.

Boy, Jeremiah Ward Stone, to Mary Bayham and Ward Stone, Delmar, Feb. 11.

Dean's List

The following local college students were named to the dean's lists at their respective schools for the fall semester.

Johnson State College — Kelley Newell of Delmar.

Le Moyne College — Catherine Reilly of Voorheesville.

University of Delaware — Carolyn Meyers of Selkirk and Amanda Conway and Matthew Kratz, both of Delmar.

Lions to celebrate 40th anniversary

The Bethlehem Lions will celebrate 40 years of service to the community with a special anniversary dinner on Saturday, March 18.

During its 40 years, the Bethlehem Lions have been a strong force in meeting the needs of the community. Bethlehem Lions have helped to provide funding for the sight and hearing impaired and made a \$25,000 donation to the Albany Lions Eye Institute.

Other services include youth scholarships and many contributions to the town's senior citizens.

The Lions raise money through the annual pancake breakfast, the annual Christmas tree sale, the sale of light bulbs and an annual book sale. All proceeds go directly back to the community.

The dinner is open to all. For information, call Joan McFarland at 439-7290 or Robert DeGroff at 439-0074.



Robert and Marla Terry

Tamburro, Terry marry

Marla M. Tamburro, daughter of the late Anthony Tamburro of Glenmont and Mary Noble of Poultney, Vt., and Robert James Terry, son of Jonathan and Ruth Terry of Gloversville, were married Oct. 8.

The Rev. Dan Wheeler performed the ceremony in Second Presbyterian Church, Amsterdam, where a reception followed.

The maid of honor was Lisa Tamburro, the bride's sister, and bridesmaids were Barbara Brown, Connie Nicastro and Sheri Stemmel.

The best man was Lawrence Vermette, and ushers were David Terry and Phillip Terry, both

brothers of the bride, and Lance Curcuruto.

The bride is a graduate of Bethlehem Central High School, Hudson Valley Community College and Buffalo State College. She is employed as a senior engineering technician by the state Department of Transportation in Albany.

The groom, a graduate of Eastern Maine Vocational and Technical Institute, is a real property information system specialist for the state Office of Real Property Services in Albany.

After a wedding trip to the Poconos and Niagara Falls, the couple lives in Glenmont.

Mail weddings, engagements

The Spotlight would like to publish your engagement, wedding or anniversary announcement and photo.

Black and white photos are preferred, but color photos are acceptable. Polaroid photos cannot be printed.

For information and submission forms, call 439-4949. Mail announcements to 125 Adams St., Delmar 12054.

Community Corner

Church offers pancake breakfast

The New Salem Reformed Church will serve an all-you-can-eat pancake breakfast on Saturday, March 4, from 7:30 a.m. to 1:30 p.m. at the church on Route 85 in New Salem.

All are welcome.

Here's to a

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RECEPTIONS

Normanside Country Club, 439-2117. Wedding and Engagement Parties.

Obituaries

Margaret Korp

Margaret Heyer Korp, 69, of Blessing Road in Slingerlands, died Monday, Feb. 13, at her home.

Born in Easton, Pa., she moved to the Capital District in 1964 and had lived in Slingerlands since 1980.

Mrs. Korp was a secretary in the data processing unit of the Research Foundation of Albany, a private foundation affiliated with the State University of New York.

She was a member of the ladies auxiliary of the Nathaniel Adams Blanchard American Legion Post in Elsmere and the Bethlehem Senior Citizens.

Mrs. Korp was a communicant of St. John's-St. Ann's Church in Albany, where she did volunteer work.

The widow of Edward Korp, she is survived by three daughters, Maureen Korp of Ottawa, Canada, Geni DiSanto of San Diego, Calif., and Bridget Murphy of Worcester, Mass.; and two grandchildren.

Services were from St. John's-St. Ann's Church, with burial in Calvary Cemetery.

Arrangements were by the Applebee Funeral Home in Delmar.

Contributions may be made to the St. John's-St. Ann's Church building restoration fund.

Marjorie Lloyd

Marjorie Crouse Lloyd, 59, of Delmar died Friday, Feb. 17, at the Good Samaritan Nursing Home.

A longtime Delmar resident, Mrs. Lloyd was a homemaker.

Survivors include her mother, Charlotte Crouse of Delmar; a son, John T. Westerman Jr. of New Windsor, Orange County; three brothers, Elmer S. Crouse Jr. of Old Forge, Herkimer County, Milton J. Crouse of Honolulu, Hawaii, and the Rev. Robert L. Crouse of Berrien Springs, Mich.; and a grandson.

Services will be Friday, Feb. 24, at 1 p.m. at the Applebee Funeral Home, 403 Kenwood Ave., Delmar.

Calling hours will be Thursday, Feb. 23, from 6 to 9 p.m. at the funeral home.

Burial will be in Bethlehem Cemetery.

Contributions may be made to the Seventh Day Adventist Church Building Fund, St. Agnes Highway, Cohoes 12047.

Dorothy Cebula

Dorothy M. Groves Cebula, 63, of Krumkill Road in Slingerlands, died Wednesday, Feb. 15, at St. Peter's Hospital in Albany.

Born in Gloversville, she lived in the Capital District for many years.

Mrs. Cebula was a homemaker. She was a communicant of St. Catherine of Siena Church in Albany.

Survivors include her husband, James Cebula Jr.; a daughter, Joan Coleman of Mesa, Ariz.; a son, James C. Cebula of Mechanicville; a brother, Frank Groves of Schodack; a sister, Alice Youngman of Amsterdam; and four grandchildren.

Services were from the McVeigh Funeral Home in Albany and St. Catherine of Siena Church.

Burial was in St. Agnes Cemetery in Menands.

Adelaide Chestnut

Adelaide Martin Chestnut, 91, a former longtime Glenmont resident, died Tuesday, Feb. 14, at Albany Medical Center Hospital.

Born and educated in Albany, she lived in Glenmont for many years before moving back to Albany to live with her daughter.

Mrs. Chestnut was a homemaker.

She was the widow of William Chestnut.

Survivors include a daughter, Elizabeth Montesano of Albany; nine grandchildren; and 18 great-grandchildren.

Services were from the McVeigh Funeral Home and Our Lady Help of Christians Church, both in Albany.

Burial was in Our Lady Help of Christians Cemetery in Glenmont.

Paul O. Penk

Paul O. Penk, 89, of Unionville died Thursday, Feb. 16, at Our Lady of Mercy Life Center in Guilderland.

Born in Woonsocket, R.I., he was educated in Watervliet. He was a resident of Unionville for 38

years.

Mr. Penk was a school bus driver for the Bethlehem Central School District for more than 20 years. He retired in 1970. He had been a dairy farmer in the 1950s.

He was a member of the Watervliet Masonic Lodge.

Survivors include his wife Gertrude Moraway Penk; two sons, Paul K. Penk and Benjamin N. Penk, both of Santa Maria, Calif.; a daughter, Gayle P. Gwiazda of Ledyard, Conn.; two brothers, Ernest Penk and Albert Penk; a sister, Florence Feiden; and four grandchildren.

Services were from the Applebee Funeral Home in Delmar.

Contributions may be made to the Unionville Reformed Church Memorial Fund.

V'ville action network sets special meeting

The Voorheesville Community Action Network will hold a special meeting for committee work sessions on Monday, Feb. 27, in the high school cafeteria.

All are welcome.

Registration slated

The New Scotland Kiwanis Club will hold baseball registration for elementary school children on Tuesday, Feb. 28, Wednesday, Feb. 28, and Thursday, March 1 from 6:30 to 8:30 p.m. at the Voorheesville Elementary School.

Church to dish up pancake breakfast

The New Salem Reformed Church will serve an all-you-can-eat pancake breakfast on Saturday, March 4, from 7:30 a.m. to 1:30 p.m. at the church on Route 85 in New Salem.

All are welcome.

Delmar woman to lead program on abuse

"Treating the Abused Child Through Art and Dance Therapy," a workshop for mental health professionals, will be taught by Delmar resident Colleen Skiff Kriss on Friday, March 10, from 2 to 4 p.m. at the Albany Roman Catholic Diocese Pastoral Center, 40 North Main Ave., Albany.

The program will be sponsored by the Consultation Center.

Cost is \$25. For information, call 489-4431.

Buses

(From Page 1)

So far, fuel costs are comparable, but longer-term savings due to lower maintenance costs have yet to be determined, Peters said, adding that the natural-gas buses need oil changes every 30,000 miles, compared to 4,000 miles for diesel buses.

"I still think it's a worthwhile investment, but without the grants, it becomes a burden on the district," Peters said.

The remaining \$40,000 in grant money may also not cover the entire cost difference, which has risen to almost \$20,000 per bus, Peters noted.

As a result of the uncertainty, the board decided to put the bus proposition on hold until more definitive cost figures are avail-

able. Zwicklbauer said that the board has until March 8 to reach a final decision on the bus proposition.

In a related matter, Zwicklbauer emphasized that Pataki's proposed moratorium on transportation aid would have no effect on this year's bus proposition, since the first interest and principal payment will not occur until the 1996-97 school year, after the moratorium's expiration.

With the first payment for the buses due in fall 1996, the proposition will also have no impact on next year's school taxes, Zwicklbauer said.

The impact in the 1996-97 school year will be mitigated by retirement of previous bus borrowing, he added.

Delmar woman tapped to head small business research network

Mary Ellen Beck of Delmar was recently named director of the Small Business Development Research Network administered by the U.S. Small Business Administration and the State University of New York.

The network serves over 900 Small Business Development Centers in the United States. Beck

most recently worked at the Troy Public Library as head of reference and adult services.

A graduate of William Smith College, she received an MLS from the University at Albany. She was named a Dewey Fellow by the Reference and Adult Services Section of the New York Library Association in 1993.

Businesswomen plan to meet at Thacher's

The Bethlehem Business Women's Club will meet at Thacher's on Delaware Avenue in Delmar on Wednesday, March 1, at 6 p.m.

Circles of Delmar will present a fashion show, with commentary by Sharon Fenno.

For information, call Helen Smith at 439-3916.

Local computer buffs to discuss Internet

The Capital District Computer Enthusiasts will meet today, Feb. 22, at 7 p.m. at the Bethlehem Public Library, 451 Delaware Ave. in Delmar.

Guest speaker Cecilio Gracias will address "Business Implications of the Internet."

For information, contact Lynn Ellsworth at 482-0534.

La Leche League to give feeding tips

The La Leche League of Delmar, a breast-feeding support group, will meet on Thursday, March 30, at 7:30 p.m.

The topic of discussion will be "Breast-feeding and Avoiding Difficulties."

For information and meeting location, call 439-5254 or 475-0240.

Reformed Church names lay ministers

Don Burriesci, Glenda Hess, John Safarik and Andrea Van Allen, four members of the Delmar Reformed Church, recently completed four months of training and were commissioned as Stephen Ministers.

A Stephen Minister is a lay person who has received 50 hours of training on giving support to the spiritual, social and emotional needs of a person experiencing a life crisis.

A Stephen Minister provides one-on-one confidential support to people in need.

For information on the program, call the church at 439-9929.

Library talk highlights 'Careers for Techies'

The Voorheesville Public Library at 51 School Road in Voorheesville will host a discussion on "Careers for Techies" on Tuesday, Feb. 28, from 7 to 8:30 p.m.

The discussion, to be held in the library's community room, will focus on careers in math, science, engineering and technology.

Mother's Time Out to meet Monday

Mother's Time Out, a Christian support group for mothers of preschoolers, will meet on Monday, Feb. 27, from 10 to 11:30 a.m. at the Delmar Reformed Church, 386 Delaware Ave., Delmar.

Babysitting is provided at the meetings.

For information, call the church at 439-9929.

Death Notices

The Spotlight will print paid Death Notices for relatives and friends who do not or have not lived in the Towns of Bethlehem and New Scotland. The charge for a paid death notice is \$25.

We will continue to print Obituaries of residents and former residents of the Towns of Bethlehem and New Scotland at no charge.

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SPOTLIGHT ON

Family Entertainment

CALENDAR • ARTS ENTERTAINMENT

Hard rock and flower power bring fans to museum

By Mel Hyman

Rocks and flowers. If you have an affinity for either of these natural wonders, then this weekend may be the time to step up, as they say in sports circles these days.

Visitors will virtually step into springtime as they enter the New York State Museum's lobby on Friday, Feb. 24, which will be decorated with flowers, shrubs and trees provided by Faddegon's Nursery in Latham.

Arrangements by amateur and professional floral designers from all over the Capital District will highlight New York in Bloom, the museum's fourth annual flower show, which will be on display from Friday, Feb. 24, through Sunday, Feb. 26.

As part of the flower fest, the New York State Museum is presenting a live floral demonstration on Friday, featuring nationally recognized floral designer Ron Morgan. The theme of Morgan's workshop is Fun with Food and Flowers and will focus on the overall look of the dining table.

Have you ever been to a fancy affair and admired the floral settings that graced the main table? Well they're not that difficult to put together, according to Morgan, a professional arranger from Oakland, Calif., who is said to have a unique talent for blending native flowers, fruits and vegetables.

He has lectured before garden clubs across the country and is one of the founding members of the American Institute of Floral Designers.

On Sunday, designer Rodney Agan of Surroundings Floral Studio will present a hands-on workshop on floral preparation, care and conditioning, as well as the proper materials needed to create floral arrangements for the home.

There is a \$36 fee for Morgan's workshop, which includes a container and all floral materials.

If you missed all the Woodstock activities last summer, then you might want to check out a different kind of rock festival, the museum's third annual Gem and Mineral Show and Sale, also scheduled this weekend.

The festival will highlight the museum's rock collections and features lectures, gallery tours, demonstrations by members of the Eastern Federation of Mineral and Lapidary Societies, hands-on programs with museum educators, and specimen identification with scientists from the New York State Geological Survey.

Vendors from across the U.S. will display and sell gems, jewelry, minerals, books, lapidary equipment, stone carvings and gold prospecting supplies.

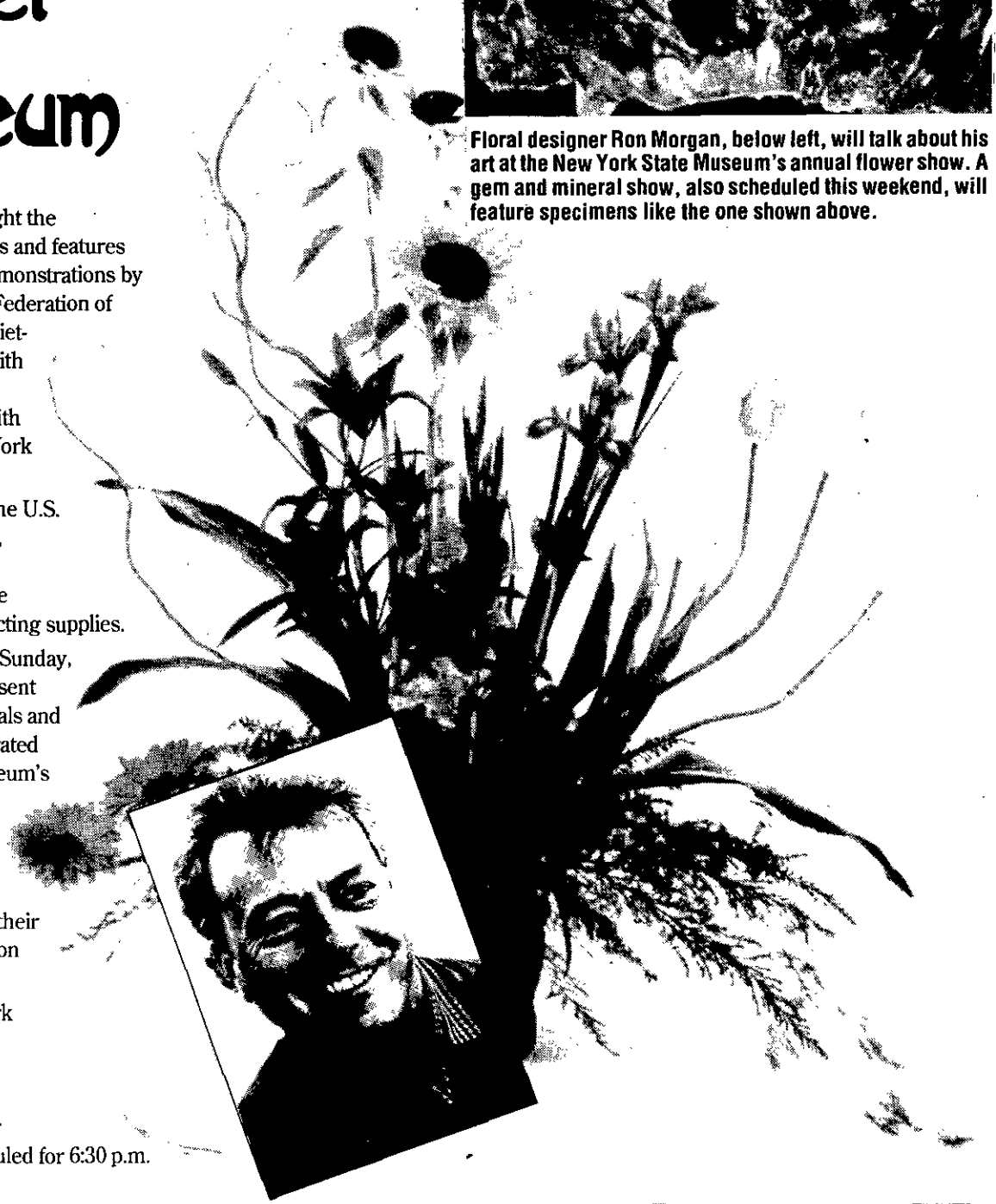
On both Saturday and Sunday, Dr. William Kelly will present an over-view of the minerals and gems of New York, illustrated with slides from the Museum's extensive collection, featuring pyrites, tourmalines and garnet.

Visitors are invited to bring in specimens from their collections for identification by Museum scientists.

Admission to New York in Bloom exhibit areas is \$1. The charge for the gem and mineral show is \$3. A patron reception for the flower show is scheduled for 6:30 p.m. Friday, Feb. 23



Floral designer Ron Morgan, below left, will talk about his art at the New York State Museum's annual flower show. A gem and mineral show, also scheduled this weekend, will feature specimens like the one shown above.



This guy is no dummy!

Steve Charney & Harry will be part of the Vacation Daze entertainment at the Steamer 10 Theatre in Albany this week. The ventriloquist will appear on Wednesday, Feb. 22, at 10 a.m., 1 and 3 p.m. Magician Jim Snack is slated on Thursday, Feb. 23, at 10 a.m., 1 and 3 p.m., and the clowns of Ko-Motion Movement Theatre will perform on Friday, Feb. 24, at 10 a.m. and 1 p.m. The theater is located at 500 Western Ave., near the intersection of Western and Madison avenues. Tickets for the performances cost \$6 for kids and seniors, and \$8 for adults. For information or to reserve tickets, call 438-5503.



AROUND THE AREA

WEDNESDAY
FEBRUARY 22

ALBANY COUNTY BLACK HISTORY TALK
from Rodney D. Sadberry, known as Minister Rodney X, presented by the College of Saint Rose Minority Student Services and the Black and Latino Student Union, Dining Room Four of the Campus Activities Center, 420 Western Ave., Albany, 7 p.m. Information, 454-5128.

STRESS MANAGEMENT WORKSHOP
"Stress Management for High Energy Living," presented by Dr. John Pellizza, Russell Sage College Albany Campus, 140 New Scotland Ave., Albany, 6:30 to 9:30 p.m. Information, 445-1717.

ENGINEERING EXHIBITION
through Feb. 24, "Engineers: Turning Ideas into Reality," sponsored by 20 engineering organizations and government agencies, Empire State Plaza, Albany, Information, 465-7386.

"SEEKING THE FACE OF GOD"
offered consecutive Wednesdays through March 29, Abba House of Prayer, 647 Western Ave., Albany, 7:30 p.m. Donation, \$30 for the series, \$10 for an individual talk. Information, 438-8320.

WINTER FARMERS' MARKET
Grand Concourse, Empire State Plaza, Albany, 11 a.m. information.

RENSELAER COUNTY

ALLIES FILM DISCUSSION SERIES
to view and discuss "Heaven and Earth, Schacht Fine Arts Center, Russell Sage College Troy Campus, First Street, Troy, 7 p.m. Information, 270-2398.

CHORUS REHEARSAL
sponsored by Capitaland Chorus, Trinity Episcopal Church, 11th Street and 4th Avenue, North Troy, 7:30 p.m. Information, 237-4384.

SCHENECTADY COUNTY

BREASTFEEDING PREPARATION
for new and expectant mothers and fathers, Bellevue Hospital, 2210 Troy Road, Niskayuna, 7 to 9 p.m. Cost, \$15. Information, 346-0410.

SQUARE DANCE
Single Squares of Albany, Ponderosa Hall, Airport Road, Scotia, 7:30 p.m. Information, 664-6767.

RIVER VALLEY CHORUS MEETING
Glen Worden School, 34 Worden Road, Scotia, 7:30 p.m. Information, 355-4264.

THURSDAY
FEBRUARY 23

ALBANY COUNTY

OPENING RECEPTION
for exhibit on the 50th anniversary of the liberation of concentration camps, "Bearing Witness: The Artwork of Valerie Jakob Furth," The Rathbone Gallery of Sage Junior College of Albany, 140 New Scotland Ave., Albany, 4 to 6 p.m. Information, 445-1778.

WEIGHT LOSS CLASS
"Losing Means Winning," meets weekly for ten weeks, Community Health Plan Albany Health Center, 155 Washington Ave., Albany, 6 to 8 p.m. Cost, \$72 for CHP members, \$107 for non-members. Information, 783-1864, extension 4444.

OPEN HOUSE
Albany Academy for Boys, 135 Academy Road, Albany, 8:30 a.m. Information, 465-1461.

INFORMATION SESSION

on May 27 to June 11 Senior Services of Albany trip for seniors to England and Scotland, trip costs \$1,784, Louise Corning Senior Center, 25 Delaware Ave., Albany, 2 to 4 p.m.

THE QUEST

a contemporary, systematic study of spiritual principles, Unity Church, 725 Madison Ave., Albany, 7 to 9 p.m. Information, 475-9715.

SENIOR CHORALE

Albany Jewish Community Center, 340 Whitehall Road, Albany, 1 p.m. Information, 438-6651.

SARATOGA COUNTY

EATING DISORDERS SUPPORT GROUP
Four Winds Hospital, Algonquin Activities Building, Crescent Ave., Saratoga 7:30 to 9 p.m. Information, 465-9560.

SCHENECTADY COUNTY

KWANZAA LECTURE
given by Maulana Karenga, the scholar who created Kwanzaa, an African-American holiday, Union College Memorial Chapel, Schenectady, 7:30 p.m. Information, 388-6172.

FOR MOTHERS ONLY
support group for new mothers, Bellevue Hospital, 2210 Troy Road, Niskayuna, 7:30 to 9:30 p.m. Information, 346-9410.

FRIDAY
FEBRUARY 24

ALBANY COUNTY

OPEN HOUSE
for parents and students interested in the Albany Academy for Girls, Academy Road, Albany, 8:30 to 10:30 a.m. Information, 463-2201.

"NEW YORK IN BLOOM"
flower show through Feb. 26, with a variety of exhibits, demonstrations and workshops, New York State Museum, Albany, Cost, \$1 for adults, free for children under 12.

BABYSITTING COURSE
Red Cross course, Albany Area Chapter of the American Red Cross, Hackett Boulevard, Albany, 8:30 a.m. to 4:30 p.m. Cost, \$25. Information, 433-0151.

VIOLIN RECITAL
Keely Gould recital, The College of Saint Rose, Saint Joseph Hall Auditorium, 985 Madison Ave., Albany, 7:30 p.m. Information, 454-5178.

SINGING RECITAL
Daniel Seffer and Karen Klecanda recital, The College of Saint Rose Patricia Brady-Danzig Performance Hall, 1000 Madison Ave., Albany, 7:30 p.m. Information, 454-5178.

VOLLEYBALL CLASSIC
through Feb. 26, K-LITE 101's "Volleyball Classic" to benefit Easter Seals, tournament of teams at all skill levels, Albany High School, 700 Washington Ave., Albany, Information, 1-800-727-8785.

INFORMATION SESSION
for the Empire State College, Northeast Center, 845 Central Ave., Albany, noon. Information, 485-5964.

SHABBAT EVENING SERVICE
B'Nai Shalom Reform Congregation, 420 Whitehall Road, Albany, 8 p.m. Information, 482-5283.

"THERAPEUTIC TOUCH"

12-hour workshop for health care professionals and other caregivers, continued Feb. 25, led by Sister Rita Jean DuBrey, Pastoral Center, 40 North Main Ave., Albany, Cost, \$110. Information, 489-4431.

"MILE OF QUARTERS"

Lions Eye Bank of Albany fund raiser, through Feb. 26, Crossgates Mall, Western Avenue, Guilderland, Information, 262-5199.

MOTHERS' DROP IN
sponsored by the Capital District Mothers' Center, First Congregational Church, Quail Street, Albany, 9:30 a.m. to noon. Information, 475-1897.

SENIORS LUNCHEONS
Albany Jewish Community Center, 340 Whitehall Road, Albany, 12:30 p.m. Information, 438-6651.

RENSELAER COUNTY

WOMEN'S ISSUES TALK
by Angela Davis, author, social justice advocate and professor at the University of California at Santa Cruz, Schacht Fine Arts Center, Russell Sage College Troy Campus, First Street, Troy, 8 p.m. Information, 270-2246.

REGISTRATION DEADLINE
for March 11 and March 18 seminar for women considering a change in career or education, "Considering a Change," Russell Sage College, Cowee Hall, Troy Campus, First Street, Troy, Information, 270-2303.

SATURDAY
FEBRUARY 25

ALBANY COUNTY

AUCTION
eighth annual auction to benefit The Women's Building, featuring celebrity-autographed items, Albany City Hall, viewing at 6 p.m., bidding at 7 p.m. Admission, \$5 for building members, \$8 for non-members. Information, 465-1597.

MICROBREWERS FESTIVAL
third annual, to benefit the Albany Institute of History and Art, New Scotland Avenue Armory, New Scotland Avenue, Albany, 2 to 6 p.m. Cost, \$18. Information, 449-2470, extension 5.

HOOP FEST '95
basketball clinic for children 7 to 12 sponsored by the Sports Foundation, Knickerbocker Arena, South Pearl Street, Albany. Information, 487-2022.

CIVIL SERVICE COURSE
course for the state Civil Service Public Administration Traineeship Transition Program exam, weekly, Bryant and Stratton Business Institute, 1259 Central Ave., Albany, Information, 437-1802.

NARCOLEPSY SUPPORT GROUP
Capital Region Narcolepsy Network Support Group, board room of Child's Hospital, 25 Hackett Blvd., Albany, 10 a.m. Information, 459-6193.

FLUTE RECITAL
Nicole Fenton recital, College of Saint Rose Saint Joseph Hall Auditorium, 985 Madison Ave., Albany, 7:30 p.m. Information, 454-5178.

Spotlight on Dining



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Sandwiches • Burgers • Gourmet Pizza
Vegetarian Dishes • Fresh Seafood • Steaks
Italian & Mexican Entrees • Healthy Salads •
Happy Hour M-F 4-7pm Sunday Brunch (12-3)

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COMPLETE DINNER
Soup • Salad • Entree • Dessert
\$7.95

Thursday Night
FREE ANTIPASTO
with **VEAL PARMIGIANA**
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Includes salad & garlic bread

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\$20
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Regular Menu Available

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Sausage	7.75	Black Olives	7.95
Pepperoni	7.75	Anchovies	7.95
Mushrooms	7.75	Meatballs	7.95
Peppers	7.75	Hamburger	7.95
Bacon	7.95	Onion	7.10
Ham	7.95	Extra Cheese	8.25
Hawaiian (Ham & Pineapple)	9.15	Extra Sauce	7.25

And this Thursday, Feb. 23rd, you can enjoy our Irish Specialty
Boiled Corned Beef & Cabbage
served at Lunch with potato, carrots & rye bread for only — \$5.50
and served at Dinner with relish tray, salad, or cup of pea soup, potato, carrots & rye bread for only — \$8.50

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EGGPLANT PARMIGIANA \$4.50
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DINNER
Tues.-Sat. 4:30-10:30
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Dinner: W-Sat 5-9pm

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NEW SCOTLAND PUBLIC HEARING
on proposed changes to the town's zoning law, Clayton A. Bouton High School auditorium, Route 85A, 7 p.m. Information, 439-4889.

QUARTET REHEARSAL
United Pentecostal Church, Route 85, New Salem, 7:15 p.m. Information, 765-4410.

TUESDAY FEBRUARY 28

BETHLEHEM PLANNING BOARD
town hall, 451 Delaware Ave., Delmar, 7:30 p.m. Information, 439-4955.

INDOOR PISTOL SHOOTING
Albany County Pistol Club, Winne Place, 7 to 9 p.m. Information, 439-0057.

TREASURE COVE THRIFT SHOP
First United Methodist Church, 428 Kenwood Ave., 11 a.m. to 6 p.m.

BINGO
at the Bethlehem Elks Lodge, Route 144, 7:30 p.m.

YOUTH EMPLOYMENT SERVICES
Parks and Recreation Office, Elm Avenue Park, 9:30 a.m. to noon. Information, 439-0503.

DELMAR ROTARY
Days Inn, Route 9W. Information, 482-8824.

BETHLEHEM AARP
chapter meeting, Bethlehem Town Hall, 445 Delaware Ave., Delmar, 1 p.m.

NEW SCOTLAND ZONING BOARD OF APPEALS
town hall, Route 85, 7 p.m. Information, 765-3356.

VOORHEESVILLE VILLAGE BOARD
village hall, 29 Voorheesville Ave., 8 p.m. information, 765-2692.

NIMBLEFINGERS/QUILTERS
Voorheesville Public Library, 51 School Road, 1 to 3 p.m. Information, 765-2791.

WORLD OF WORK PANEL DISCUSSION
Voorheesville Public Library, 51 School Road, 7 p.m. Information, 765-2791.

WEDNESDAY MARCH 1

BETHLEHEM BC SCHOOL BOARD
at the district office, 90 Adams Place, 8 p.m. Information, 439-7098.

BETHLEHEM BUSINESSWOMEN'S CLUB
with a fashion show by Circles of Delmar and commentary by Sharon Fenno, Thacher's, 272 Delaware Ave., Albany, 6 p.m. Information, 439-3916.

ZONING BOARD OF APPEALS
town hall, 445 Delaware Ave. Information, 439-4955.

BINGO
Blanchard American School Post, 16 Poplar Drive, 7:30 p.m. Information, 439-9819.

BOY SCOUT TROOP 58
Elsmere Elementary School, 247 Delaware Ave., 7:30 to 9 p.m. Information, 439-4205.

YOUTH EMPLOYMENT SERVICES
Parks and Recreation Office, Elm Avenue Park, 9:30 a.m. to noon. Information, 439-0503.

WELCOMEWAGON
newcomers, engaged women and new mothers, call for a Welcome Wagon visit, Monday to Saturday, 8:30 a.m. to 6 p.m. Information, 785-9640.

BETHLEHEM LIONS CLUB
Days Inn, Route 9W, Glenmont, 7 p.m. Information, 439-4857.

BETHLEHEM ELKS LODGE 2233
Route 144, Cedar Hill, 8 p.m. Information, 767-2886.

ONESQUETHAU CHAPTER, ORDER OF THE EASTERN STAR
Masonic Temple, 421 Kenwood Ave., 8 p.m. Information, 439-2181.

TESTIMONY MEETING
First Church of Christ, Scientist, 555 Delaware Ave., 7:30 p.m. Information, 439-2512.

SOLID ROCK CHURCH
evening prayer and Bible study, 1 Kenwood Ave., 7 p.m. Information, 439-4314.

NEW SCOTLAND VOORHEESVILLE ZONING BOARD OF APPEALS
village hall, 29 Voorheesville Ave., 7 p.m. Information, 765-2692.

NEW SCOTLAND SENIOR CITIZENS
Wyman Osterhout Community Center, New Salem, call for time. Information, 765-2109.

CLARKSVILLE KINDERGARTEN REGISTRATION
at the school, Olive Street, 1 to 4 p.m. Information, 768-2318.

TAX HELP FOR SENIORS
by appointment, Voorheesville Public Library, 51 School Road, 10 a.m. to 2 p.m. Information, 765-2791.

ELECTRICAL
ALL RESIDENTIAL and commercial, free estimates, guaranteed, 20 years experience. Jim, 452-9249.

FINANCIAL
FEDERAL LOANS to homeowners or businesses for refinancing, remodeling and catching up on bills or back-taxes. Private money also available. (Bank turn downs, self-employed, O.K.). No application fees, 1-800-874-5626.

NEW FEDERAL PROGRAMS
help. Homeowners or businesses for refinancing, remodeling and catching up on bills or back taxes. Private money also available. (Bank turn downs, self-employed, all okay). No application fees, (800)874-5626.

VISA/MASTERCARD: Guaranteed approval! Lower interest. Choice of 53 banks. Employed, very impressive system. Send \$14.95. Receive processing package within one week. Guaranteed results. Unlimited financial, 7436 Miller Ave., Drexelhill, Pa. 19082.

FIREWOOD
FIREWOOD FOR SALE: 80% seasoned ash and cherry, \$180 full cord; semi-seasoned, \$125 full cord. Automatic deliveries done in the spring on request. Also standing timber woodlots wanted. Fully insured, references available. Simpson's Logging, 284-2053.

MIXED HARDWOODS, cut, split and delivered. Face cord, \$50. Full cord, \$100. Jim Haslam, 439-9702.

FOUND
CAT FOUND, male, very friendly, near Stewart's on 9W, Selkirk, 767-2433.

FURNITURE REPAIR/REFINISHING
FURNITURE REPAIR/REFINISHING: Touch-ups, 20 years experience. Kingsley Greene, 756-3764.

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HOMEWORK! Cooperative of over 25 local contractors networked to serve all your remodeling, repairs, improvements, maintenance needs. Prescreened with references checked for you. No fee. Contractor's applications continue to be accepted, 753-4995.

INSTRUCTION
OPENINGS FOR FRENCH, SPANISH, all levels including Regents exam, 459-3779.

JEWELRY
WHOLESALE FASHION jewelry, famous name brands, 383-5331.

MISCELLANEOUS FOR SALE
AAA VALUE. New leftover pools! 1994 pools now at big savings. For example, 31'x19' outdoor pool, only \$988 complete. Includes sundeck, fence and filter, 100% financing. Call Kelli now, 1-800-724-4370. Limited area.

BOLENS 4 H.P. mulching lawn mower, 2 years old (serviced), 439-3913.

COOKWARE. Quit doing dinner parties. After 30 years have some beautiful 17 piece 5-ply surgical waterless sets. Not \$1,200 but \$399. Call Annie at 1-800-766-8110.

VACUUMS: 1991 Kirby, like new, complete, \$230. New Rainbow, complete, \$495. New Eureka deluxe model, expensive, self-propelled upright with attachments, \$220. 1993 Electrolux tank, complete with all attachments, power brush, \$225. New Electrolux carpet shampooer and floor scrubber, deluxe, automatic, \$285. New all metal heavy duty Tri-Star tank, complete with all attachments, \$495. Electrolux tank rebuilt with all attachments, \$80, 355-4944.

WATERBED PRODUCTS discounted. Heaters \$19.99, waveless mattresses, \$44.95, queen softside beds from \$299. UPS/FedEx delivery. Enormous selection at wholesale prices, free color catalog, 1-800-992-0873.

WE OVERBOUGHT. Swimming pool distributor anxious to liquidate all 1994 above ground pools, complete with sundeck, fencing, filter, pump, ladders, warranty. Buy now at huge savings. 100% financing. No money down. Low monthly payments. Call John, (800)646-6250.

CLASSIFIEDS

Minimum \$8.00 for 10 words, 30 cents for each additional word, payable in advance before 4 p.m. Friday for publication in Wednesday's newspaper. Box Reply \$3.00. Billing charge for business accounts \$2.50. Submit in person or by mail with check or money order to Spotlight Newspapers, 125 Adams Street, Delmar, New York 12054. Phone in and charge to your Mastercard or Visa.

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COLLEGE EDUCATED loving mom to watch your child in quiet atmosphere, part-time, 475-0775.

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OUR GLENMONT HOME, 3-4 days per week, references wanted, 478-0725.

PART-TIME CHILD care for two middle schoolers, Monday, Tuesday and Friday, 3 p.m. - 6 p.m., references and car required, call 439-5519.

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BUILD YOUR FUTURE with Matco Tools! As a mobile Matco tools distributor, you have the world class tools your customers want and the support you need to build a solid business of your own. We can show you how! For details, call 1-800-368-6651. Matco Tools, 4403 Allen Road, Stow, Ohio 44224, (216)929-4949. Investment Required, franchise offered by prospectus only).

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LOCAL BUYER NEEDED. Full-time person to buy street model motorcycles. Small start-up cost plus working capital required. No risk. Rapid turnover. Contact Roman, 1-800-650-7806.

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ONE NUMBER NOT to forget for all your home improvement needs, carpentry, plumbing, electrical, light, excavating, trenching, landscaping, Viking Construction, 966-5407.

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ABOVE THE REST cleaning service, great rates, fully insured, 479-0865.

HOUSE CLEANING, experienced, dependable, references available, 872-0645.

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RELIABLE, HONEST house cleaning done by mature person, references, 446-1073.

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COLONIE: Commercial space for rent, 450 sq. ft. Ideal for beauty shop or florist, heat/hot water included, 489-7105.

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OFFICE/RETAIL, 2,200+ sq. ft. in central Delmar, excellent condition, Pagano Weber, Inc., 439-8921.

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ACCOUNTING FILE CLERK seeking person to work part-time, days, 1-5 p.m. in our accounting department. Duties include filing, billing, computers and phones. Call 458-7264 (x406).

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LIGHT HOUSEKEEPING, small amount of child care needed 2 or 3 afternoons a week in my Delmar home, 439-1497.

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YOU ARE QUALIFIED for this job! The New York Army National Guard offers part-time jobs with full-time benefits to those who qualify. Non-prior service, age 17-34. Prior service, under age 35. US citizens or resident aliens, high school graduates and GED holders, we want to hear from you. The national guard offers money towards your college education, salary, insurance and more. To find out what it takes, call today, 1-800-356-0552.

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OLD TIN OR METAL toys. Toy boats, Tin Indy cars, toy motorcycles, robots, old electric sets, toy trains, rusty or broken okay, 796-2069.

OVERGROWN CHRISTMAS TREES, 10-20 ft. pine, spruce and fur trees, 439-6446.

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North Coast Real Estate Associates

Office: 439-1900
Home: 475-1135

Main Square
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Delmar, New York 12054

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REAL ESTATE CLASSIFIEDS

REAL ESTATE FOR RENT

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2 BEDROOM, Selkirk, country, deck, no pets, security deposit, heat & hot water, all appliances, \$625, 767-2115.

BETHLEHEM: Large 3 bedroom duplex, livingroom, den, eat-in-kitchen, garage, great yard. No pets. Available April, \$675-\$700, 439-8164, leave message.

DELMAR: \$900+, 3 bedroom, 1 1/2 bath house, 2 car garage, Pagano Weber, 439-9921.

DELMAR: 1 bedroom apartment, heat, 1st floor, bus, \$425, 475-0617.

DELMAR: 1-2 bedrooms, \$435-\$550+ utilities, garage, garden, 1st floor, no pets, 439-6295.

DELMAR: 2 BEDROOM apartment with parking on busline, \$550, 475-1181.

DELMAR: 2 BEDROOM, 1 1/2 bath duplex with garage, \$650/month, Pagano Weber, Inc., 439-9921.

GLENMONT: \$650 plus, 2 bedroom, 1 1/2 baths, living room, kitchen with all appliances, central air, gas heat, 439-1962.

NEW, LARGE 2 BEDROOM apartment, heat/hot water, off street, new appliances, no pets, \$600, security, references, 756-9723, evenings.

QUIET, SECURE neighborhood, adorable 1 bedroom apartment in Colonial house, stately setting, \$450/month plus utilities, please call 439-3738.

SCHOOLHOUSE APARTMENTS, Feura Bush. Small 1 bedroom, \$400; 2 bedrooms, \$495, security, no pets, 427-7995 or 767-9518.

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SOUTH BETHLEHEM duplex, \$575 plus 1 month's security, 2-3 bedroom, utilities not included, available immediately, call after 5 p.m., 363-8135.

STUDIO APARTMENT, Delmar, on busline, ground floor with porch. Call 475-0936.

DELMAR: Renovated 4-bedroom farmhouse near Four Corners, \$1,200 per month. 433-0679.

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3 STEEL BUILDINGS, 40'x38'x16'. Was \$7,724. Now \$4,724. 50'x78'x16' one open end. Was \$14,860. Now \$9,606. 100'x120'x14'. Was \$56,942. Now \$37,760. Stored inside original crates, complete with blueprints.

CHADWICK SQUARE, Glenmont, by owner, qualified buyers only. Townhouse, 3 bedrooms, loft, 2 1/2 baths, double garage, fenced-in backyard, association, pool, tennis, \$165,000, 439-5158. No realtors!

DELMAR: 3 bedroom, 2 story, 1 1/2 bath home, fireplace, diningroom, large eat-in kitchen, garage, Hammagrael school district, \$119,900, 286-3436.

DELMAR: By owner, large family home, 4-5 bedrooms, 2 1/2 baths, livingroom, diningroom, eat-in kitchen, hardwood floors, deck, large private yard, \$169,900, 439-4480.

ELSMERE: By owner. Quality 3 bedroom, 1 1/2 bath brick ranch, desirable neighborhood, \$112,900. Principals only, 439-6770, leave message.

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Girls' academy to host open house this week

Albany Academy for Girls on 140 Academy Road in Albany, will hold an open house for prospective students entering pre-kindergarten through grade 12 on Friday, Feb. 24, from 8:30 to 10:30 a.m.

Academy administrators and faculty will begin the morning with a question-and-answer session for parents. Classroom visits and school tours will follow.

The school offers full-day pre-kindergarten and kindergarten programs, as well as an afterschool program, and half-day pre-kindergarten session. Financial aid is available for students in grades kindergarten through 12.

For information, contact Joan Lewis, director of admissions, at 463-2201.

Applications available for scholarship money

The Albany Panhellenic Association is accepting applicants for its 1995 scholarship awards. Candidates must currently be seniors attending high school in Albany County, and be planning to enroll in a four-year accredited college in the fall.

Three \$1,000 awards are available. Consideration will be given to academic achievement, financial need and involvement in school and community.

The deadline for application is March 24. Applications can be obtained from high school guidance offices or by sending a self-addressed, stamped business-size envelope to: Panhellenic Scholarship Award, 92 Dumbarton Drive, Delmar 12054.

In Guilderland The Spotlight is sold at Star Market—Rt. 20 & 155

LEGAL NOTICE

TOWN OF BETHLEHEM BOARD OF APPEALS NOTICE OF PUBLIC HEARING
Notice is hereby given that the Board of Appeals of the Town of Bethlehem, Albany County, New York will hold a public hearing on Wednesday, March 1, 1994, at 7:30 p.m., at the Town Offices, 445 Delaware Avenue, Delmar, New York to take action on application of Phyllis VanDemark, 2 Marion Road, Delmar, New York 12054 for Variance under Article XVII, Side Yards, Section 128-73 of the Code of the Town of Bethlehem for construction of a mudroom addition at premises 2 Marion Road, Delmar, New York.

Michael C. Hodom
Chariman
Board of Appeals
(February 22, 1995)

TOWN OF BETHLEHEM BOARD OF APPEALS NOTICE OF PUBLIC HEARING
Notice is hereby given that the Board of Appeals of the Town of Bethlehem, Albany County, New York will hold a public hearing on Wednesday, March 1, 1994, at 7:45 p.m., at the Town Offices, 445 Delaware Avenue, Delmar, New York to take action on application of John Treffietti - Mr. Subb, 406 Kenwood Avenue, Delmar, New York 12054 for Variance under Article VI, Permitted Uses, Section 128-22, Regulations to off-street parking of the Code of the Town of Bethlehem. Applicant requests an Area Variance to off-street parking. The applicant wishes to install a sub shop with sit down tables. Due to the tables being installed, the parking requirements increase. The applicant is not able to supply the required parking at premises 406 Kenwood Avenue, Delmar, New York.

Michael C. Hodom
Chariman
Board of Appeals
(February 22, 1995)

CERTIFICATE OF REGISTRATION OF NORTHEAST ORTHOPEDICS, L.L.P.
Under Section 121-1500 (a) of the Partnership Law
FIRST: The name of the registered limited liability partnership is Northeast Orthopedics, L.L.P.
SECOND: The address of the principal office of the partnership without limited partners is 721 Madison Avenue, Albany, New York 12208
THIRD: The profession to be practiced by such partnership without limited partners is orthopedic surgery and such partnership without limited partners is eligible to register as a "registered limited liability partnership" pursuant to 121-1500 (a) of the Partnership Law.
FOURTH: The secretary of state is designated as agent of the registered limited liability partnership upon whom process against it may be served. The post office address within or without this state to which the department of state shall mail a copy of any process served against it is 721 Madison

LEGAL NOTICE

Avenue, Albany, New York 12208.
FIFTH: The partnership without limited partners is filing a registration for status as a registered limited liability partnership.
Frederick J. Fletcher, M.D.
Partner
(February 22, 1995)

TOWN OF NEW SCOTLAND NOTICE OF SPECIAL MEETING
PLEASE TAKE NOTICE A SPECIAL MEETING OF THE TOWN BOARD OF THE TOWN OF NEW SCOTLAND will be held on February 27, 1995 at the Voorheesville Central High School, 432 New Salem Road, Route 85, at 6:55 P.M.
By Order of the Town Board dated February 22, 1995
Corinne Cossac
(February 22, 1995)

LEGAL NOTICE OF FOREIGN LIMITED LIABILITY COMPANY
1. The name of the foreign limited liability company is Integrated Site Development Company, LLC.
2. The application for authority to do business in New York was filed with the Secretary of State for the State of New York on January 10, 1995.
3. The jurisdiction of its organization is the District of Columbia. The date of its organization is November 8, 1994.
4. The county within the State of New York in which the office of the foreign limited liability company is located is Albany.
5. The Secretary of State is designated as agent of the company upon whom process against it may be served. The post office address within this state to which the Secretary of State shall mail a copy of any process against him or her is: c/o Phillip Chiarella, Attorney's Process and Research Service, 1 Columbia Place, Albany, New York 12207.
6. The name and street address within this state of the registered agent of the limited liability company upon whom and at which process against the limited liability company can be served is: Phillip Chiarella, Attorney's Process and Research Service, 1 Columbia Place, Albany, New York 12207.
7. The address of the office required to be maintained in the jurisdiction of the limited liability company's formation by the laws of that jurisdiction is 1130 Connecticut Avenue, N.W., Suite 325, Washington, D.C. 20036.
8. The company's authorized officer in the District of Columbia is Andrew D. Roscoe and his address is 1130 Connecticut Avenue, N.W., Suite 325, Washington, D.C. 20036.
9. The character of the business to be transacted by the foreign limited liability company is site acquisition and development of telecommunication sites and to pursue all things legal, necessary or convenient to accomplish its purpose and operate such a business. The operation of the Company shall also be governed by a separate operating agreement executed by the members of the company.
(February 22, 1995)

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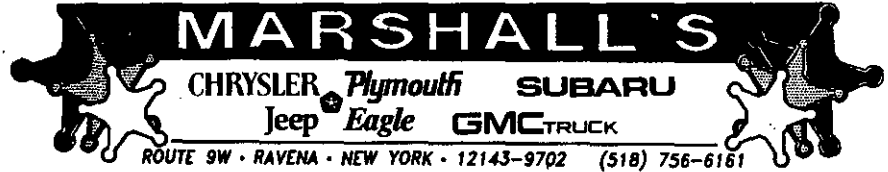


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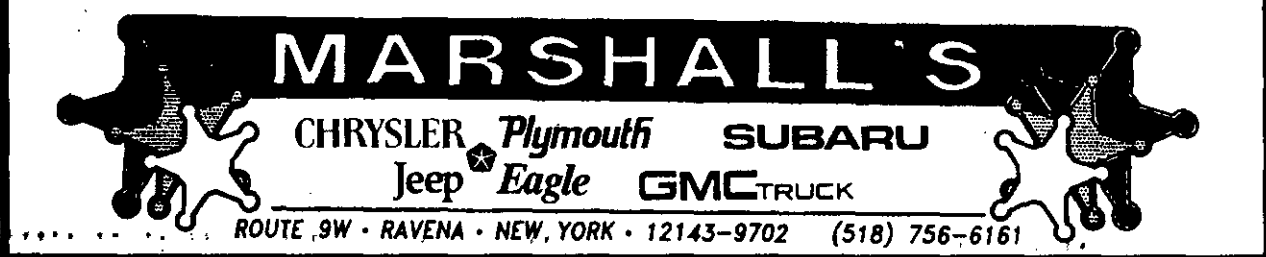


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