

The Spotlight

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50¢

Sweet swim of success



Bethlehem Central senior Adriaan Denkers finishes his leg of the 200-yard medley relay during the Eagles' triumphant defense of their Section II swim title. (See story on page 15.)

Bethlehem to stiffen peddling ordinance

By Mel Hyman

For the first time in more than 30 years, the Bethlehem town board has proposed updating the town's peddling and soliciting ordinance and stiffening penalties for violators.

The board has scheduled a public hearing on the revised local law for 7:30 p.m. on Wednesday, March 13. The board must approve the tougher regulations before they can become law.

Regulations governing solicitation have been on the books since July 1959, and were revised in 1964. Since that time, however, the world has changed dramatically, as have the techniques of solicitors.

"Every spring we have people fanning out across town selling candy, flowers, magazines, what have you," said Town Attorney Bernard Kaplowitz.

While most solicitors are on the up-and-up, there are others who are not.

Last summer, there was a group of about 15 people affiliated with a religious order who were going door-to-door selling used magazines, mostly to seniors, according to Building Inspector John Flanigan.

"They were staying in a motel in Menands and were in town about three weeks," Flanigan said. "We were getting a lot of calls about them, not about what they were selling, but because they were

ringing doorbells after dark, and were driving around in cars with out-of-state license plates."

Flanigan said the leader of the group ☐ **PEDDLING/page 28**

Town park targeted for new playing fields

By Mel Hyman

The shortage of playing fields for Bethlehem's baseball, softball and soccer teams may soon be a thing of the past.

At last week's town board meeting, Parks and Recreation Commissioner Dave Austin proposed creating seven new playing fields on 15 acres of vacant land in Elm Avenue Park.

Austin asked the board to approve a bond anticipation note of \$280,000 that would be paid back over a five-year period at approximately 4 percent interest. The total cost of the project with interest would be \$312,000.

Austin said he would like to start construction this July, with completion eyed for 1997.

The new youth sports complex would include:

- Two fenced-in softball fields, earmarked for the Bethlehem Tomboys.
- Two regulation baseball fields for use by the Bethlehem Babe Ruth League or other similar leagues in town.
- One intermediate-sized ballfield for use by the Tri-Village Little League.
- Two intermediate-sized soccer fields for use by the Bethlehem Soccer Club.

In addition to the seven new fields, two existing soccer fields at Elm Avenue Park will be expanded.

All of the baseball fields will have backstops installed, Austin said, and there would probably be some bleacher seating for fans.

There will be water lines to all of the fields so that drinking water will be available.

Parks and Recreation Commissioner Dave Austin said a town survey of youth sports groups revealed that the Bethlehem Tomboys, which has about 500 girls in its program, are normally short three fields on any weekday night.



able, he added, but no sprinkler system for the new fields, although sufficient water should be available to moisten the infields.

The plan also includes 163 new parking spaces, with a new access road from the Delmar Bypass.

Supervisor Sheila Fuller called the project "long overdue," and more of a necessity for the town than a luxury.

"Right now, we have a problem with parents having to shuffle their kids back and forth between the various school fields," Fuller said.

☐ **FIELDS/page 28**

Bids too low for Delaware Ave. homes

By Mel Hyman

Two prime pieces of commercial property on Delaware Avenue failed to fetch satisfactory bids last week during a real estate auction held at the Prudential Manor Homes office in Elmsmere.

The properties at 202 and 204 Delaware Ave. were put up for auction by their owners, Bob Howard and Jeff Christiana. Thomas J. Cairns, senior vice president of the Prudential Blake Atlantic Realtors, served as the auctioneer.

The properties, both of which contain dilapidated homes, were purchased by Christiana and Howard in 1990 for investment purposes. In 1993, they obtained conceptual approval from the Bethlehem planning

☐ **BIDS/page 28**



This prime piece of Delaware Avenue real estate was a flop at auction.

Doug Persons

Sheriff checking reports of 'pushy' telemarketers

By Tom Murnane

A Glenmont business owner is among more than two dozen local people who allege that a telemarketing firm is using high pressure fund-raising tactics on behalf of a county sheriff's department union.

William Gibbons, owner of Gibby's Pizza on Route 9W, told state and local law enforcement officials he recently received a phone call from Stage Door Music Productions, a Waterbury, Conn., telemarketing firm hired by sheriff's department Local 775, asking for a donation for its annual fund drive.

The Council 82-affiliate represents county corrections workers employed by the department.

"I've given every year to a number of police organizations, including them," Gibbons said. "I'm a huge supporter, but this year, I told them I wasn't interested at this time, and that's when the caller then said, 'Fine, we'll remember that.'"

"I took that as a personal threat. These people give the impression they are with the sheriff's department. How else am I supposed to take 'We'll remember that'?"

As it turns out, Gibbons is but one of at least two dozen people who have complained about Stage Door Productions' alleged "high pressure" and "misrepresentation" fund-raising techniques, Sheriff James Campbell said.

Campbell last week emphasized his department is not connected to the fund-raiser by Local 775, one of four unions that represent sheriff's department workers.



Sheriff James Campbell

His office is investigating the complaints, allegations Stage Door office manager Chris Migliaro denied.

Stage Door Productions has a goal of raising \$200,000 this year for the union, Migliaro said, noting some of the money will be used for the union's annual musical event at the Palace Theatre this summer.

But Campbell and department audit and control Inspector Reginald Saunders, who is leading the Stage Door probe, said the company's staffers are allegedly claiming the money will be used for official department purposes, including anti-drug awareness programs.

"This solicitation is not conducted on behalf of the Albany County Sheriff's Department in anyway. It is a private fund-raiser," Campbell said.

In another example of alleged "strong-arm" tactics, when a complainant told the caller that he was

not interested in making a donation, the caller replied, "We know where you live," the sheriff said.

Local 775 treasurer John Walcesky, however, denied Stage Door, which the union has used for nearly a decade, has been involved in any strong-arm tactics.

"We monitor the situation down there when we can, and I think they do a swell job for us," Walcesky said. If a solicitor did not follow the fund drive's guidelines, that person would be immediately fired, he added.

"In the past, when we have had a problem, and there was one or two a couple of years ago, we've taken care of it right away. This year we have had no problems," he said.

Walcesky noted that when he contacted some of those who complained to Campbell, "basically, they had called because they weren't sure whether (Stage Door) was legitimate, which we are," Walcesky said. "We have no evidence of wrongdoing."

He speculated that another local union competing with 775 for donations might be trying to make his union look bad to make it easier.

That theory does not have much support in the sheriff's department.

"That's highly unlikely, because as far as we know, there are no other unions involved in any fund-raising right now," Saunders said. "And as far as there having been no complaints, that's not true either. The attorney general has received several complaints about them over the years, and we've got more this year, and some are serious—not just people seeing if this is a legitimate company. Some of them, like what happened to (Gibbons), if it could be proven, would be grounds for a charge of criminal harassment or impersonation in other cases."

Saunders said he is preparing to forward the complaints to state Attorney General Dennis Vacco.

Stage Door's Migliaro said his employees have not threatened

prospective donors or misrepresented themselves as sheriff's department employees.

"We employ a lot of college kids, and they undergo a good amount of training," Migliaro said. "They have a script to follow, and that includes being polite. We try to monitor calls as we're walking by, and from what I hear, they are doing their jobs. I have received no complaints from anyone this year. A couple of years ago, we did get a complaint when a caller with a short fuse went over the line, and we fired that person immediately. We do not condone that kind of activity. This is a legitimate company."

But Migliaro said that he does not monitor every call.

"We have a computer log to trace who made the call, if someone wants to file a complaint with us," he said.

As for the allegations that his callers are passing themselves off as sheriff's department employees, including deputies, Migliaro said, "We make it very clear they are not officers. Again, we expect our employees to be courteous."

That isn't always the case, as in Gibbons' or in others' cases, said Capt. Scott Giroux, commander of the sheriff's department's road patrol station in Voorheesville.

In another alleged incident, a Stage Door caller recently contacted George Hecht, the director of the Cornell Cooperative Extension Association of Albany County, whose office is housed in the same Voorheesville building occupied by the sheriff's patrol station, Giroux said.

"The caller said he was calling the director's office on behalf of the sheriff's department and that they would be sending down a 'Deputy so-and-so' to pick up the donation," Giroux said. "I told them that when 'deputy so-and-so' gets there, we want to have a chat. It turned out it was a woman who came to collect the money, and she was not a deputy. It wasn't her fault, it was the caller who misrepresented her."

"Money" is the incentive for these callers to sometimes get pushy, Campbell said.

While saying it would be "bad for business" for his callers to offend prospective donors, Migliaro said his \$6 hourly employees are given financial incentives, such as "small commissions" and weekly bonuses between \$75 to \$200 to sign up donors.

Telemarketing firms also profit from collecting as many donations as possible. They often pocket most of the funds they collect, with less than half usually going to the agency that hired the telemarketer, according to report issued last year by Vacco's office.

Vacco's study reported that \$309,240 was raised by Stage Door Productions in 1994 on behalf of Local 775, but the union only received 21.8 percent of that, or \$65,496.

Migliaro said that the report made it look like his company pocketed the rest of the money, but in fact, it only received about "13 to 14 percent of the gross."

The balance was spent on labor, the bill for the annual show at the Palace, the printing of the union's book and the printing of various supplies, he said.

In all, of the \$159 million raised by professional telemarketing campaigns in 1994, only about \$53 million, or 33 percent, was returned to the charities, Vacco's study showed.

"They are operating legally. But this just underscores the financial incentives there are to be aggressive," Saunders said. "The question is whether they are getting too aggressive."

Vacco spokesman Joe Mahoney said those who are contacted by professional fund-raisers should ask the solicitors if they work for the agency or charity involved or for a professional fundraiser.

Mahoney said that before contributing, people should also find out what the charity plans to do with the money and whether the donation is tax-deductible.

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Clyne undecided about future as Bethlehem Dem chairman

By Mel Hyman

Bethlehem Town Democratic Chairman Matt Clyne is undecided about whether he will seek another two-year term as chairman this fall.

Despite coming up empty-handed over the past several years — town Democrats have not won a town-wide election since former Councilman Bob Burns was elected in 1987 — Clyne said he sees nothing wrong with the party apparatus or with his own performance as chairman.

"I don't think the last election reflected a problem," he said. "I think we're in good shape. The party's a lot stronger than it's ever been before."

As recently as 1991 and 1989, town Democrats were "getting hammered" during in supervisor and town board races, he said, and that is no longer the case.

"Bill Burkhard outpolled Doris Davis two years in a Republican-



Clyne

Democrat matchup, and the same thing happened last fall with Theresa Barrowman," Clyne said. "I don't see any problems when the Democrats outpoll the Republicans head-to-head. They (the Republicans) were lucky they had the Conservative Party line."

"It's a totally different ball game now," Clyne continued. "I don't see our failure to win as the result of any problems with the committee or any lack of effort. The elections are determined now by who gets these other lines. I think the issues were well-framed the last time around, and the distinctions in our platforms were clear and bright."

Clyne, who has been town chairman since 1990, claimed the fix was in as far as Bethlehem Democrats being denied Conservative Party endorsements during the last election. He accused local Republicans of stacking town Conservative Party ranks in an effort to win the September primary.

"They (the Republicans) made a deal with the Conservative Party, plain and simple," he remarked.

It was nearly impossible to wrest the Conservative Party

nomination away in the primary, since the Democrats had to conduct a write-in campaign, he said, and the Conservative line determined the outcome of the general election.

Clyne managed to eke out a one-vote victory over Republican Sheila Fuller in the 1993 Conservative primary, and only lost the supervisor's race that year by 54 votes.

Clyne lost the Conservative primary in 1995 by 30-some votes, and went on to lose the general election to Fuller by several hundred votes.

Asked whether he planned to run again for townwide office, Clyne said: "I have no idea. We'll see what happens. I want to wait and see what develops."

Even though his decision not to seek the Independence Party endorsement last year contributed to Barrowman's loss, Clyne said he was "not second-guessing myself on my conduct" during the past election.

"I'd be more concerned if I were the Republicans," he said. "They're the ones in trouble."

Town Republican chairman Brian Murphy labeled Clyne's charge that a deal was made with county Conservatives as "ludicrous. I categorically deny that there was a deal of any kind. Our candidates appeared before their executive committee to seek their endorsement. And they didn't back our entire slate. (Republican County Legislator) Dom DeCecco didn't get it, and his opponent (Democrat Ray Engel) did."

Kansas criticizes Clyne

By Mel Hyman

Unless changes are made in the top rungs of the Bethlehem Democratic Committee, the party will continue to suffer losses at the polls, according to former Albany County Legislator George Kansas.

Kansas, a Delmar Democrat who four years ago broke the GOP stronghold in the 34th legislative district, lost his bid for re-election last year to Republican David Young.

But Kansas had company. No Bethlehem Democrat won a local or county post, and Kansas said more of the same can be expected unless there's a change in leadership.

"Generally, any organization can benefit from a revitalization, such as a change in the leadership or a surge in membership," he said. "I think both of these apply to the Democratic Party in Bethlehem."

"Matt and I have disagreed on a number of things in the past, but that's not why I'm saying some-

thing now," he continued. "We need an openness to new ideas and new approaches that have not been tried in the past, but very much need to be. Until we get leadership that's willing to admit they don't have all the answers, we're not going to go anywhere."

If Clyne decided he wants to run for public office again, "That's great," Kansas said. But he shouldn't serve as chairman at the same time. "There's no way you can operate effectively as chairman while you're a candidate. No matter how hard you try, your judgment gets clouded, and it's difficult to make the right decisions. That goes not just for Matt, but for anyone in that position."

Kansas said Clyne was not open to new ideas in the most recent election.

"There were innumerable times when I offered resources, new approaches to fund-raising and networking opportunities, and every time it was refused," he said.

Kansas said he agrees with Clyne on one point — the closeness of recent elections means that Bethlehem Democrats are in relatively good shape.

At the same time, he emphasized, "We need new enthusiasm and new leadership if we're ever going to get over the hump."

Town Democratic committee member Matthew B. Kelly said he'd be glad to take over the party reins if Clyne decided he'd had enough.

"I can understand if (Clyne) is tired and burned out. I wouldn't be surprised if he decided not to run again (for party chairmanship) given the extraordinary effort he has put in. He's done a tremendous job in bringing time and energy to the cause."

"If he is willing to pass the torch," Kelly said, "I would be first in line to accept it."

Kicking for dollars



Brian Grandy of Delmar puts his all into a karate kick-a-thon Saturday at Crossgates Mall. The fund-raiser, sponsored by Delmar Budokai Karate, raised more than \$800 for Cystic Fibrosis research. Elaine McLain

Principals target alcohol/drug abuse

By Mel Hyman

The only way to stem the rising tide of alcohol and drug use by students is to take a multi-pronged approach.

That was the consensus reached last week during a meeting at Bethlehem Central High School of principals from 15 Albany County middle schools and high schools, both public and private.

The conference was organized by Albany County STOP-DWI Coordinator Denis Foley to deal with the results of a recent survey of 2,886 Albany County high school students that revealed a sharp increase in the number of children using drugs and alcohol.

The survey's most startling conclusion was that students are beginning to use alcohol and/or drugs during their middle school years. The average age of first use is 14 to 15.

Bethlehem Central Middle School Principal Steve Lobban said, "The key for me, as I think it was for the majority, is that the parents become partners with us in meaningful ways."

"Number two, we need more and better community partnerships because there's no way schools are going to be successful if forced to handle it alone."

And thirdly, the community-at-large needs to become involved in helping provide alternative activities for youth, Lobban said. "We

certainly have some important work to do on this (middle school) level, but we also have to make a concerted effort to get the message across in our elementary schools as well. We need a concerted approach to address the problem at all three levels, elementary, middle and high school."

Clayton A. Bouton High School Principal Terry Barlow said he was not surprised at the survey results, since it's apparent in Voorheesville that "Marijuana use is on the increase among our middle school kids. And alcohol continues to be popular with our high school students, along with marijuana."

The key is that parents become partners with us in meaningful ways.

BCMS Principal Steve Lobban

"One thing that strikes me is that there is no one answer," Barlow said. "When I became principal, I tried to get a group of people together, from all parts of the community, to try and determine the scope of the problem."

"We had some (alternative activities) programs in place," he continued. "But it fizzled out when I tried to move the initiative from the schools to the community. Attendance at our meetings gradually dwindled. The schools can't

do it all. Along with raising awareness of the problem and enforcing the existing laws, we need to give kids an option."

Russell Moore, principal of Shaker Junior High School, said he was struck by the survey revelation that kids as young as 12 years of age were starting to use illegal substances.

Middle school students are particularly inclined to "experimentation and testing the boundaries," Moore said. "For this reason, we need to make sure we have the appropriate material included in our health curriculum from K through 12."

And parents need to wake up and realize that more might be going on than they're aware of, Moore said. "I'm not sure a lot of parents are aware of what their kids are doing when they're with their friends."

Part of the problem for youth in the 1990s, "not just around here but across the country," Moore said, is that there is "greater access to alcohol and drugs. It's not that hard for kids to get their hands on it."

Alcohol in the wrong hands can be dangerous, as evidenced by those who drink and drive, Moore said, but the "marijuana they're smoking today is not the same stuff that was around in the 60s. It's much stronger. And teen smoking (of cigarettes) is on the rise as well. It all lumps together."

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BC board reviews maintenance projects

By Dev Tobin

In its first budget workshop last week, the Bethlehem Central school board reviewed a range of minor building/maintenance projects and a continuation of the district's bus replacement policy.

The proposed additional building/maintenance projects totaled \$99,000, and there is \$75,250 available in the district's \$38.3 million fundamental operating budget (what this year's programs will cost next year), according to Franz Zwicklbauer, assistant superintendent for business.

In preliminary decisions, the board approved asbestos removal in the basement of the district office (\$20,000); replacing the underground drain from the Elsmere roof drain system (\$7,500); a new storage facility for lawn equipment and fertilizer at the operations and maintenance building (\$4,500); replacing the heater core in the high school auditorium heating system (\$4,500); and improved drainage at the O&M building (\$3,500).

The board decided to hold off or ask for more information on several projects, including new lockers and space for high school girls who participate in interscholastic athletics (\$20,000); replacing about 400 square feet of wooden windows in the high school science area (\$12,300); re-fastening the ceiling in the high school lower gym (\$12,000); soundproof partition of two middle school rooms used for remediation and special education (\$9,500); and replacing the fire alarm re-



Franz Zwicklbauer

ceiver at the town police department (\$6,000).

Discussion of the bus replacement proposal focused on whether the district should purchase two minivans to replace one seven-passenger Suburban and one five-passenger station wagon.

Transportation Supervisor Bob Peters noted that the minivans, at an estimated \$17,600, were about \$9,000 cheaper than Suburbans.

He added that many school districts use minivans, especially for transporting private and parochial students to their schools.

As they have before, board members expressed concern that the minivans are not as safe or as durable as the Suburbans, which are built on a heavier pickup truck chassis.

"The discussion comes down to safety, especially in side-impact crashes," said board member Den-

nis Stevens.

"If you give both the same maintenance, Suburbans will go a lot further," said board member Dr. Stuart Lyman. "In the years I've owned my Suburban, Dennis has owned two minivans."

The board decided to stick with Suburbans, and to make up some of the difference in cost by buying four 66-passenger buses, instead of the two 81-passenger and two 66-passenger buses recommended by Peters.

The overall transportation proposition — four 66-passenger buses, two Suburbans and one wheelchair-lift bus — will be about \$350,000.

After a week off that corresponds with the school schedule, the board will review proposed 1996-97 spending for special education, BOCES and interscholastic athletics Feb. 28 at 7 p.m.

Ash Wednesday marks start of Lenten season

Today, Feb. 21, is Ash Wednesday, the start of the Christian Lenten season. Today, Catholics receive ashes on the forehead in the form of the cross.

The custom of marking the head with ashes is said to have originated during the papacy of Gregory the Great (590-604), when public penitents received the ashes. Gradually, the ashes were given to the entire congregation.

Receiving ashes reminds Catholics of their destined deaths and eternal life. The ashes are made from palm leaves left over from Palm Sunday of the previous year.

Volunteers needed to deliver meals

The St. Peter's Hospital Mobile Meals Program is seeking volunteers who can spend 90 minutes a week delivering meals to homebound seniors.

To register, call the hospital's volunteer office at 454-1515.

N. Scotland landowners ask board for rezoning

By Dev Tobin

During last year's debate over revising New Scotland's zoning law, Dr. Steven Lynch complained several times about his Font Grove Road property being placed in a residential two-acre minimum lot size zone.

Lynch argued that he bought the 53-acre parcel when it was zoned for one-acre lot sizes (without public water and sewer), that the town's master plan recommended the northeast area as most suitable for residential development, and that the planning board had unanimously agreed that one-acre zoning made sense for his property.

At last week's town board meeting, attorney John Hayko, representing Lynch and the owner of an adjacent 18-acre parcel, restated those arguments as part of the first formal rezoning request under the new law.

"It's an issue of fundamental fairness," Hayko said. "This land is very suited (for one-acre development). It's very flat, well-drained and has no wetlands."

Hayko said there were no immediate plans to develop the properties, but noted that the owners wanted the "flexibility" of one-acre zoning restored to their land.

Hayko asked the board to schedule a public hearing on the request, but the board decided to refer the request to the planning board first for its review.

In other business, the board heard a presentation on a proposed local area network that would link all 11 town government computers.

Stuart Sacks, a network design expert who examined the town's needs, explained the concept of connecting computers through a file server, and recommended that the town install such a system as part of the town hall renovation slated to begin this spring.

"While the building is going up is the time to wire for this, when it will cost a fraction of what it will cost later," Sacks said.

The board also scheduled a public hearing on adjusting the senior citizen property tax exemption to the highest level allowed by state law for 6:30 p.m. on March 27, followed by a special board meeting at 6:45 p.m. to approve the new exemption level.

Burglary reported to police

A house key left in a basket may have allowed someone to burglarize an Adams Street home in Delmar last week.

Bethlehem police were notified at 1 p.m. Thursday, Feb. 15, that someone had unlawfully entered an Adams Street home and stole a Sony play station, a remote control, a memory cord and two CD games.

Entry may have been made through a side door, police said, and a house key left for a workman in a basket next to the door may have been the means of entry.

Police said two sets of sneaker prints were found leading away from the rear of the residence, and they appear to have started in an area at the rear of the VFW Post on Delaware Avenue.

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Views On Dental Health
Dr. Virginia Plaisted, D.D.S.

A brief history of toothpaste

Toothpaste, also called a "dentifrice," has been around for centuries. The primary cleansing agents were powders with herbs, roots, barks, leaves and aromatic substances. That changed around the time of the Civil War with the creation of an airtight tube that could sustain a paste. An industry was born.

Toothpaste started out as a way to keep breath fresh and the mouth relatively clean. It was not until the 1940s and 50s that dentists began to realize the therapeutic benefits of toothpaste containing fluoride (such as preventing decay).

Crest Toothpaste, featuring stannous fluoride, was the first consumer product to receive the American Dental Association's (ADA's) Seal of Acceptance in 1961. It was also the

first toothpaste to make the claim, "Fights Cavities". Other brands quickly followed suit.

The second major revolution of dentifrice occurred in 1985 when Procter & Gamble created the first tartar control toothpaste. It contains special chemicals which attach to the tooth surface and inhibit the formation of tartar above the gumline. It is important to note that no amount of brushing can remove tartar — you need a professional dental cleaning for that.

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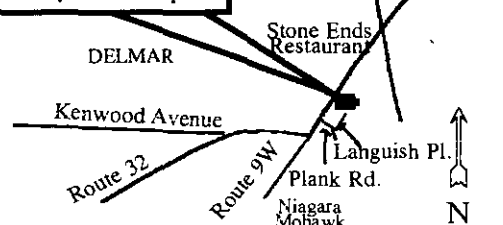


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Gourmets gather for good food and friendship

By Susan Graves

Bon appetit goes hand in hand with bons amis in a Bethlehem gourmet club that has been sampling sumptuous culinary creations for the past 12 years.

"When we moved here, we didn't know anyone," said Bernice Christian who decided to form a group of people who enjoyed all types of food.

The group of seven couples has stuck together and still enjoy each other's company and the challenge of preparing a gourmet meal. Usually, one couple serves as hosts, while the others are asked to bring a special dish for the evening.

The meals are conceived around a theme, and the host sends a recipe to each of the couples, who then brings that dish to the special meal.

In addition to the unique flavor of the special repasts, the evening out is also a bargain, said Christian.

"It's an alternative to eating out," she said, and when the cost of all the food and drink is divided up, each couple spends about \$30 for an evening out. The couples set aside \$5 at each dinner that goes toward a special evening out at a restaurant.



Enjoying some conversation before their recent Maui meal are local gourmet club members, from left, Josie Herrick, Cindy Collins, Tom Christian and Bob Herrick. Elaine McLain

Mary Miner of Delmar, who hosted the most recent dinner, with a Maui theme, said that host

couples are chosen on a rotating basis. Most meals consist of at least two appetizers, soup, salad,

an entree, dessert and beer or wine that compliments the evening's theme.

One of the group's most unusual dinners with an North African motif even included entertainment — a belly dancer, Miner said.

Other unusual touches are often provided by the couples themselves, including costumes, such as the king and queen of hearts at

a Valentine's Day dinner.

"There is a bit of outrageousness to it," Miner quipped.

For that dinner, "The Feast of Love," the couples came dressed as Rhett Butler and Scarlett O'Hara, Romeo and Juliet and Solomon and the Queen of Sheba, among others.

But the food is the main event, as in the "Grape Escape" dinner, where all the recipes had grapes in them.

One of the most memorable evenings for club member Cindy Collins was of the dish that wasn't. Her kitchen burned down when her husband forgot about a pot he had on the stove.

"One time, my husband wanted to cook. I went to the Grand Union and came back and the kitchen had burned down," Collins said, laughing about it now.

The couples have enjoyed many different culinary experiences including a meatless Italian Christmas Eve dinner, and other meals featuring foods from around the world.

The gourmet club members said sometimes getting the right ingredients can be difficult.

"The worst was the seven-greens soup," said Christian. Still, even that can be an adventure, since club members try new stores.

"It's good food and great company," said Miner.

In Voorheesville The Spotlight is sold at Stewarts, Voorheesville Pharmacy and Voorheesville Mobil

Kelly named editor of Colonie Spotlight

Veteran journalist Martin Kelly is wearing a new hat these days. Appointed editorial page editor for the Spotlight Newspapers last fall, Kelly will now serve as managing editor of the *Colonie Spotlight* and *Loudonville Weekly*.

He replaces Eric Bryant, who was recently named assistant director of community relations for Hudson Valley Community College.

Kelly said his goal will be to increase circulation for the *Colonie Spotlight*, now in its seventh year of publication. It is the sister paper of *The Spotlight*, currently celebrating its 40th year on the news stands of Bethlehem and New Scotland.

"We're will broaden our coverage of the local communities in Colonie," Kelly said. "At the same time, we will maintain our strong coverage of the North Colonie and South Colonie school districts.

Local sports will continue to be emphasized."

Kelly also plans beefed-up local and county political coverage and more business stories.

A veteran writer and editor of the *Times Union* where he began in 1948 as a sports writer, Kelly has worked in a myriad of roles over the years, including city desk reporter, feature writer, copy editor, and finally as the paper's theater critic for 24 years.

A 1951 graduate of Siena College where he also taught and produced theater, Kelly earned a master's degree in speech and drama from Catholic University in Washington.

He also held several public relations posts in state government and private industry.

Kelly, 70, will continue to write his *In The Spotlight* performing arts column for all three papers.

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Matters of Opinion

Hoblock's on track

We like state Sen. Mike Hoblock's willingness to listen — especially when it comes to concerns of the citizenry on how the state spends its citizens' money. More than 100 community members recently showed up at Bethlehem town hall to air their gripes and frustration with the state budget and its effect on the little guy. What Sen. Hoblock, R-Colonie, heard again and again were economic fears. Fears of cuts in programs for the elderly, the disabled and the poor were coupled with expressions of fear and uncertainty about the future. Sen. Hoblock took it all in and promised to take these concerns into consideration as far as what action he will take on "cuts in mental health and special education."

Lawmakers would do well to follow Sen. Hoblock's example, especially in light of another budget-delay fiasco this year that would do nothing but harm to all. If the lawmakers fail to listen to their constituents, they likely won't get voter support when their terms are up. The more informed lawmakers are about genuine concerns of the people, the better chance they will pass the budget on time, which is sorely needed not only to help restore faith in those who govern, but also to save needless costs incurred by ignoring the budget deadline.

With only 40 days left before the budget is scheduled to be passed, it's time for lawmakers to stop, look and, in particular, listen.

Keep peddlers honest

There are, no doubt, many reputable door-to-door sales men and women, yet unfortunately, there are those who are all too willing to take advantage of unsuspecting residents and leave town — cash in hand. The Bethlehem town board is wise to revisit and revise the town ordinance on peddling to protect residents from potential scams. The law was last revised more than 30 years ago, when soliciting was far less aggressive than it is today. Scare tactics can intimidate residents who are particularly vulnerable during emergencies, like the snow and ice build-ups this winter. According to one local contractor, at least one out of towners made a more than healthy profit removing ice from roofs.

Peddlers should be required to register with the town to discourage shady practices, shoddy work and shifty pricing.

Higher fines for violations will also act as a deterrent to would-be scam artists. Banning sales from sidewalks, parking lots and rights-of-way will also protect local businesses from unfair competition. But even with the tougher regulations, residents should be wary of strangers, who offer a quick fix at a quack rate.

Build fields of dreams

In recent years, many community youth athletic groups have had to scramble to find a place to play their games and hone their skills. Baseball, softball and soccer groups have often had to rely on school district playing fields, which were not available on a regular basis until the end of the school year.

A new construction project proposed at Elm Avenue Park would solve the problem, creating new playing fields for the hundreds of youngsters who belong to the clubs.

Bethlehem Supervisor Sheila Fuller is correct when she says the project is "long overdue."

Town Park administrator Dave Austin says teams are growing by leaps and bounds and sorely need more playing and practice fields. The \$312,000 price tag for the seven new fields on 15 acres in town park would be spread out over a five-year period, easing the bite for taxpayers. The proposal would certainly mean fields of dreams come true for local youth in Little League, Babe Ruth and soccer organizations.

Editorials

Media scrimps on budget substance

Pataki plan worth listening to

By John Faso

The writer of this Point of View is state assemblyman for the 102nd District.

The writer and columnist, William Safire, once coined an acronym — MEGO — My Eyes Glaze Over — which he used to describe an issue which was sure to bore the general public.

I've often thought of the term as I have sat through many weeks of public testimony on Gov. Pataki's budget plan for the coming fiscal year. Depending on your point of view, the Pataki plan either represents constructive change or the sky falling.

My eyes have not yet glazed over and, actually, much of the testimony is worthwhile. But I have to say that I am often surprised at how scant the coverage is in the various news media as to the substance of the governor's proposal or the testimony, both pro and con, on the Pataki fiscal plan.

A reporter once told me that stories on budgets are not what their editors or readers are really interested in reading too boring.

Since 1995, Pataki has truly changed the direction of state government with his spending and tax proposals. Indeed, I would argue that New York state has no other choice than to fundamentally change fiscal course. For years, the governing consensus, among Republicans and Democrats alike, was that we could spend more, tax more, borrow more, regulate more and generally, do more than other states, because we, after all, were New York.

New York state was the center of business, commerce, finance, banking, communications and manufacturing. And then, along about the mid-1960s, when no one really noticed, things started to change. Competitor states grew and business found that prospects

Point of View

were often brighter elsewhere.

The result has been a stagnant economy, with government and those supported by government, the only sectors which seemed to prosper. We perhaps reached the nadir of our post-war economic existence by the late 80s or early 90s. Private sector jobs continued to leave the state with New York accounting for half the jobs lost in the entire nation, more than 500,000 by the time the last recession ended in 1991.

State government responded in a mostly bewildered fashion with former Gov. Mario Cuomo trying desperately to maintain the tax and spend status quo.

Enter, stage right, George Pataki. Inheriting a \$5 billion deficit last year, he proceeded to cut spending by slightly more than 1 percent, the first such reduction in 52 years. This year, the governor has proposed spending approximately 5.5 percent less.

It really comes down to a question of philosophy. Pataki and

Enter, stage right, George Pataki. Inheriting a \$5 billion deficit last year, he proceeded to cut spending by slightly more than 1 percent, the first such reduction in 52 years.

Republicans generally believe that the solution to our fiscal problems is a healthy economy which is producing private sector jobs rather than losing them.

Opponents, contend these proposals will undermine the social safety net and harm vitally needed services for our least fortunate citizens.

Let's take a look at some of the governor's major plans. First, it is important to note that this budget makes some important changes

in the way budgets have been presented in New York. All expenditures (except long-term capital spending) are presented on a cash basis. Astonishingly, in the past New York kept two sets of books — one called "appropriations" which were actually voted upon by the Legislature and the other called "cash," which few except insiders to the process were privy to. The legislature might vote a \$10 million appropriation for some purpose, but only if one saw the private cash ledger would one know how much of that money would actually be spent.

This year, and in the future, only cash budgets will be presented, and I doubt any future governor will dare go back. Moreover, this budget was given to the Legislature one month early in an effort to achieve a timely April 1 enactment. Budget hearings were completed Feb. 7, the time when they would normally be just beginning.

But a major cloud is on the horizon in Washington. Continued delay in reaching agreement between the president and Congress has greatly complicated our fiscal planning, mostly in the area of Medicaid and welfare.

New York has long complained that it is required to match on a 50/50 basis, each dollar of federal money spent in the Medicaid program, which mostly supports health care for the poor and the aged in nursing homes and hospitals. Senators D'Amato and Moynihan secured a change in the match percentage to a 60/40 federal-state split. This change alone meant approximately \$1.3 billion in savings to state government in Albany.

Moreover, the governor's spending plan presumes that we will receive greater flexibility in designing eligibility standards for welfare and Medicaid spending in New York. For instance, states must now go on bended knee to

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Your Opinion Matters

Washington to request the ability to require Medicaid recipients to enroll in managed health care.

Medicaid is so important to state fiscal strategies because it is, to paraphrase Willie Sutton, where the money is. Over \$24 billion of taxpayer money is spent on our Medicaid system, some 16 percent of all such Medicaid spending in the entire nation. This spending has an enormous, vocal and powerful constituency ranging from hospitals and nursing homes to health care worker unions in New York City.

The governor seeks to reduce reimbursements to providers which will in turn mean fewer health care jobs. In addition, this plan, with federal reductions as well, will mean fewer hospital beds. This trend is not new; advances in medicine and increased use of outpatient services which no longer require hospitalization, dictate these changes. But make no mistake; this process will be painful and the Legislature will seek to mitigate these impacts to the extent possible.

In the welfare area, the governor suggests benefit reductions to the level of New Jersey, while increasing the amount that a welfare recipient can earn without being penalized with reduced benefits. For instance, someone could recapture all this reduction by working just nine hours per week at a minimum wage job.

Education aid proposals have also generated controversy. Basic operating aid to local school districts is frozen, but major and controversial changes are proposed in the area of special education.

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.

Significant changes are also proposed by the governor in the area of mental health. A block grant to counties, combining over 70 different streams is suggested. This has been met with much opposition, and I am still examining this plan. My concern is not with the block grant which may better rationalize local services to those in need; instead, I remain concerned that the 15 percent reduction proposed here is too much, too soon.

Lastly, the Pataki plan continues the tax reduction commitment made last year to individuals and business. Many have said that the tax cut is too much. I disagree. This plan over a three-year period will reduce taxes for middle class taxpayers by approximately 25 percent. The top rate is gradually reduced to 5.95 percent from 7.875 percent. Just as important, the amount of taxable income on which the top rate is imposed will be increased from \$26,000 to \$50,000.

We are finally getting rid of the "temporary" surcharge which Cuomo placed upon New York business in 1990, which sends the right message to business looking to expand in New York.

Much will happen between now and April 1 (or whenever the budget is enacted).

I urge those interested in specific proposals or desiring more information to contact me. In the meantime, we will try our best to debunk one of William Safire's more creative expressions.

BC can't be that perfect

Editor, The Spotlight:

The recent Bethlehem Central School District Highlights lead article "BC Students Top The Charts" sparked my interest.

The BC newsletter extolled how great we are with an emphasis on self-adulation and no self-criticism or evaluation. How come? Are we that great? Is there no room for improvement?

Let's look in greater depth. The third and fifth-grade PEP scores were compared to a Statewide Reference Point suggesting that few BC students need remedial assistance. How about reporting raw scores compared to prior years? Compare the raw scores to other local suburban schools.

Highlights reported SAT scores as a measure of student success. I suggest interested parents review the Highlights of a decade ago when school officials suggested SAT scores were not too meaningful.

Girls and boys SAT scores were not reported separately. Generally boys scored much higher than girls in math. At the national level and in a number of local school districts, girls are being urged to major in math and science.

What is BC doing in this regard? Let's break down SAT scores and have the district staff comment. What percent of our BC students taking AP math and science are girls?

The article on students taking AP courses and receiving college credit need a more careful review. What percentage of our students take AP courses? Has there been an evaluation over prior years? Are only the top 25 percent of the student body involved in AP courses? Does the school offer challenging courses to students falling within the 30-to-70 percentile? Should taxpayers support the school system to provide college credit courses? Would it be more economical to subsidize the students at our local colleges?

A two-page article in the *Altamont Enterprise* objectively reported on the Guilderland CAR report. *The Spotlight* recently reported in a quarter-page article Bethlehem's academic results, emphasizing the district's self-adulation approach. Unless there is a semblance of self-evaluation of our academic success as in other school districts, the Highlights will continue to be a PR tool to extol how great we are.

Sherwood Davies

Delmar

No need for cops at middle school

Editor, The Spotlight:

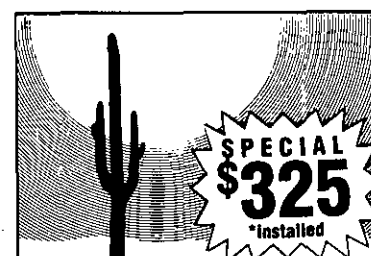
I am a student at Bethlehem Central Middle School. Even though I am only in sixth-grade, I have seen the school function without the help of a "Resource Officer."

Our school is a place for learning and we don't need the help of an armed police officer. It is a waste of taxes and Officer McMillen's time.

Our school may have problems, but an armed police officer isn't what we need.

Chris Porco

Delmar



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Many thanks from the GE Selkirk Good Neighbor Fund!

Matters of Opinion

Bethlehem group expresses reservations on NOW

Editor, The Spotlight:

Bethlehem Work on Waste members have serious reservations concerning the proposal by New Options on Waste (NOW). NOW has applied to the Department of Environmental Conservation (EnCon) for a permit to operate a solid waste facility handling up to 1,200 tons per day. It is applying to operate a transfer station, a construction and demolition debris recycle, and a materials recovery facility for source separated recyclables. If these permits are granted, and the town grants the variances, NOW will be able to accept 1,200 tons per day of commercial waste, including food wastes, for transfer to a disposal facility elsewhere. This proposal is not for a facility devoted entirely to handling clean, recyclable materials.

In March 1994, NOW released a plan advocating the construction of a series of transfer stations throughout the Capital District.

This plan fails to promote or facilitate any waste reduction. Instead, it continues to place an emphasis on disposal. It is disconcerting to note that NOW proposes that communities close to landfills just send everything to the landfill and thus violate state and local recycling laws.

The proposal by NOW is the third application pending in this region for a large solid waste facility. BFI/American Ref-Fuel has applied for a permit to construct a 1,800 tons per day incinerator

Letters

in Green Island. More recently, Eagle Enterprises has approached EnCon for permission to locate a 3,500 tons per day transfer station in the Port of Albany.

All of these proposals attempt to gain a monopoly on waste handling in the region. These proposals all deal with quantities of waste that are much greater than is currently being generated in the four-county Capital District.

An independent solid waste audit performed for the Rensselaer County Environmental Management Council found that after taking into account recycling and existing long-term disposal contracts, there is only about half the amount of waste available that Ref-Fuel proposes to burn.

BWOW is extremely concerned about the proliferation of these large solid waste proposals. We feel strongly that by shipping garbage "away," the incentive to reduce, reuse and recycle is greatly diminished. The magnitude of these proposals raises the real possibility of our community becoming a major trans-shipment and/or disposal point for waste in the Northeast. That all of these proposals have both rail and river access is no coincidence.

One of our major concerns with NOW's proposal is its direct conflict with Bethlehem's waste importation ban. The town used this section of law to persuade BFI/American Ref-Fuel to drop its incinerator proposal for Bethlehem. Bringing in waste to the proposed incinerator was termed "an obvious illegal activity" by then town

Supervisor Ken Ringler. This section of law was also utilized during the problems with the Metz construction and demolition debris landfill. Wouldn't this open Bethlehem to other large solid waste proposals, such as the AN-SWERS regional landfill or another incinerator proposal?

There are discrepancies between the written material submitted by NOW, its verbal presentation and public record. NOW presented itself as an exemplary recycler with an excellent track record. We feel the record shows otherwise. Contrary to NOW's assertion of receiving only one citation from EnCon that resulted in a \$10,000 fine, the company has been cited for violations four times.

One of those citations was for accepting household waste, a violation of their permit. The citation mentioned by NOW President Richard Dietz resulted in a \$20,000 fine. The citation was given because NOW violated its operating permit by processing waste outside the building and also because of excessive dust.

It is doubtful that the city of Albany has found NOW to be a good neighbor. NOW was given a tipping fee roughly \$40 per ton lower than the normal rate at the Rapp Road landfill for the residues from recycling source separated containers. NOW began taking large quantities of construction and demolition debris to Rapp Road under the discount rates. The quantities were great enough to raise concern that NOW alone could cut the remaining life of the landfill in half.

When NOW was stopped from using the Rapp Road landfill, the company sued Albany for \$5 million.

NOW charges municipalities \$49.50 per ton for commingled recyclables. Most recovery facilities charge \$30 or less per ton for the same commodity. Several municipalities, including Watervliet, Rensselaerville, the city of Albany, and several towns in Rensselaer County, have stopped taking containers to NOW due to the high tipping fee. NOW is the closest materials recovery facility, but not the only one, in the region.

NOW requested 19 variances

from the town's solid waste law in its November letter. The handout at the January town board meeting altered that request to 17 variances. The verbal presentation made further changes in that an additional three variance requests were dropped. During the hearing, in response to a question by Councilwoman Doris Davis, Dietz admitted that compliance would not be an economic hardship, but that variances were requested for convenience. Inconvenience is not sufficient grounds for granting a variance. NOW proposes to invest \$2 million at the Barker Steel site. The claims of economic hardship for a second scale and fire protection seem unwarranted. To ensure proper review of this request, and for the sake of clarity, the town should require the applicant to clearly state in writing which variances it is really requesting along with the rationale for those requests.

The information that NOW has provided to date raises many serious issues about its proposal. The Barker Steel site is clearly within the floodplain, as evidenced by the more than three feet of water observed by John Flanagan on the inland-most portion of the property last month. During the public hearing, Dietz stated that NOW had no intention of raising the floor of the building above floodplain level. NOW has requested a variance from EnCon from floodplain requirements. When this is combined with their request to store as much as 800 tons of material outside the building, the prospect of serious environmental im-

pact to the Hudson River cannot be ignored.

Throughout NOW's November variance request and January presentation, the assertion is made that the proposal will have no environmental impact since all activity would take place within the building. The 1,200 tons per day of waste, construction and demolition debris, and recyclables, however, have to arrive and depart the facility. This is a doubling in size from the current operations. It will obviously result in increased truck traffic. The outdoor scale, their request to store material outside, and their history of stockpiling items outside all conflict with the "everything takes place indoors" statement. The equipment used in construction and demolition debris recycling is very noisy. The odors associated with commercial waste and with transfer stations can be a serious problem. Runoff, which NOW stated would not be controlled, would flow directly into the Hudson River.

It is clear that the magnitude and nature of this proposal raise serious environmental concerns. A full environmental impact statement is needed to properly evaluate this proposal. The reasons given to date in support of NOW's requests for variances are neither compelling nor substantiated.

Liz McCoy, Betsy Lyons,
Elaine Cornelius, Saul Rigberg,
Mary LoGiudice

Bethlehem Work On Waste

Thanks to GE for Networks support

Editor, The Spotlight:

I would like to thank GE Plastics and Selkirk Cogen for their continued support of the Bethlehem Networks Project.

Their sponsorship of our column in *The Spotlight* has been a valuable contribution to the families of our community. They have given us the unique opportunity to communicate with families on a regular basis and to promote positive parenting techniques.

The Networks Project is now nine years old and has become a

model for other communities. Our task forces have completed award-winning projects and conducted many successful parent workshops, youth activities and community events.

The column's effectiveness is demonstrated on the numerous occasions that someone takes the time to send a note about an article or when a favorite column is displayed at home or in the office.

Mona Prenoveau

Coordinator
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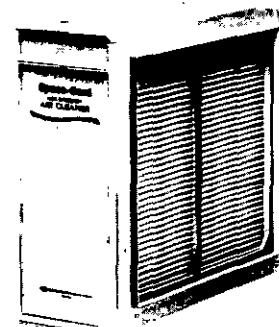
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Matters of Opinion

Businessman disgruntled by coverage Thanks for sharing 100th

Editor, The Spotlight:

There have been numerous times over the last 15 years in which I've been in business here in Bethlehem that I've taken exception to certain articles in *The Spotlight*.

For various reasons, I've not felt strongly enough to respond with written comment, but recently several articles about the "positive" business climate in Delmar seem to be based more on fantasy than fact.

It was interesting to see a recent article about the expansions planned for the Dormitory Authority with the expected increase in jobs. In fact, it was already public knowledge that several longtime employees were dismissed, and that the entire organization would be moving out of Bethlehem. Sadly, this constitutes the loss of many regular customers for local businesses.

The first line of a recent article states that local merchants interviewed are "optimistic" about the business climate in Delmar. Each succeeding paragraph is perhaps more accurate, completely contradicting this statement.

Does *The Spotlight* really believe that the Bethlehem Chamber of Commerce would say that business is bad?

I regularly communicate with most of the local small business owners, and spoke recently with them regarding this article. None is optimistic, at least for the short term.

Business has been steadily worsening over the last several years, 1995 being an absolute disaster. For the last quarter of the year most retailers, especially those selling luxury items, were showing losses of 30 percent or more.

This is not just confined to Delmar. As I conduct business on several levels — local, regional, statewide, national and international — I have found that the Northeast United States is particularly hard hit.

This week, an article states that surprisingly sales tax revenues are up despite retailers stating poor sales. Why do you find this so unusual? Have you been to the gas pumps lately? Have you looked at your electric and heating bills recently? What has happened to the

Letters

cost of paper? The fact is that some very basic goods and services have skyrocketed in the past year. It should also be remembered that while the consumer may need to spend more dollars, this does not necessarily equate with increased profits for the retailer. In fact many retailers have cut profits to the bare bone just to turn inventory.

It was stated recently on CNN that one third of New Yorkers are concerned about losing their jobs in the next 30 days! NBC noted that while house sales were up slightly nationally, they were down 10 percent in New York. ABC noted that contrary to initial reports of an increase in Christmas retail sales, they were actually down a few percent, with the Northeast showing the greatest losses. Of course, all this seems to contradict Federal Reserve Board Chairman Alan Greenspan, who tells us that we are not in a recession.

Somehow, "downsizing" is being equated with a healthy economy. Correct me if I'm wrong, but the firing of a large number of employees, either by New York state, AT&T, GE or IBM, in order to help their bottom line, is not the sign of a healthy economy, either nationally or locally.

I have also noted that many individuals do not seem to be aware of how difficult things really are. I can only attribute this to their being paid a straight salary or living on a fixed income.

These people may see a slight loss of their buying power based upon inflation; however, the small business person is not only aware of this, but also a substantial decrease in income over the last several years. My personal experience is a more than 50 percent decrease in gross income since 1991.

Regardless of what has been reported, it takes only a short drive down Delaware Avenue from the Four Corners to the Normanskill bridge to become painfully aware of the number of businesses that have closed in the last couple of years.

These are the businesses of our

friends and neighbors. Many had seemed almost institutions, through good times and bad, but had survived until the recent economic climate of the last several years.

That is not to say that there have not been new merchants who are trying to fill the voids, and I wish them all the best, but the worst is not over.

We, the residents and merchants, and you, *The Spotlight*, need to inform our legislators from the federal level down that it is time to face the facts. We are in a depression. We have been so for the last several years. New York state is one of the worst economic climates of the entire country. Our legislators and politicians seem to be ignoring this disaster by whitewashing its symptoms while grasping for straws to convince the public that the economy is healthy.

In conclusion, while it is nice to paint a rosy picture of local business, a more realistic approach would be appreciated. Interviews with some of the closed business owners about their own problems might be enlightening.

John K. Fritze Jr.

Delmar

Editor's note: The article on the Marvin & Co. business climate survey did not state that Bethlehem business owners were optimistic about the future, but that they were more optimistic than some of their neighbors, and that there were positive signs locally that the worst was over. The Spotlight (in front-page stories) noted the closing of several Bethlehem businesses including the Village Furniture Co., Brockley's Tavern and Johnson Stationers.

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.

Editor, The Spotlight:

I had the good fortune to be a part of Margaret Clough's 100th birthday celebration last month. Margaret's party was an intergenerational event shared with her fellow residents at Good Samaritan Health Care Center and pupils from Hamagrael School.

Bernadine Fisk, a kindergarten teacher, arranged for her pupils to sing Happy Birthday and a selection of other tunes for Margaret. They were accompanied by the fifth grade brass ensemble. But it was Margaret who got the standing ovation for her fortitude and the wisdom she imparted to an audience that ranged in age

from 5 to 100.

Margaret Clough was born in 1896, the year William McKinley was elected president — the first time. Her birthday was an opportunity not only for friends, family and Albany County residents to honor a centenarian, but also a chance for Margaret to share a few of life's lessons.

I encourage residents to seek opportunities to bring together our youngest and our oldest citizens.

Happy birthday, Margaret. Thank you for sharing your day with us.

Mike Breslin

Albany County Executive

Is there interest in CDTA express line

Editor, The Spotlight:

As most town residents may know, the CDTA express line running from the Park-and-Ride at the end of the Delmar Bypass to Albany has been terminated.

In the past few weeks, I have had several discussions with Delmar residents concerned about the cancellation and options available to restore or extend the line.

The Office of General Services has considered supporting the line by ensuring state worker ridership, making the line viable for

CDTA to maintain.

Although I do not know how those discussions are progressing, I am willing to research the matter if there are enough residents in Delmar to warrant action.

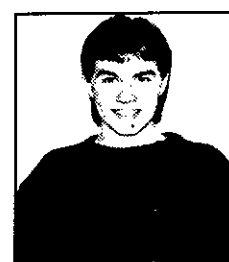
If Delmar residents have questions about, or interest in discussing ideas for restoration of the line, please contact me at PO Box 215, Delmar 12054, or call me at 439-8513.

David Young

Albany County Legislator, 34th District

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Matters of Opinion

V'ville differences threaten quality

Editor, The Spotlight:

The issue is no longer one of money, insurance or time; it is a matter of respect. I have read and listened time and time again to how my colleagues and I could easily be replaced by teachers from another school district or the hundreds of new applicants that flood the desk of my administration. I take issue with both of these theories, as a parent and teacher in the Voorheesville school district.

This year at our parents' night programs I had the fortune of attendance at all levels. I was able to greet several parents of new families in our district, as well as those I have developed relationships with throughout the years. Parents of students in other grade

levels came by to say hello, be reassured by a familiar face and ask advice about academic and personal issues. I was impressed by the professionalism, curriculum knowledge and sincerity of teachers at all grade levels. The essence of a student's success in the future depends on a nurturing environment, the character of adult models he is exposed to and his ability to solve life's problems and hardships with intellectual stamina and acquired skills. When all parties work together toward this cause, the student is the winner.

It would be totally idealistic to

believe that this happens in every community and every school district across the country. Our excellence has been cited and credited because of the unique circumstances that surround this beautiful geographic location.

I am afraid, however, that the division now existing between our board of education and our teachers are threatening the quality of the great educational programs that we have all come to enjoy. Shouldn't we expect more from our Blue Ribbon school and community?

Linda Spina

Voorheesville

Thanks for nursery school support

Editor, The Spotlight:

The parents and children of Tri-Village Nursery School in Delmar would like to express our sincerest appreciation to all the businesses and individuals in our community who so generously donated goods and services to our recent fund-raiser.

Specifically, we would like to thank Peggy Eyres and Andy Morse, who so generously donated their time and provided excellent entertainment for the evening.

Also, we would like to thank the following businesses for their contributions: Mediterraneo, Pizza Hut, Little Caesars, Pizza Baron, Mangia, Delmar Pizzeria, Angela's, Little Bit of Italy, Vinnie's, Gibby's, Lou Bea's, The Fountain, Albany Campus Pizza, Carvel, Toll Gate, Dunkin' Donuts, Bob's Produce, Glenmont Discount Beverage, McDonald's, CVS, Delmar Beverage Center, Delmar Marketplace, Revco, Indian Ladder Farms, and Grand Union, Price Chopper and Shop 'n Save.

Thank you also to *The Spotlight* for coverage of the event.

Without the assistance of this fine community, we would not have had such a successful event. Thanks again for your support.

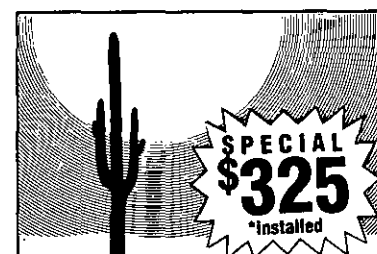
Donna Raffaele

Tri-Village Nursery School

Serious business



Dave Boya, a K-9 officer with the Saranac Lake Police Department, trains his German Shepherd Aro at Bethlehem Town Hall under the tutelage of Bethlehem K-9 Police Officer Wayne LaChappelle. Susan Graves



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Little League slates Las Vegas Night II

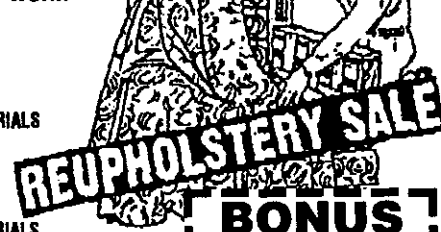
The Tri-Village Little League will sponsor "Las Vegas Nite II" on Saturday, March 2, at 8 p.m. to benefit youth baseball in Bethlehem. The event will take place at the Nataniel Blanchard American Legion Post on Poplar Drive in Elsmere.

The evening will include a variety of casino games, including black jack, color wheel and bang. Refreshments will be available.

Admission to the event is \$5.

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Delmar doctor steps into limelight

By Susan Graves

Dr. Fred Eames is a step ahead of the crowd. For the second year in a row, the Delmar doc dashed up 42 flights of stairs in the Corning Towers in Albany, beating out everyone else for the second year in a row.

The 47-year-old finished just about a tenth of a second behind his last year's time at 4 minutes and 50 seconds. "You just go up as fast as you can," he quipped. "I enjoy coming in ahead of some of the younger guys in their 20s," admitting he participate in the Corning race "partly just for the fun of it."

Actually Eames said he practices at Albany Medical Center, where he works in the radiology department, and always takes the stairs to navigate around the complex. In the Corning competition, a fund-raiser for cystic fibrosis, the 230 participants raised about



Fred Eames

\$30,000 this year. "I managed to bring in about \$400 from radiology personnel," said Eames, who will participate in the Empire State Building stair climb tomorrow. Although Eames will make no pre-

diction about the outcome of the race in New York City, he expects the 86-floor climb to be "interesting."

Eames said he and his family are active, but he really doesn't vigorously prepare for the stair-raising events. He attributes his success partly to his weight. "No one's as thin as I am, I literally carry much less weight."

Eames estimates his stair climbing standings have earned him the equivalent of climbing Mt. Everest and then some. He said he hasn't been as successful as a runner but still competes in the Delmar Dash and the annual Father's Day race.

Eames said stair climbing races are popular in many cities throughout the U.S. and that people from all over the world compete. In the Empire State Building climb, which is by invitation only, contestants hail from as far away as Japan.

Lifeguard training scheduled for Bethlehem Central in March

The American Red Cross will conduct a lifeguard training course at the Bethlehem Central High School pool on Delaware Avenue in Delmar on Tuesday and Thursday nights.

The 48-hour course is an all-inclusive lifeguard training course that includes CPR and first aid. Those who successfully complete it will receive all certificates necessary to be employed as a lifeguard in New York state.

The 10-week session will begin on Thursday, March 14, from 6:30 to 9:30 p.m. Cost is \$75, which includes all textbooks, equipment and instruction.

Course participants must be at least 15 years old by the time the course ends, and be able to swim at least 500 yards.

For information, call 433-0151, ext. 3320.

Ice fishing tips to be offered

A program on ice fishing will be offered on Saturday, Feb. 24, at 10 a.m. and 2 p.m. at the Five Rivers Environmental Education Center on Game Farm Road in Delmar.

Ken Bau, instructor with SAREP, will lead a tip-up building workshop from 10 a.m. to noon.

At 2 p.m., center naturalists will demonstrate the techniques of ice fishing, and participants will learn how to get started with the winter sport.

For information or to pre-register, contact Five Rivers at 475-0291.

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Blues sisters



Kelly Owens, left, Victoria Graf and Kelly Hammond perform their "Shout" number during last week's lip sync and ice cream social at Clarksville Elementary School.

Elaine McLain

Selkirk fire auxiliary to serve supper Feb. 24

Bring your appetite to an all you can eat spaghetti supper at Fire Company No. 3 in Selkirk.

Sponsored by the Selkirk Ladies Auxiliary, the menu will include spaghetti, rigatoni, meatballs, sausage and a make-your-own salad bar.

Dinner is set for Saturday, Feb. 24, from 4 to 7 p.m. For information, call Kelly Perry at 767-3227.

The cost is \$6, \$3.50 for children ages 5 to 10, and kids under 5 free.

All invited to attend Odyssey of the Mind

On Sunday, March 3, Ravena Coeymans Selkirk Senior High School is sponsoring an Odyssey of the Mind competition.

Come and enjoy a day of brain tingling excitement. For information, call the high school at 756-2155.

Scouts and dads to bowl Saturday

Ravena Lanes will host father/Girl Scout bowling on Saturday, Feb. 24, from 3:30 to 5:30 p.m.

For a \$4 per person charge, each scout and father can rent bowling shoes, play one regular game and one game of scotch doubles.

Parent support group to meet Feb. 28

The Special Education Parents Support Group will meet at e RCS Middle School on Wednesday, Feb. 28, at 7 p.m.

All parents are invited to attend.

NEWS NOTES

Selkirk
South Bethlehem
Linda Marshall
756-3520



RCS students win medal at FHA

Three RCS students won medals at the Capital Region FHA STAR events competition.

Congratulations to freshman Nancy McClumpha for a gold medal in the illustrated talk competition, senior Dean Kreplin for a silver medal in the food service event and sophomore Tanya Ramsey for a silver in job interviewing.

A statewide competition will be held in April. McClumpha and Kreplin will represent the region.

Thanks are due to adviser Alice Lammly for her hard work and dedication.

\$2,000 raised for RCS playgrounds

More than \$2,000 was raised at a Daytona 500 party at The Connection in Selkirk for the RCS playgrounds. The event was sponsored by The Connection, Ravena Auto Supply and Hillmann's Auto Repair.

Nursery school plans February open house

The Circle of Friends Nursery School at 2 Bethlehem Court in Delmar will host an open house and registration on Tuesday, Feb. 27, from 1:30 to 2:30 p.m.

For information, call 478-0722.

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Tim Barrett



Bethlehem Lab School hosting country dance

The Bethlehem's Lab School is sponsoring a night of country western dancing on Saturday, March 2, from 7:30 to 10 p.m.

The event costs \$5 per person.

For information, contact Darlene Dowse at 439-0268.

Is Your Teenage Daughter Driving You Crazy?

"Surviving Our Daughters' Adolescence Saneely"

a problem solving, therapeutic support group open to mothers of teenage girls, ages 12-18.

Registration deadline March 1st for 6 week group session.

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Refreshments will be served.

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Rod & gun club to host bake

The Voorheesville Rod & Gun Club will host a clam bake on Sunday, Feb. 25, at the club on Foundry Road. Chowder will be served at 3 p.m. and dinner at 5 p.m.

The full clam bake costs \$13 per person and includes a dozen clams, one-half chicken, sweet and white potatoes, corn, link sausage and homemade chowder.

For reservations, call 765-9395.

Registration slated for Kiwanis baseball

Registration for Kiwanis Club baseball and t-ball will be on Tuesday, Wednesday, and Thursday, Feb. 27, 28 and 29, from 6 to 8:30 p.m. and on Saturday, March 2, from 9 a.m. to noon at Voorheesville Elementary School.

The program is open to boys and girls who are in kindergarten through sixth-grade and residents of the school district or the town of New Scotland.

Games will be played Monday through Thursday evenings. The season runs April 29 through June 15.

The registration fee is \$20. All players will receive team shirts and hats.

For information, call Kyle Schlappi at 765-9337.

Auxiliary to dish up fish fry dinners

Fish fry dinners will be served by the New Salem Fire Department Auxiliary on the following Fridays: Feb. 23, March 8 and 22, and April 5, from 4:30 to 7:30 p.m.

Dinners include fried fish on a roll, french fries, coleslaw and a beverage. The cost is \$6 for adults, \$5.50 for senior citizens and \$3 for children under age 12.

Clam chowder and dessert can be purchased for an additional \$1.25. Take outs will be available.

The firehouse is on Route 85A in New Salem. For information, call 765-2231.

Friends sponsoring Notre Dame concert

The Voorheesville Friends of Music will sponsor the University of Notre Dame Band in concert on Monday, March 11, at 7:30 p.m. at the high school on Route 85A.

Tickets are \$5 for adults and \$3 for students and senior citizens. Tickets can be reserved by calling the high school at 765-3314, ext. 213.

NEWS NOTES

Voorheesville

Elizabeth
Conniff-Dineen
765-2813



PTA to meet

The next PTA meeting is set for Tuesday, Feb. 27, at 7:30 p.m. in the elementary school library.

A volunteer is needed to coordinate child care for the parenting seminar on March 5 at the elementary school. To arrange to help, call Nanette Bub at 765-4357 or Nancy Austin at 765-3869.

There is an opening for a parent representative on the high school site based management team. Meetings are held on the first and third Mondays of the month from 5:30 to 7 p.m. at the high school.

For information, call Bub.

Contest winners named

The PTA has announced the winners of this year's reflections contest.

Christine Michael won the music category, Jenette Axelrod and Rachel Moore shot the winning photographs and Alyssa Cave, Rana Cohen, Victoria Kussel and Patrick Selby captured the visual arts awards.

Meghan Finn, Kelly Larsen, Jennifer Lysenko, Jenna Massaroni and Lisa Rostiser won the literature award.

Church plans information meeting

The First United Methodist Church of Voorheesville on Maple Avenue will hold an information

and membership exploration meeting on Wednesday, Feb. 28, at 7:30 p.m. at the church.

Call the church office at 765-2895 if you would like to attend.

The church is planning a Bible study program for five Sundays in Lent beginning on Feb. 25. The sessions will be in the social hall from 11:30 a.m. to 12:15 p.m. Each class includes a videotaped message by a scholar followed by a discussion period. Everyone is invited.

V'ville trustees to meet Tuesday

The Voorheesville board of trustees' next meeting is scheduled for Tuesday, Feb. 27, at 8 p.m. in village hall on Voorheesville Avenue. Volunteer fire fighters are expected to present the board with petitions for a village referendum on the service awards program.

McNulty nominates Delaney to West Point

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

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

Delaney is a senior at Clayton A. Bouton High School.

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Bethlehem Chamber to honor Jonas, Cushing and Bylsmas

Business Person of the Year Jerry P. Jonas, Citizen of the Year William M. Cushing and Community Spirit Award winners Rick and Vicki Bylsma will be honored on Friday, March 8, at the Bethlehem Chamber of Commerce's annual dinner.

The dinner will take place at 6:30 p.m. at the Fleet Bank headquarters in the Kiernan Plaza in Albany.

The mistress of ceremonies will be News Channel 13 reporter Benita Zahn.

Jonas, owner of the Garden Shoppe in Glenmont, was nominated for his dedication to the Arboretum built at Bethlehem Central High School over the past few years.

He not only donated many of the trees that were planted by students, but he also helped design and plan the project.

Cushing, director of marketing for the Capital District Physicians Health Plan, is an originator of Bethlehem Youth Court and has donated an extraordinary amount of time to the Bethlehem Soccer Club, the Bethlehem Basketball Club and the Bethlehem Networks Project.

Rick and Vicki Bylsma, longtime residents of Bethlehem, conceived and constructed much of the Project Adventure course.

Vicki Bylsma is a physical education teacher in the Bethlehem Central School District.

Tickets to the dinner are \$38 each and must be purchased in advance.

For information, contact the chamber at 439-0512.



Vicki and Rick Bylsma



Jerry Jonas



William Cushing

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Bill the Magic Guy to perform daring feats

Bill the Magic Guy is coming to the library to perform some daring feats for grades-four and up.

The School's Out, Library's In vacation program will be on Friday, Feb. 23, from 2 to 3:30 p.m. Be ready to learn a trick to take home

inserted in the back pocket of the fiction books, we are now including these cards for non-fiction as well.

Use them to help make your selections and leave a note for the next reader.

Barbara Vink

Lent services to begin at Bethlehem church

The Bethlehem Lutheran Church on Elm Avenue in Delmar will hold the first of six consecutive Wednesday evening Lenten services on Ash Wednesday, Feb. 21, at 7:30 p.m.

The services, which continue through March 27, will focus on "The Words of Christ on the Cross."

For information, call 439-4328.

Mothers' Time Out to meet Monday

Mothers' Time Out, a Christian support group for mothers of preschoolers, will meet on Monday, Feb. 26, at the Delmar Reformed Church on Delaware Avenue in Delmar.

The program will include a craft session. For information, call 439-9929.

Lifelong learners slate four courses

The sixth semester of the Bethlehem Humanities Institute for Lifelong Learning will offer four courses beginning Monday, March 11.

The courses, all taught by professors from the University at Albany, are:

- Short Works of English Literature of the Victorian Era, taught by Randall Craig (Mondays).

- English History from 1850 to the Present — Industrialization to Urbanization, taught by Donald Birn (Tuesdays).

- The Symphony and a Survey of Symphonic Music, taught by Randy Ellis (Wednesdays).

- World Cities, taught by Ray Bromley (Thursdays).

Classes meet once a week, from 10 a.m. to noon, for seven to eight weeks. Monday and Tuesday classes meet in Bethlehem town hall, 445 Delaware Ave.; and Wednesday and Thursday classes meet in Bethlehem Lutheran Church, 85 Elm Ave.

Tuition is \$30 per course for Bethlehem Central School District residents, and \$35 for non-BCSD-residents.

For information about registration or a catalog describing the courses, contact Fred and Helen Adler at 439-9661.

Youth services provide opportunities to grow

"Young People" is the special designation the library assigns to middle-school age children in grades-five through eight. The youth services department directs much of its expertise to the needs and interests of this bridge-group between young children and adults.



Programming for young people is a challenge in that it competes with the increasing demands of homework and extracurricular activities. "What works" falls roughly into three categories: collecting, hands-on workshops and storytelling.

In the past, presentations by a baseball card collector and a cartoonist have met with great success.

"Charlie's Cards" will return to the library in March. A four week storytelling workshop will be offered again this summer. "Not for the Faint of Heart," the library's annual Halloween offering, gives youngsters a chance to take the microphone and, with a backdrop of low lights, eerie music, cider and doughnuts, top each other's ghost stories.

Programs like these appeal to a growing sense of sophistication as much as the refreshments appeal to growing appetites.

Youth services also offers informational programs by outside experts on topics of interest. A recent program on physical changes at adolescence, presented by a nurse practitioner, was so heavily registered that a second

session had to be scheduled.

Young people can also volunteer their services. Sixth-graders and up from the Bethlehem area cover the summer reading club desk and work with younger children.

This program maintains the library's profile as a viable resource.

Youth services offers help to middle schoolers beginning to learn the basic techniques of research. Most in this group are already proficient on computers, and know how to access electronic research tools including the Infotrac.

Youth services librarians help students interpret their computer searches. Students also learn to use an index, find and cite print sources, clarify a question and narrow a topic.

Lisa Bouchard, who has worked with this age group for eight years, finds that young people are coming to the library at higher reading levels, prepared to read more sophisticated fiction, ready to relate to society, work and ideas.

These youngsters are openly enthusiastic about exploring and questioning their world. "They still like to talk to adults," says Bouchard, and are still willing to ask for and discuss a good book.

Louise Grieco

Local artist displaying works at town library

Delmar artist Carol Schlageter's watercolors are currently on display at the Bethlehem Public Library at 451 Delaware Ave. in Delmar.

"Home and Away" is the theme of the 26-piece show, which includes local scenes as well as paintings of Cape Cod, Maine and Paris.

Schlageter is a member of the Bethlehem Art Association and the Colonie Art League.

For information, call 439-1810.

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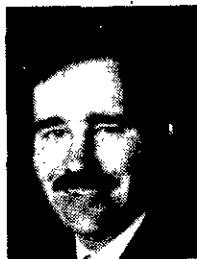


*Tips to help you turn
'sense' into dollars*

Taxing loopholes can be avoided with careful planning

By Mark Bryant

Over the years, you have wisely invested in a retirement savings program. The government provides the ultimate incentive by allowing you to make tax-deductible contributions to IRAs, 401(k)s, TSAs, and all company pension plans.



Bryant

But the government can get the ultimate revenge by heavily taxing these assets when you die. As much as 80 percent can end up in the government's hands without proper planning.

People view these plans as a way to defer paying taxes well into their retirement years. As pension plans have evolved through the years, more people are faced with large accumulated pots of money in their retirement plans which, when they retire, they have the option to manage on their own in a personal IRA rollover account.

Those who have a fairly substantial net worth along with a large tax-deferred retirement plan could be in for a shock when they put pencil to paper and figure out the effect of dying

prematurely on these tax-deferred plans.

A married couple can pass the proceeds to each other without incurring any estate or income tax. But the surviving spouse's estate and heirs can get the quadruple whammy. When proceeds pass to children, they will be required to pay state and federal income tax along with the possibility of estate and excise tax.

Take the example of Dr. Johnson, a retired physician who left his pension plan assets to his wife when he died. Several years later, his wife passed away, and the \$2 million in the plan was to be passed on to their children. However, their estate plan had been completed several years ago, before these new taxes and penalties were introduced.

Here is a summary of the taxes owed on the \$2 million after Mrs. Johnson's death: estate tax — \$1,009,665; income tax — \$376,327; and excise tax — 164,246, for a total of \$449,762, a taxation level of 78 percent.

If you begin removing money earlier than the required age of 70-and-a-half, you will stretch the tax out over more years. You could consider a gifting program to children or charity for those withdrawals.

The use of an irrevocable life insurance trust fits the needs of many with this problem. A trust owns a life insurance policy which pays a death benefit at the second death of a couple, when the taxes are due. The heirs of the estate can use these proceeds, which are income and estate tax-free, to pay off the income and estate taxes due.

By taking distributions from tax-deferred retirement accounts earlier than the required distribution age of 70-and-a-half, people can contribute enough to the trust to cover the cost of the premiums.

There are solutions, some of which are technical, some quite simple, but if you see these types of assets accumulating in

your estate, make plans to address possible tax problems. Why let Uncle Sam be the main beneficiary of your hard work and savings, when steps can be taken to reduce this taxing problem?

Mark Bryant is the co-owner of Bryant Asset Protection in Slingerlands.

CPAs: Boomers must begin saving

If you are from the baby boomer generation — one of the 76 million Americans born between 1946 and 1964 — the New York State Society of CPAs recommends you develop a strategy to accommodate your retirement needs.

Social Security

Contrary to what many Americans think, some experts believe that baby boomers can rely on Social Security benefits when they retire. The amount of your Social Security benefit depends on how much you earn during your career. For an estimate of your future benefits, call the Social Security Administration at 800-772-1213 and request a Personal Earnings and Benefit Estimate Statement.

Generally, the more you earn, the more you can collect. However, baby boomers should sup-

plement their benefits with other sources of income to help maintain their pre-retirement lifestyle.

Pensions

Another traditional source of retirement income is pension plans. While pensions are a helpful tool in retirement planning, as a result of job-hopping and corporate downsizing, some people may not qualify for a generous pension. If you are entitled to retirement benefits from a current or former employer, you should determine exactly how much you will receive during your retirement years and plan accordingly.

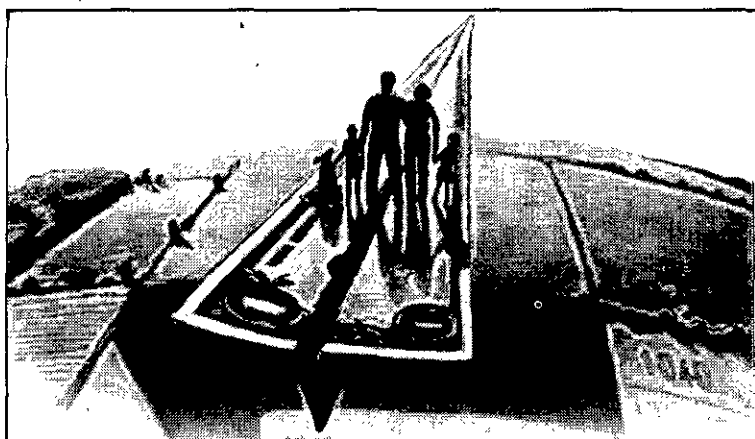
Closing the Gap

You will need about 70 percent to 90 percent of your pre-retirement income to live comfortably during retirement.

Currently, Social Security pays the average retiree only about 40 percent of pre-retirement earnings. You must make up the difference.

Be sure to take advantage of 401(k) plans or any other employer-sponsored tax-deferred retirement plans. These plans allow you to invest pre-tax money for retirement directly from your paycheck. Some companies match a portion of your 401(k) contributions.

Tax-deferred annuities also help to build retirement savings. An annuity pays a regular income during retirement in return for premiums that you pay during an accumulation period. Your annuity is tax-deferred until you withdraw your savings, just as with an IRA or Keogh. However, contributions are not tax-deductible.



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With an eye on potential tax reform, you may have put many of your investment decisions on hold. But don't wait too long. Several valuable year-end strategies can help reduce your 1996 tax bill.

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- Important tax deadlines

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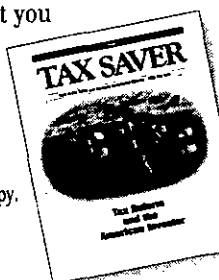
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Planning should start early to avoid loan commitment

Financing a child's education is a long-term goal

Thanks to some possible "freeing up" of federal funds, American students may soon find it easier to qualify for student loans.

That's good news for those who otherwise couldn't afford it. But, don't let the borrowed money entice you into the dangerous buy now-pay later attitude. After all, loans add up and can put families as well as students in a difficult financial situation for years after graduation.

Besides shopping for value, part of making the most of your education dollars is planning ahead for the big tuition bill. And today is not too early to begin.

A recent study by the American Council on Education found that although last year's class of 14.2 million students was the largest ever, colleges, facing almost unprecedented budgetary woes, have been forced to cut spending and raise tuition. In many states, education costs have outpaced the rate of inflation.

In California, for example, Governor Pete Wilson recently called for a 40 percent increase in tuition for state-funded colleges and universities. Of course, not every state is calling for such drastic increases; however, most experts believe that the situation is going to get a lot worse before it gets better.

Such grim statistics have made careful planning and investing for college more important than ever. Parents can afford to send their kids to college if they start early. At the current rate, a four-year college degree — including books, tuition and expenses — could cost over \$75,000 by the year 2008. Late-night cramming — in a budgetary sense — won't work well for most American families.

Still, the benefits of a degree are well-chronicled. The "Digest of Education Statistics" reports, information adjusted for inflation, that persons with a college education earn an average median income that's over 35 percent more than those who have completed only high school.

But such an advantage doesn't come cheaply.

Establishing a financial plan early — perhaps even before kids are born — enables parents to take advantage of the longer time window. The longer the

window, the more investment strategies you can employ. For example, growth-oriented investments may provide maximum opportunity for the long-term, but they may be too volatile to consider just before your child starts high school. So, by waiting, you are in effect minimizing growth potential and narrowing your investment options.

Unquestionably, time is an

investor's greatest ally because it allows your money to compound. If you invest early, it may mean less money out of your pocket as your interest and/or dividends have more opportunity to accumulate. And, by planning ahead, you can make smaller, regular contributions as opposed to paying the "big bill" all at once.

Of course, for parents with high-school kids, planning ahead

is a disappearing option. In this instance, college loans, grants, scholarships and other forms of financial aid may make college more affordable. If additional loan funds are "freed," as some members of Congress predict, college loans may become more readily available to all Americans. However, loans, if they do become more available, may not be the best option unless one is prepared to pay for them for up

to 10 years after graduation.

For most, the best strategy of all is saving and investing in advance.

Obviously, you can't control the escalating costs, but you can take control of your own budget. Take advantage of the time you do have before that freshman year arrives.

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Women need to begin financial planning

By Stephen D. Bellacqua

Today's women are becoming pro-active in planning their financial futures. Because of the myriad of priorities competing for their attention and energy, women have historically found it difficult to find time for personal financial planning. That is changing as more and more women recognize the need or find themselves in circumstances which force the issue.

This change is important because it's estimated that 80 to 90 percent of women will have to take charge of their own finances at some point in their lives. Often divorce or the death of a spouse requires women to assume responsibility for their own financial future. These are difficult times to make decisions which are likely to be critical to their financial well-being.

Therefore, it is essential that women learn about investments, seek professional help and start a financial plan before they find themselves enmeshed in an emotional or domestic upheaval. The need to be knowledgeable is no less critical for the many more women who are choosing to remain single, career-oriented professionals and those who are returning to professional careers



Stephen Bellacqua as the nest empties.

There are shocking statistics from the U.S. Bureau of Census, Business & Professional Women's Foundation and the National Center for Health Statistics that show 80 percent of retired women have no pension benefits, and 80 percent of widows, now living in poverty were not poor before the death of their husbands. They also indicate that women are marrying later in life, female-headed families have increased 125 percent since 1960 and 15 percent of U. S. households are women living alone vs. only 8.7 percent in 1960.

However, a 1993 survey

commissioned by Oppenheimer Management Corp. in conjunction with Money Magazine also found that 90 percent of women do not believe that investing is only a man's job and that 88 percent believe that they can invest wisely.

Unfortunately the survey also noted that only 52 percent of women are very interested in learning more about investing. That means that almost half of the women in the country may not have the knowledge necessary to meet their future financial needs and objectives. Although the trend is changing,

The most important thing is to simply get started.

Bridget Macaskill

financial advisers need to place more emphasis on the process of educating women, and more women need to take advantage of various opportunities to learn about money management.

"Financial subjects are no more complicated than other things women handle everyday, such as decisions in the work place, nutrition, scheduling, health care, and the emotional well-being of our families," said Bridget Macaskill, chief executive officer of Oppenheimer Management Corp., one of the

nation's leading mutual fund firms. "The most important thing is to simply get started.

What can women do? In addition to educating themselves whenever the opportunity presents itself, I recommend that women take the following action to gain control of their financial futures:

- Determine financial goals and resources, keeping in mind that goals should be assigned time frames and a cost in today's dollars. Those two things bring the goals into focus.

- Seek help from a professional to create a financial plan. Financial well-being deserves the same attention as physical well-being. In both instances self-diagnosis often has poor results.

- Implement the plan quickly and stick to it. Time is a key ally in the financial planning process, and the discipline to "stay the course" makes achieving the objectives more realistic.

- Pay yourself first. Whether through payroll deduction into a 401K Retirement Plan at work or a systematic investment plan for educational funding for children, the first check written should work to ensure a more secure financial future.

Stephen D. Bellacqua is a financial adviser with Reichenenthal, Family & Agel, Inc., registered investment advisers in Colonie.

Casualty loss might mean tax deduction

Have you ever awoke on Nov. 1 to find that some local ghosts and goblins have wreaked Halloween havoc on your property?

The New York State Society of CPAs points out that the damage, destruction or losses you incur as a result of an identifiable event that is sudden, unexpected, or unusual are deemed "casualty losses" by the Internal Revenue Service and might be tax deductible.

It is not necessary that the destruction totally destroy a home or other property. Partial damage to property is also considered a casualty. However, you cannot claim a casualty loss deduction if it occurs over a period of time, such as damage caused by termites or aging.

Your casualty loss is the lesser of two amounts: the decrease in the property's fair-market value as a result of the casualty, or the adjusted basis of the property immediately before the casualty.

The fair-market value is the amount a willing buyer would pay to purchase the property on the open market without any obligation to buy it. Adjusted basis refers to what you originally paid for the property plus the cost of any improvements.

Once you calculate the amount of loss incurred, reduce it by the proceeds of any insurance reimbursements you receive or expect to receive.

You may not claim a casualty loss deduction if the loss is covered by insurance and you choose not to file a claim — even if you fail to submit a claim for fear the insurer will cancel coverage or increase your premiums.

Once you determine the unreimbursed amount of your casualty loss, subtract \$100 for each loss during the year. If several losses incurred as a result of the same event, only one \$100 reduction applies.

Keep in mind, you may deduct losses only to the extent that they exceed 10 percent of your adjusted gross income (AGI). For example, if your AGI is \$40,000, your loss must exceed \$4,000 before you can claim a deduction.

You would compute the amount of your loss on Form 4684, Casualties and Thefts, and transfer the deductible amount to Schedule A.

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Retirement options provide much food for thought

By John P. McKenna

After working for many years most people look forward to the day when they can begin to collect the pension benefits they have anticipated for so long. But as that day approaches they face difficult decisions that will determine just how much income they will have for those "golden years." They have to decide which retirement plan option to take.

In the typical defined benefits retirement system or pension plan the retiree has to make an irrevocable selection between collecting maximum pension benefits, with no survivor benefits, or reduced lifetime pension benefits that will provide for a survivor. If we could only see into the future, this would be an easy decision. Lacking that ability, the retiree faces a potentially costly decision.

To make an informed decision, you need to start with a few basic questions. Do you have a spouse (or other dependent) to provide for? How much older or younger than you is that spouse? How much will be needed to live



John McKenna

on while the two of you are living — after one of you passes away? How much will you have in accumulated liquid assets at the time of retirement? How much "permanent" life insurance do you have in place? Are you and your spouse relatively healthy?

In choosing the survivor's benefit, the retiree needs to recognize that he or she loses a tremendous amount of control, and effectively, buys decreasing term life insurance from the pension plan. Let's say, for instance, the retiree is the

husband and he chooses a survivor benefit that results in a 15 or 20 percent reduction in monthly retirement benefit. Even if his wife dies before him, he will continue to receive the reduced benefit and has effectively disinherited their children because generally he cannot change his option once he receives his first benefit check.

Let's look at one scenario. Let's assume the husband retires at age 62 after 30 years with the employer. In this case,

Understand that the right choice for each retiree depends upon that person's personal situation.

he is eligible for a maximum benefit of \$3,000 a month, but he chooses a survivor option that results in a reduction of the monthly benefit to \$2,400. That means the retiree gives up \$7,200 at year. If he then lives to age 85, he will have given up 4165,000 and if his spouse should die before him, he will have given up all that income for nothing.

Understand that the right choice for each retiree depends upon that person's personal situation and, for some retirees a survivor benefit option is the right selection.

On the other hand, it is important to understand that you and your family may well be able to benefit from a retirement program that intelligently integrates your maximum pension benefit with your accumulated assets and the

projected proceeds from your life insurance.

Such a "Pension Maximization" plan can provide much more comfortable retirement years for you and your spouse and still leave assets to pass on to children. It's something you should carefully consider before making that pension option decision.

John McKenna is a financial services professional with the Griffin Financial Group, Ltd. in Colonie.

Avoid tax-time panic this year

You can avoid tax-time panic, if you collect and organize the information for your 1995 return now. The New York State Society of CPAs points out that proper planning can help to avoid last-minute mistakes and possible penalties.

Organize your income statements, including W-2 forms and 1099 forms as well as bank and credit card statements, canceled checks, and documentation for other sources of income, such as pension benefits, tips and alimony.

You can make tax filing less frustrating. To learn more about financial recordkeeping, send a self-addressed, stamped business-size envelope to: Brochure - Filing Tips, The New York State Society of CPAs, 530 Fifth Ave., New York, N.Y. 10036-5101.

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Helpful hints on how to go about it

Invest now for your retirement

By Scott S. Griffin

Is saving for retirement always put off until the next month? The scenario is, next month is here. It is time to take action. Americans will have less income to retire on. It will be worse for individuals with no pensions, single people and even middle income families.

With health care and education costs rising faster than inflation, the investment time must be now. Not to mention increasing life expectancy, Americans will need to save for a retirement that may last 25 percent longer.

Americans have having fewer children today than the previous generations before them. At the end of World War II, 42 people were working for every one on Social Security. Today, only three people are working for one on Social Security. In 10 years when baby boomers are retired, only two people will be working for every one receiving Social Security (Social Security Report April 1993.)

One way of saving and keeping more of what you earn is to take full advantage of company retirement plans. This money is deducted from your

pay before taxes. You can also invest in tax free and tax deferred instruments.

The difference between the two is that while investing in tax free you most likely take the income of the investment and use it, and this income is tax free.

To take full advantage of the tax-free income, some of the instruments include state or municipal tax-free bonds or state tax-free mutual funds.

With tax-deferred, you invest in a product and let the income grow and compound, then at the point when you withdraw the money it is taxed at your tax rate in the future, which should be less than it is now, for most individuals. There are advantages and disadvantages to both.

There are many ways to invest in both areas. To take full advantage of the tax-free income, some of the instruments include, state or municipal tax-free bonds or state tax-free mutual funds.

Being a resident of the same state as where the bond was issued or the state specific mutual fund gives you federal and state tax free income. After investing in your company 401k or equivalent, you might want to take advantage of tax-deferred variable annuities.

The biggest advantage to variable annuities is the deferral of taxes. All your money is compounding and not being lost to taxes. It grows at a much faster rate when you're not deducting money out each year to pay taxes on the money you've made. With most annuities there is no restriction as to the amount of money you invest, as with company 401's and retirement plans similar to that. Variable Annuities are usually a long-term investment.

Investment return and principal value could fluctuate so that your shares, when redeemed, may be worth more or less than the original cost. As with any investment there could be risks and restrictions and you should see an investment consultant before investing.

Scott S. Griffin is with Securities America Inc. of Delmar.

Global investing in the '90s

By John P. Hastings

Many financial publications carry articles about investment opportunities beyond the United States. They talk about a "whole other world" of investing and what many American investors may be missing. While you must carefully choose the foreign markets in which you'd like to invest, the number of variety of options may surprise you.

Global investing can offer several advantages: diversification to your portfolio. Owning stocks from other countries can lower your vulnerability to one market's fluctuations. Plus, according to research from Morgan Stanley Capital International, more than 60 percent of the world's investment opportunities lie outside the United States. This means investment globally can provide a number of additional way to help you diversify internationally.

More access to "blue chip" stocks. Many of the world's largest corporations have headquarters in other countries. According to the research, industries that can claim several, foreign-based leaders include banking, electronics, insurance and engineering. While past performance cannot guarantee future results, information in the *Wall Street Journal* noted that the world's top five stock markets have yielded annual total returns in the 13 to 16 percent range. They also reported that U.S. stocks had yielded only about 10.6 percent in the 1992.

The most popular ways to invest internationally are by purchasing American Depositary Receipts (ADS) and in mutual funds that specialize in foreign companies. International Funds, which specialize in foreign stocks, are perhaps the easiest and most economical way to invest internationally.

Global Investing can be an exciting and beneficial strategy, but don't just do it for the sake of doing it. Work with an investment professional to determine if and how certain foreign investments will best match your financial objectives.

John P. Hastings is an associate vice president with A.G. Edwards & Sons Inc., New Karner Road, Albany.

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Look for integrity when choosing investment advisers

Integrity. Intelligence. Energy.

Warren Buffett uses these three simple factors to evaluate people. Individual investors may want to follow the advice of this billionaire investor.

If you're looking for a financial professional, look for someone with these three qualities, the most important of which is integrity.

The world is filled with intelligent, energetic people. But if you can find an intelligent, energetic financial professional who performs his or her role with integrity, you will do well.

To identify integrity in a financial professional, ask yourself the following questions:

- Does the candidate ask questions and take notes? No one can properly advise you unless he or she knows about you. Your personal data, such as age, marital status and number of dependents, are vital. The more financial data you are willing to share, the more your adviser can help you. For example, your income, liabilities, insurance protection and employment benefits are all part of a financial plan. Is your candidate interested in this information?

- Does the candidate help you define a specific objective? Hundreds of investments are available to satisfy a variety of objectives. A concerned professional must understand how you eventually plan to use the money. He or she needs to know how long it will be invested and whether it will be allowed to compound — these factors will determine its future value. Your attitude toward risk also should be discussed — it sets parameters on your investment choices. All of these factors are part of your investment objective, and your investment representative cannot recommend appropriate investments without this information.

- Does the candidate suggest another meeting after collecting your information? Professionals aren't there just to make a quick sale. They need time to consider your situation, evaluate alternatives and solve problems.

- Does the candidate, after careful study, offer multiple options? Any intelligent, energetic financial professional can recommend an investment. A profes-

sional with integrity will provide you with a number of choices, present the risks and benefits of each, and let you make the final decision when you are ready.

- Does the candidate explain each investment and plan to your satisfaction? Investments can be confusing, but most people can understand them if they are explained properly. In addition, every investment offers

risk and reward, and your financial professional should spend equal time discussing each. If you are told about opportunity for growth and profits, you also should be informed about risks. A true professional will make no promises about the future, but should tell you about an investment's past performance.

Also, the candidate should

openly discuss all costs. Many are straightforward while others are hidden, but they all affect the performance of your investment. Understand these costs, and be sure they are not unreasonable.

If you find a person with these qualities, stick with him or her. Anyone with intelligence and energy can become a top salesman, but it takes integrity to be a true professional.

Peruse the prospectus, a font of factual information

By Cyrus C. Cady

"Read the prospectus carefully before you invest" is the proviso that accompanies mutual fund literature. Prospectuses, although they appear to be very technical, are designed to help you make informed investment decisions. Once you know what to look for, you'll see why the prospectus is your "information superhighway" to understanding your investments.

Q. Why is reading the prospectus so important?

A. Mutual fund prospectuses are legal documents which carry penalties for any false statements or omissions. Prospectuses are required by federal and state securities laws and regulated by a federal agency—the Securities and Exchange Commission (SEC), which requires that prospectuses.

Q. What information should I look for in the prospectus?

A. While all mutual fund prospectuses are similar in format, the information they convey is specific to each fund. You will need to locate the information you need and read it carefully. Here are some tips on what to look for.

- Date. Prospectuses must be updated on an annual basis. Be sure you have the most recent edition. An out-of-date prospectus is invalid and may not include important changes.



Cady

- Investment objective. Every fund has a specific objective. Be sure you invest in a fund that matches your investment goals. The number of years remaining between now and your retirement is key to your investment strategy.

- Performance. Review the financial highlight. This tells you how much you would have earned in capital gains distributions on one share of the fund for each year indicated. It will also show you any increases and decreases in the fund's net asset value (NAV).

Q. What else should I look for?

A. The prospectus also provides information on:

- Fees. Different funds carry different kinds of fees and charges, which are set out and explained in the "fee table."
- Investment policies. This part of the prospectus will tell you the types of securities in which the fund invests, including the kinds of companies it invests in and the quality of the securities that may be held in the fund. Also outlined here are the investment techniques the fund uses in seeking its objective, including restrictions and limitations.

Q. How do I learn about the risks involved?

A. Different funds assume different levels of risk in pursuit of their investment objectives. Be sure that you read the risk section and that you are comfortable with the risks associated with a mutual fund before you invest.

Cyrus C. Cady is a vice president for investments for Dean Witter Reynolds in Albany.

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Put reality first in retirement planning

By David A. Reo

In the future, more of the responsibility for a comfortable retirement will fall on your shoulders. Consider these facts that are drastically changing the way future retirements will be funded:

- Fact: If you expect to make \$50,000 in the year before you retire, you could expect Social Security benefits to replace only 37 percent of that, or just \$18,500 a year.

Social Security was only designed to supplement other retirement income — not be your only resource. In fact, the

average pay out may not even cover your food and housing costs in retirement. And pension experts predict that in the future, the average contributions from Social Security will probably decrease.

- Fact: Currently, pensions make up about 20 percent of the average retiree's income — but that percentage is expected to drop with more and more company pension plans offering less and less.

To save costs, many companies are switching from defined benefit plans, which guarantee fixed payments for life based on years of experience, to defined

contribution plans, placing more of the retirement funding responsibility on employees.

According to Financial World, between 1985 and 1990, more than 60,000 defined-benefit plans were terminated, reducing the percentage of workers covered

course, depends on your lifestyle, but this might be a helpful guideline.

The next step is to assess your current retirement benefits. You can receive a free estimate of your Social Security benefits

Social Security was only designed to supplement other retirement income — not be your only resource.

by these plans from 43 percent in 1979 to 33 percent in 1993.

- Fact: According to the Employee Benefit Research Institute, the average life expectancy today for a person who is 65-years-old is 17.2 years.

Average life expectancies are increasing. Future retirees are more likely to live many years after retirement. Now, more than ever, retirement planning is up to you. To help build a more secure retirement, you need to start planning now.

What can you do?

Even though your pension and Social Security benefits might be less than what you anticipated, a well-thought-out retirement plan can help make up the difference.

The first step is to calculate what your expenses will likely be when you retire. Most retirees have annual expenses of approximately 70 to 80 percent of the income they had before they retired. How much money you spend in retirement, of

by completing the Personal Earnings and Benefit Estimate Statement (to get this form, contact your local Social Security office or call 1-800-772-1213). Also find out from your company how much you can expect from your pension plan after retirement.

Finally, you'll want to assess your current retirement savings and invest them appropriately. Here's where an experienced financial professional can assist you.

Keeping on track

It's helpful to review your retirement goals, at least annually, and make sure that your investments can stay one step ahead of inflation. After all, the goal is to have your investments work for you so that you can relax and enjoy a well-deserved retirement.

David A. Reo operates Reo Financial Services in East Greenbush.

Make the most of retirement income

If you want to make the most of your retirement, you need to make the most of your assets. The New York State Society of CPAs offers the following strategies to help you maximize your retirement income.

- Know how and when to withdraw — After investing many years to build retirement accounts, you should carefully consider how and when to tap into your savings.

As a general rule, CPAs recommend that you should hold off on withdrawing monies that compound tax-deferred. These funds include pensions, profit-sharing plans, Individual Retirement Accounts (IRAs), 401 (k) plans, and tax-deferred annuities. It is more cost effective to use bank savings, stocks, bonds, and mutual funds before invading tax-deferred retirement accounts.

Whether you have a 401 (k), IRA, or company pension plan, you must begin making withdrawals by April 1 following the calendar year in which you reach age 70 1/2. At that time, you must withdraw enough each year to deplete your retirement funds over your life expectancy, or the joint life expectancy of you and your beneficiary. Your IRA custodian can help you to ensure that you comply with federal regulations.

- Monitor your investments — Once you reach retirement age, you should invest more conservatively so you do not erode your retirement fund.

It is wise to shift some of your funds to lower risk, fixed-income vehicles. However, be sure to select vehicles that have varying maturity dates. This will help you maintain the flexibility to deal with changing interest rates. Do not assume you must eliminate all investment risk during retirement. It is still wise to keep a small portion of your savings in common stocks since their growth typically outpaces inflation.

- Turn home equity into income — Most people nearing retirement have substantial equity in their homes. You can gain access to that equity if you sell your residence and move to less-expensive quarters. If you are age 55 prior to the sale of your residence, you may make a one-time election to exclude up to \$125,000 of the gain realized on the sale of your home.

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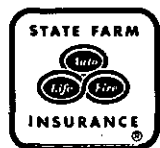
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Keogh plans help self-employed prepare for retirement

Individuals with self-employment income can boost their retirement savings if they establish a Keogh plan. The New York State Society of CPAs explains that Keoghs enable the self-employed to make tax-deductible contributions to a retirement fund. The interest accumulates tax-deferred until the time of withdrawal.

To take a tax deduction this year, you must establish a plan by Dec. 31. However, you have until the due date of your tax return, including extensions, to make deductible contributions.

A Keogh plan must meet specific Internal Revenue Service (IRS) requirements. For example, it should define the eligibility conditions for employee participation. Generally, the IRS requires that you allow all employees to participate in the plan if they are at least age 21 and have a minimum of one year with the company.

You can write your own plan or obtain a IRS approved prototype plan from a sponsoring organization, such as a bank, trade or professional organization, insurance company, and mutual fund. You can then tailor

the plan to meet your specific needs.

There are two types of Keogh plans: defined-contribution and defined-benefit. To help determine the best plan for you, consider your retirement-funding goals, business cash-flow needs, and the extent to which you need or want to shelter taxable income.

Defined-contribution plans are the most common. Under this arrangement, you set aside a specific amount of net earnings tax-free each year. Defined-contribution plans come in two types — profit-sharing and money-purchase.

With a profit-sharing plan, you make contributions to a Keogh for yourself and your employees based on your company's profits. You must have a written formula to allocate profits consistently among all your employees who participate in the plan. With defined contribution plans, contributions can vary from year to year based on your company's profitability.

Money-purchase plans, on the other hand, call for specific contributions. When you establish this type of Keogh, you

decide the percentage of an employee's compensation (including your own) to contribute to the plan each year. In addition, you must contribute to a money-purchase plan whether the company had a profit or loss for the year.

Defined-benefit plans are based on a computation of what is needed to provide a set, definable benefit amount over the lifetime of the plan participants. These plans are subject to minimum funding requirements. The owner must make quarterly installments on the 15th day after the end of each tax quarter (April 15, July 15, Oct. 15 and Jan. 15).

The limits on contributions to a Keogh depend on the type of plan you establish. Annual employer contributions to a money-purchase plan cannot exceed the lesser of \$30,000, or 20 percent of your earned income up to \$150,000. For purposes of computing Keogh limitations, subtract one-half of your self-employment taxes to determine your earned income.

In the case of a profit-sharing plan, your annual employer contribution cannot exceed the lesser of \$30,000, or 13.043

percent of your earned income. If you maintain a combination of the two plans, the maximum combined deductible contributions may not exceed \$30,000, or 25 percent of earned income per year.

The annual amount you can contribute to a defined-benefit plan depends on the amount you need to provide a yearly retirement benefit. The benefit is limited to the lesser of \$118,000, or 100 percent of your earned income, for your highest three

consecutive years. Once the defined-benefit dollar limit reaches \$120,000, it is adjusted for cost-of-living increases.

As with most other retirement plans, you will incur a penalty if you withdraw the funds before age 59 1/2. Also, distributions typically are fully taxable. Before you tap into your retirement account, be sure to contact your financial adviser or CPA to determine how you can make the most of retirement savings.

Save hundreds with shoestring vacations

Summer is almost here! Why not try a vacation on a shoestring budget? Here are a few ideas:

* Make a list of all the things you'll need to bring while on vacation. You'll avoid unnecessary spending and wasting time shopping for "staples."

* Buy traveler's checks. They limit the amount that you spend while away and charge no interest. Leave your credit cards at home to assure an interest-free vacation.

* Call local group memberships such as AAA or AARP for

member discounts and travel specials. Vacation packages may also be available.

* Call any of the chains of all-suite hotels for their prices. Many have extra space, privacy and a kitchenette at the same price as an ordinary hotel room. Some may include extras such as VCRs and theme park tickets.

* For \$15 to \$30 a day you can rent a room, apartment or efficiency unit at 700 college campuses in the U.S. and abroad. Contact H&J Publications, Box 5486, Fullerton, Calif. 92635, or call 1-800-525-6633.

* When calling to make a hotel reservation, call the specific location you want instead of a central reservations number. Some central booking agents are unaware of individual hotel specials and discounts.

* Home swap services enable you to list your house in an international directory. You will receive a copy of the directory to contact homeowners directly and ask them whether they'd be interested in swapping homes for a week or more. Call 1-800-479-6026, ext. 141, for information on national swap services.

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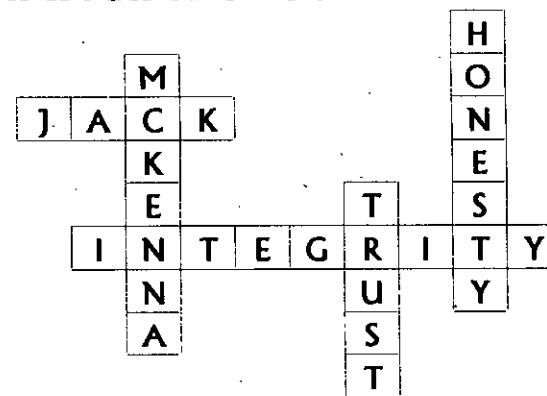
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Edward Jones brokers top national survey

Edward Jones brokers gave the firm a first place rating in a national survey of nine investment companies, according to Jerry Pittz, the Edward Jones investment representative based in Delmar.

Jones received a near-perfect score when it comes to putting clients first and doing what it promises, Pittz noted.

"Although we'd love to take credit for these recent achievements," Pittz said, "we know it really belongs with those who have played the most important roles in making our firm a successful organization — our customers and friends."

This is the fourth year in a row that Edward Jones has ranked either first or second in the survey, conducted every October by Registered Representative magazine.

The survey results, which appear in the December 1995 issue, are based on anonymous telephone interviews with 50 brokers from each company. Brokers rated their firms on such factors as overall ethics, pressure to sell certain products, quote and information systems, and research quality.

In the four umbrella categories of the survey — work environment, support, product and management — Jones scored higher than any other firm. Jones received an "A" letter grade in all sub-categories except research, for which it received a "B". The firm scored especially high in the categories of freedom from pressure to sell certain products and of ethics.

"This survey reflects the opinions of our brokers, the people who are on the front lines dealing with our customers," said John Bachmann, managing principal of the St. Louis based company. "Our investment representatives are members of the community in which they work, so their opinions about our firm are significant. We are very happy that we are providing the support they need."

Edward Jones is one of the largest financial-services firms in the nation with more than 3200 branch offices in 49 states. The firm specializes in investments such as certificates of deposit, taxable and tax-free bonds, stocks and mutual funds, tailored to the needs of individual investors.

The Delmar office of Edward Jones is located in the Main Square Shoppes at 316 Delaware Ave.

Social Security mysteries revealed

One of the great mysteries of personal finance is the way Social Security retirement benefits are calculated. The computation itself is something of a mystery and it's likely that even most members of Congress don't understand it. Here's an abbreviated look at what goes into the often confusing computation.

We will be concentrating on the method of computing retirement benefits in place since 1979. Before then, a different, but equally bizarre, method was used.

The changes were instituted in 1979 to help keep benefits more or less inflation-proof. The computation begins by determining a worker's Average Indexed Monthly Earnings (AIME). The AIME is based on the worker's Social Security wages or earnings from self-employment after 1950, but only up to the Social Security maximum for each year.

The worker's earnings are then "indexed" by adjusting them for the average national

wage increases. The purpose of the indexing is to state the wages in terms of the level of wages in the second year prior to Social Security eligibility. Generally, you are eligible for Social Security at age 62, so we index to the year in which you turn 60.

Now that you have "adjusted" the earnings, you must next determine the average. Begin this process by determining the number of years after 1950 (or turning 21, if later) and when you turn 62. Now subtract five to arrive at the "number of computation base years."

Now, go back to your indexed annual earnings and select the highest earning years until you have enough to equal the "number of computation base years."

For example, you began work at 22 and worked to 62. Your benefits will be computed based on the highest 35 (40-5) years of indexed earnings. Finally, total all the indexed years and divide by the number of months in those years. This is your AIME.

If you thought you're done, guess again. The amount of the Social Security benefit is equal to the Primary Insurance Amount (PIA). In 1994, a worker's PIA equals 90 percent of the first \$422 of AIME, plus 32 percent of the AIME between \$422 and \$2,545 and 15 percent of the AIME over \$2,545. The "bend points" (dollar amounts) are adjusted for national wage changes.

Fortunately, you don't have to do these computations yourself. The Social Security Administration is happy to do it for you. Just get a Form SSA-7004-PC from your local Social Security Office, fill it out and send it in.

In a few weeks, the good folks at Social Security will send you an estimate of your benefit. They will also send you a print-out of your "earnings record," the amount Social Security thinks you made each year.

It pays to check this periodically, say every three years. Mistakes are possible and those mistakes can cost you in Social Security benefits later on.

Know how and when to take your lumps

Those who are about to retire or change jobs, or whose employer is terminating the company retirement plan, may be eligible to receive a "lump sum distribution" as defined in the Internal Revenue Code.

Such a distribution may be substantial and may represent the cornerstone of their retirement security. So it is important

for them to consider their options carefully before making a decision regarding distributions.

Basically, they are faced with two main options. Should they take their distribution and pay taxes now? Should they roll their distribution over into a rollover Individual Retirement Account (IRA)?

If they decide not to roll the distribution over into an IRA rollover account, they will pay taxes in the year they receive the distribution and have the remainder to invest as they please.

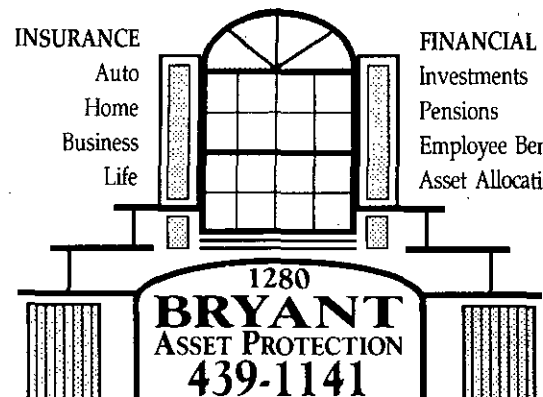
The main benefit of paying taxes on the distribution now is that they may be eligible for special tax treatment of five or 10-year averaging or capital gains treatment and pay a lower tax rate than usual on the distribution. Otherwise, the distributions will be taxed at their ordinary tax rate.

The second option is to roll the distribution over into an IRA rollover account. This alternative ensures that assets will continue to achieve tax deferral and work to provide for their retirement. Under current IRS regulations, an individual need not begin receiving distribution from his/her IRA until reaching age 70 1/2. Here are some rollover facts to keep in mind:

- Only 60 days are allowed from the receipt of a lump sum distribution to rollover all but your after-tax contributions.

- All pre-tax contributions and all earnings from the employer's qualified plan in the future may be rolled over.

- Distributions may be made from an IRA rollover account at any time after age 59 1/2 free of penalty, just like a contributory IRA.



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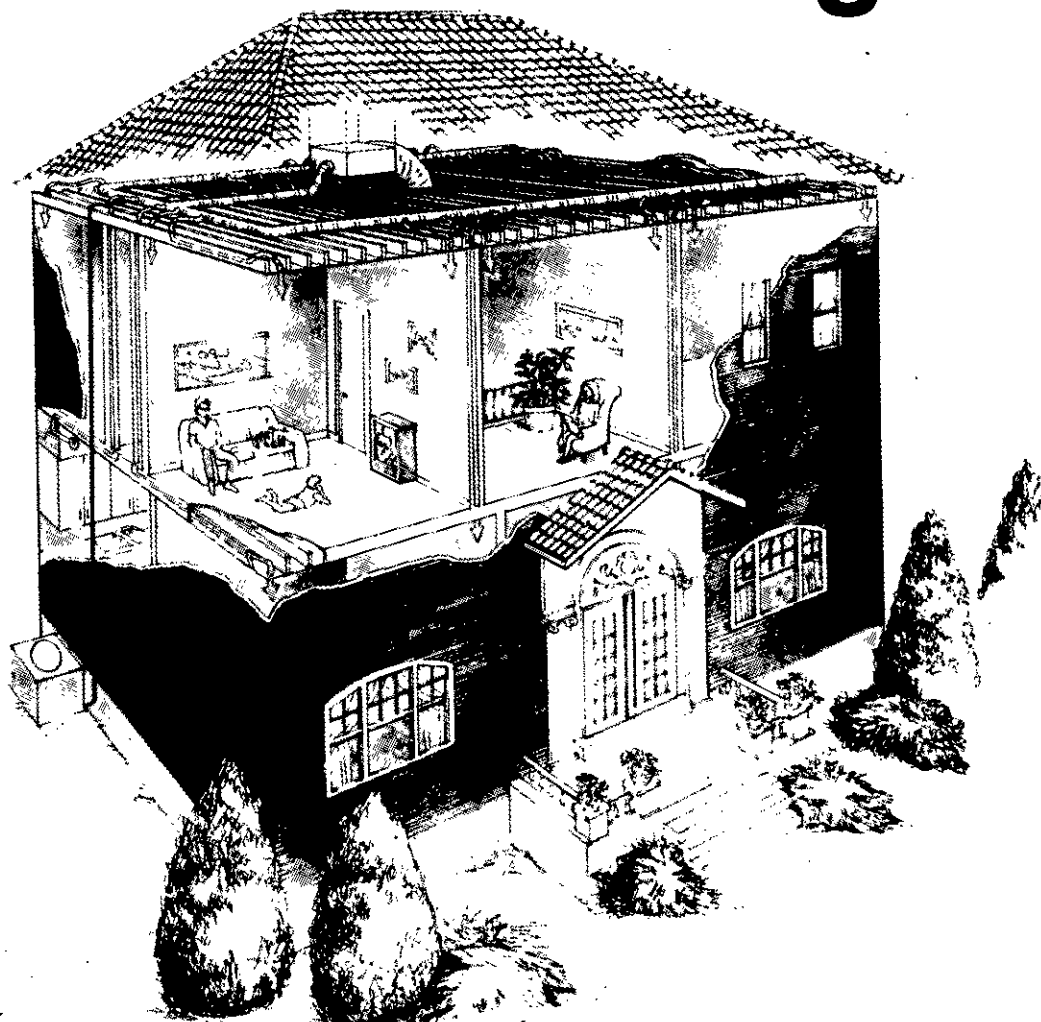


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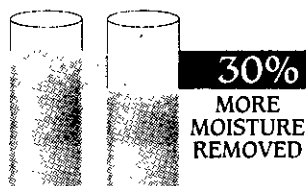


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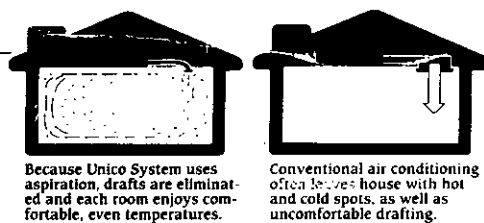
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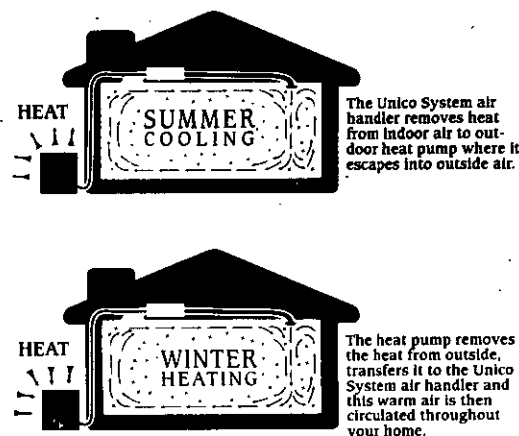
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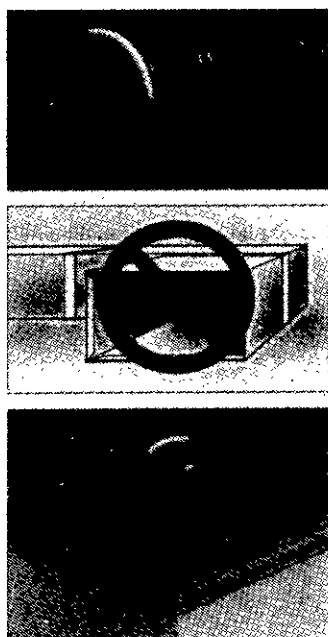
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Don't go it alone when planning for retirement

By Frank E. Kunker
and Jeanette F. Kunker

If you are like many individuals today who are in or near retirement, you welcome the opportunity to do all of the things you've dreamed of doing.

It is becoming increasingly clear that in order to live a comfortable retirement, you not only need to acquire sizeable savings before you retire, but just as important, you will need to carefully manage your savings once you retire. The No. 1 concern for investors in or near retirement is outliving one's assets, not only keeping pace with the increasing cost of living, but also keeping pace with the length of living.

Just consider some of these compelling facts.

- Recent IRS statistics reveal that an individual who retires at 65 today can expect to live until about 85. For a couple both 65, there's a better than 50 percent chance that one or both will survive into their 90's (Source: 1983 Individual Annuity Mortality table "a").

- Inflation at three percent cuts your buying power in half in about 20 years. A retiree who has \$1 million invested at six percent and who dips into principal to maintain a \$60,000 a year inflation adjusted standard of living will see that money run out in 25 years (and that is assuming inflation remains at three percent a year.).

Retirees will probably need more income than they currently estimate. As people get older, they have to spend more money for medical attention to maintain active life styles.

The money we will have available to live out our retirement years has three components: Social Security, pension plans and retirement savings.

Previous generations could rely solely on Social Security payments and employer-sponsored pensions to provide a comfortable retirement. However, Social Security, at the rate it is going, will run out by the year 2030 unless the program is overhauled. And even if Social Security manages to survive, it

will become more of a safety net than a support system.

More and more, companies are moving away from "defined benefit" (a guaranteed pay-out) to "defined contribution" plans where the worker is responsible for his or her own investment strategies and planning and in many cases, his or her funding. And with 401(k) plans, the largest portion of the annual retirement contributions for many workers will come from their salary deduction contributions.

Retirement savings are made up of the money you have set aside on your own during your working years. It includes your IRA's, 401(k) plans, CD's mutual funds, annuities and all other investments you have managed to accumulate.

Of these three sources of retirement income, Social Security, pension or profit plans and retirement savings, you really only have control over one — your retirement savings. Therefore, how you manage your assets, particularly your

retirement savings, will play a crucial role in how comfortable you live out your retirement years.

You must beat inflation in order to maintain a comfortable lifestyle. A mistake many retirees make is being too conservative, putting too much reliance on "safe" investments such as CD's or bonds. They forget that the winds of time erode the buying power of money.

But retirees should be aware that over the past 50 years stocks have provided a better return than bonds. Since 1926, common stocks have gained an average 10.3 percent, compared to long term government bonds averaging five percent per year and Treasury bills averaging 3.7 percent. Inflation has averaged 3.1 percent. Historically, only stocks have beaten inflation on an after-tax basis (note, however, that past performance is not indicative of future results.) Stock investments have to play a role in retirement planning. (Source Morgan Stanley Re-

search 8/2/94)

There are risks involved in investing, but these risks can be manageable, and can be reduced with proper financial planning. There are pitfalls you must avoid: failing to keep up with inflation, good intentions acted upon too late, using yesterday's rules to plan for tomorrow's realities. This can result in a financial shortfall when you are retired and when you can least afford it.

There are new approaches that link the way you invest today with what you will spend tomorrow. An investment professional can show you ways to achieve your retirement savings and retirement goals. Ensuring that your savings will last a lifetime requires care and planning. You may be responsible for managing your retirement, but it does not mean you have to go it alone.

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Sports

Bethlehem boys beat the likes of Albany, Shaker and Burnt Hills

BC swimmers race to 25th consecutive title

The Bethlehem boys swimming and diving team won its 25th consecutive Section II Championship title last Saturday at the W.H. Lynch Middle School pool in Amsterdam.

"They're a great bunch of kids, and we have a lot of very talented swimmers," said coach Ken Neff.

The Eagles scored 160 points to beat sectional rivals Shaker (109), Albany High (71), Burnt Hills (154) and Canajoharie (119).

As in the past, Neff attributed Bethlehem's success to the team's great depth. A swimmer from another team might win a race, but BC has often earned more points by having as many as four of its swimmers among the eight finalists in the event.

Such was the case again this year, although at this meet, the winner, as often as not, was Bethlehem. The Eagles swept all three relays and won four of the eight individual swimming events.

Seven members of the BC team qualified to represent Section II at the New York State Championship meet, which will be held in Buffalo on March 1-2.

Bethlehem set the tone for the day's events by taking first place in the 200-yard medley relay in 1:40.04. Senior **Adriaan Denkers** put forth a valiant effort by staying with Guilderville's **Brian McKenna** in the backstroke leg, while junior **Brian Strickler** took over the lead in the breaststroke.

Junior **Greg Teresi** then widened the gap with a blistering pace in the butterfly and senior **Seth Finley** sprinted to the finish in the freestyle.

BC entered four qualifiers in the finals of the 200-yard freestyle event. Junior **Reid Putnam** earned the first of the four, first place patches he would bring home for his day's work with a time of 1:47.25. Sophomore **Scott Strickler** finished fourth, followed by seniors **Chris Lang** and **Milt Orietas** in sixth and seventh.

Brian Strickler won the 200-yard individual medley event in a time of 1:58.40, breaking the Lynch pool record by more than three seconds and erasing the previous BC school record of 1:59.12, set by **Doug Schulz** in 1984. Sophomore **Steve Corson** took third place.

Guilderville's **Brian Washburn** won the 50-yard freestyle. **Sean Barclay**, a BC junior was seventh in the 50-yard freestyle, followed by Denkers in eighth.

With BC's diving program experiencing a rebuilding year, coach **John Mead** and his young squad could only watch as Shaker's **Kurt Benedict** won his third straight victory in sectional competition. Shaker also took second and fourth places, moving them well up in the overall standings.

When swimming events resumed after the diving competition, McKenna, who was voted the Class A "Outstanding Swimmer" won the 100-yard butterfly in 54.13. BC junior **Greg Teresi** finished fifth.

In one of the day's most exciting races, Putnam touched out Albany High School's outstanding sprinter, **Mike Kinally**, for a victory in the 100-yard freestyle event in 48.51. Barclay was fourth.

Corson, who has not been defeated in the event in dual meet or sectional competition in two years, held off a challenge by Albany High's **Paul Gaffuri** to win the 500-yard freestyle.

Corson's time of 4:56.38 was more than four seconds faster than his previous best performance. Scott Strickler added to Bethlehem's point total with a fourth-place finish.

With "B-C-D" rival Canajoharie favored to win, the 200 freestyle relay event was a race against the clock. Barclay, Brian Strickler, Finley and Putnam prevailed.

Guilderville's McKenna, who erased Neff's 1979 Section II record in the preliminary round of competition, won the 100-yard backstroke.

In a courageous effort, Denkers took second place with a painfully strained shoulder, and Lang was third. Junior **Mike Reiss** finished seventh.

BC placed four qualifiers in the 100-yard breaststroke, which was

won by CBA's **Mike Coley** in 1:00.57. Brian Strickler was second, Finley third, senior **Bill Leary** fifth, and junior **Ben Samelson-Jones**, seventh.

In the final event of the day, Corson, Barclay, Teresi and Putnam put on an impressive show of speed in winning the 400-yard freestyle relay in 3:21.56, faster than top-seeded "B" rival Canajoharie, and four seconds ahead of second-place Albany High.

Representing Bethlehem at the State meet will be Putnam in the 100 and 200 freestyle and the 200 and 400 freestyle relays; Brian Strickler in the 200 IM, breaststroke, medley relay and 200 freestyle relay; Corson in the 200 IM, 500 freestyle and 400 freestyle relay; Finley in the breaststroke, medley relay and 200 free relay; Denkers in the medley relay and backstroke; Barclay in the 200 and 400 freestyle relay; and Teresi in the medley relay and 400 freestyle relay.

"I'm going to have to change my usual pre-States talk about Bethlehem being a big fish in a small pond," Neff said.

"Usually when we go to states, I don't expect us to do very well, but this year we're going there to compete."

RCS good for second

By Danielle Hummel

The Ravena-Coeymans-Selkirk boys basketball team clinched second place in the Colonial Council last week with two league wins.

Last Tuesday, the Indians faced the Knights of Lansingburgh, and breezed to a 73-41 victory. With a 31-21 lead at the half, RCS put the game out of reach in the fourth quarter with a 21-9 run.

Ryan Manning got back on track, leading the team with 14 points. Junior **Rob Nieves** added 12, and senior **Russ Wolfe** pitched in nine.

Last Friday, the Indians faced

the Canonneers of Watervliet in a battle to keep alive their slim hopes of a title this season. RCS jumped out early, outscoring Watervliet 21-8 in the first quarter.

This seemed to set the tone for the rest of the game. Manning again led all scorers with 23 points, while teammate **Brandt Sebring** added 21, including two, three-pointers.

Nieves added 13 points for the Ravena effort.

Jed Sherman came up with some big defensive rebounds that allowed RCS to score on the other end.

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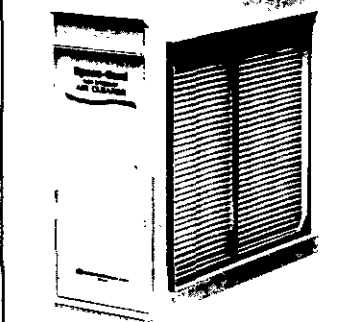
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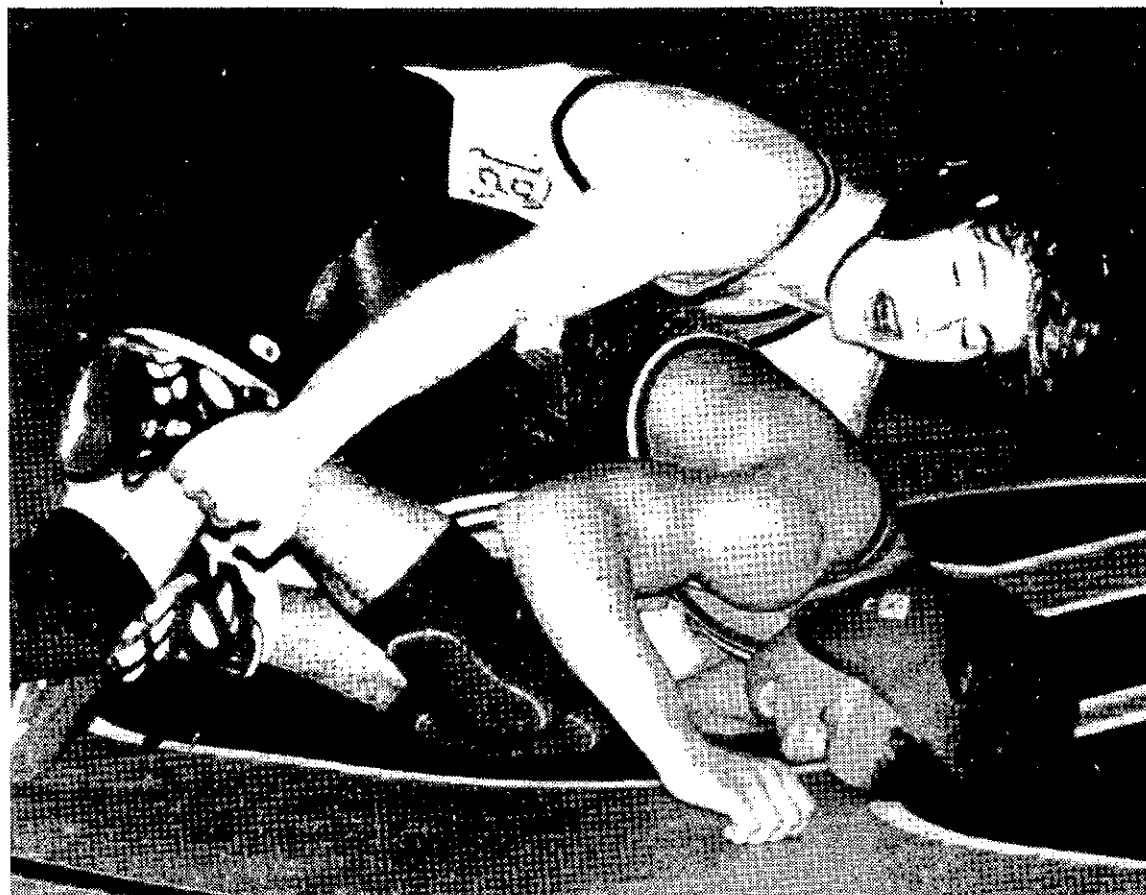
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Eagle in control



Bethlehem junior Matt Wagoner has the upper hand during a recent Suburban Council match. Doug Persons

BC girls win title

By Jennifer Hahn

The Bethlehem girls basketball team captured the Suburban Council gold division championship last week.

The girls finished with a tremendous 16-4 overall record, second only to Shenendehowa in the Suburban Council. The team looks strong going into sectionals, which begin this week.

The team is seeded third after Shenendehowa and Bishop Maginn in Section II. This seed earned them a bye in the first round of sectional play on Friday at home. The girls will play the winner of the Schenectady-Guilderland game this week.

The Eagles finished out their regular season with a convincing 57-47 win over Niskayuna. The Eagles were able to grab an 11-point lead in the first quarter, and Niskayuna was unable to come back.

Senior co-captains Kiley Shortell and Katie Sherwin each scored 12 points for the Eagles. Shortell also had 10 rebounds.

"The team has been working hard," said coach Kim Zornow. "Doing well (in sectionals) is one of our goals, and we will give it our best shot."

Sharks are No. 1

The Bethlehem Sharks continued their winning ways at the Bethlehem Soccer Club's Mostly Off the Wall Tournament in the Under 12A Boys Division.

The team opened with a 2-1 victory vs. Guilderland. A last minute goal resulted in a tough 3-2 loss to the Niskayuna Blazers.

The preliminary round was completed with a 1-1 tie with Clifton Park.

The quarterfinals brought a 4-3 victory over Clifton Park-Club USA. The semifinals vs. Niskayuna Blast was decided at 1-0 during sudden death overtime. The Sharks completed play in the finals against the Blazers with a 2-1 victory.

The day was highlighted by stellar performances in goal by Erik Turner and Mike Nuttall. The offense of Matt Patry, Nitin Roper, Steve Maltzman, Erik Lowery, Steve Hoghe, Dan Dugas, and Pat Dawson created many scoring opportunities.

The defense was led by Andrew Swiatowicz, Tom Stewart, Mike Hoghe and Geoff Bedrosian, who stifled many scoring chances during the course of the tournament.

Cosmos win third straight tournament

The Bethlehem Cosmos Under-10 boys soccer team won its third consecutive tournament, finishing first in the Waterford United Indoor Tournament at Waterford High School.

The tournament was comprised of six area teams and was played in a round-robin format.

The Cosmos defeated Highland in the tournament opener, 4-0. Stephen Strait had two goals, one of which deflected off a Highland defender. Jamie Collins and Luke Sullivan also scored for the Cosmos. Matt Kidd earned the shutout in goal.

"We played well in our first game," said coach Jeff Gonzalez. "However, despite the short field, we weren't passing. All the goals in the first game were unassisted."

In their second game of the tournament, the Cosmos defeated the Schenectady Comets, 6-1. Kidd had a pair of goals — one off a rebound. Sullivan scored off a pass from Kyle Batchelor. Matt Narode scored assisted by Chris McGann. Seth Reinhardt and Strait both had solo goals. David Brewster made several saves in goal.

The Cosmos continued their winning streak defeating Colonie, 4-1. Narode scored three goals, with assists from Strait and McGann. Strait scored the fourth goal off a direct free-kick.

In their fourth game the Cosmos really lit up, shutting out the Broadalbin-Perth Patriots, 10-0. Sullivan had the hat trick, scoring three goals in a row, while Collins had a pair of goals. Goals were also scored by Narode, Strait, Reinhardt and McGann. Phil Kovac had an assist. Brewster earned the shutout in goal.

In the Cosmos' last game of the tournament, they defeated the Waterford Magic 3-0 to finish first. Goals were scored by Brewster, Kovac and Strait. Kidd earned his second shutout of the tournament in goal.

Dolphins do great in Kingston

The Delmar Dolphins headed south to Kingston recently to participate in Lillian's Long Distance Days Lillian's.

The meet turned out to be a battle between the Schenectady Swim Club and the Delmar Dolphins. The top swimmers of each club went head-to-head. Dolphin swimmers broke 25 records during the competition.

Last Saturday, in the 13-14 girls division, Beth Malinowski set a new meet record in winning the 200 individual medley.

On Sunday, in the 11-12 girls division, Becky Corson led her Dolphin teammates by winning the 100 free style, and setting a new meet record. She was second in the 500 freestyle, third in the 100 butterfly and 200 freestyle, and fourth in the 50 free.

Swimming

Teresa Rosetti was second in the 100-free and 100-fly, and fourth in the 200 free.

Melanie Hill won the 200 freestyle, setting another new meet record. She also was third in the 50 free and fourth in the 500 freestyle.

In the 11-12 boys division, Bobby Crow won the 200 breaststroke setting a new meet record. He was second in the 500 free and third in the 100 butterfly.

In the 13-14 girls division, Beth Malinowski won the 100 and 200 freestyle establishing new meet marks. She also was second in the 1,000 freestyle event. Elyse

McDonough won the 50 freestyle and 1,000 freestyle, setting new meet records in these events.

In the 8-and-under girls division, Emily Malinowski set new meet marks winning the 100IM, 50 back and 50 breaststroke. She finished second in the 100 free and 50 butterfly, and was third in the 200 IM.

In the 9-10 boys division, Scott Solomon had third-place finishes in the 50 free, 200 free and 100IM. He also was fourth in the 100 free.

In the 9-10 girls division, Kattie Vanheusen was sixth in the 100IM.

Angela Rosetti had personal bests in the 200 back and 200 free, and was part of the winning relay team of the 400 girls open medley, which set a new meet record.

Also on the relay team were Melanie Hill, Rosetti and Corson.

The Dolphins recorded 29 top-three finishes as they continue to prepare for the upcoming, season-ending Adirondack short course championships to be held at RPI on March 15, 16 and 17.

In Selkirk

The Spotlight is sold at
Andy's Subs, Bonfare,
Deli Plus, 3 Farms, and Stewarts

Star bowlers

The following people earned bowling honors the week of Feb. 4 at Del Lanes:

Women: Susan Newkirk 258; Eleanor Feil 625 triple; Heather Selig 862 four games; and Shirley Kennedy 650 triple.

Junior Classic: Matt Costigan 264 and 915 four games; and Kelly Dunnells 217 and 807 four games.

Majors: Adam Bossard 237 and 586 triple; and Amanda Crewell 191 and 501 triple.

Juniors: Joe Stapleton 231 and 597 triple; Ashley Levine 182 and 535 triple; and Joe Stapleton 231 and 597 triple.

Preps: Matthew Pettit 251 and 479 triple; and Lindsay Dougherty 188 and 456 triple.

Pop Warner to meet

The Bethlehem Pop Warner League will hold its annual meeting on Monday, Feb. 26, at 7 p.m. in the Bethlehem Town Hall.

This is an important meeting, according to league secretary Cheryl Cahill, as all Pop Warner members will have an opportunity to vote on the organization's by-laws.

Immediately following this vote, a new board of directors will be elected.

The Springfield Sportsmen's Show

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Sun. Feb. 25	9am-5pm

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Obituaries

Helen Filkins

Helen Lambert Filkins, 92, of New Scotland Road in New Scotland died Wednesday, Feb. 14, at University Heights Nursing Home in Albany.

Born in Albany, she was a longtime resident of New Scotland.

Mrs. Filkins was a homemaker.

She was a member of the New Salem Reformed Church, New Scotland Senior Citizens and the Nathaniel Blanchard American Legion Post Auxiliary in Delmar.

She was the widow of James H. Filkins.

Survivors include a son, Wilbur Filkins of Tucson, Ariz.; five grandchildren; and two great-grandchildren.

Services were from New Salem Reformed Church.

Burial was in Mt. Pleasant Cemetery in New Salem.

Arrangements were by the Reilly & Son Funeral Home in Voorheesville.

Contributions may be made to the American Cancer Society or New Scotland Senior Citizens.

Lois M. Sheley

Lois M. Sheley, 91, formerly of Delmar, died Thursday, Feb. 15, at Guilderland Center Nursing Home.

Born in Cherry Valley, Ill., she had lived in Delmar for 10 years.

Mrs. Sheley was a former member of the First United Methodist Church in Delmar.

She was the widow of Robert N. Sheley.

Survivors include two daughters, Eunice Spindler of Glenmont and Harriet Kiemle of Greer, S.C.; five grandchildren; and eight grandchildren.

Services were from Delmar Presbyterian Church.

Interment was in Ottawa Hills Memorial Park in Toledo, Ohio.

Arrangements were by the Tebbutt Funeral Home in Delmar.

Contributions may be made to Delmar Presbyterian Church or First United Methodist Church.

Mabel Dagner

Mabel G. Donar Dagner, 90, formerly of Delmar, died Friday, Feb. 16, at the Ann Lee Home in Colonie.

Born in Chazy, Clinton County, she had lived in Delmar for several years.

She was a communicant of the Church of St. Thomas the Apostle in Delmar.

Survivors include her husband, Harry Dagner; a son, Harry Dagner of Schenectady; a daughter, Virginia R. Cronin of Clifton park; seven grandchildren; and four great-grandchildren.

Services were from the Tebbutt Funeral Home in Delmar and the Church of St. Thomas the Apostle.

Arrangements were by Zwack

& Sons in Albany.

Burial was in Memory's Garden in Colonie.

Ernest A. Lawton Jr.

Ernest A. Lawton Jr., 77, of Bridge Street in South Bethlehem, died Sunday, Feb. 11, at Albany Medical Center Hospital.

Born in Selkirk, he had lived in South Bethlehem for the past 35 years.

Mr. Lawton was a heavy equipment operator for the state Thruway Authority for 27 years before retiring in 1981.

He also owned and operated a dairy farm in Selkirk.

Survivors include his wife, Eunice A. Tidd Lawton, and a daughter, Linda E. Lawton of South Bethlehem.

Services were from the Applebee Funeral Home in Delmar.

Contributions may be made to the Bethlehem Volunteer Ambulance Squad, Selkirk 12158, or South Bethlehem United Methodist Church, South Bethlehem 12161.

Karl Joseph Klein

Karl Joseph Klein, 81, of Venice, Fla., a native of Elsmere, died Sunday, Feb. 11, in Venice.

Born in Elsmere, he lived in the Capital District for more than 60 years before moving to Florida.

Mr. Klein was an Army veteran of World War II.

He was a research and development chemist for General Aniline & Film Co. in Rensselaer for more than 37 years before he retired. Mr. Klein held seven U.S. patents. He was one of two American chemists to synthesize and isolate the chemical para-amino-salacic acid, the first chemical known to cure tuberculosis of the lungs.

Survivors include his wife, Erma P. Klein.

Arrangements were by the Farley Funeral Home and Crematory in Venice.

Contributions may be made to the American Cancer Society, Florida Division, Attn: Peter Witherell, 3709 W. Jetton Ave., Tampa, Fla. 33629.

Ruth H. Scott

Ruth H. Scott, 94, died Saturday, Feb. 17, at Good Samaritan Lutheran Home in Delmar.

Born in Pittsford, Monroe County, she had lived on Orchard Street in Delmar for 14 years.

Mrs. Scott was a homemaker.

She was the widow of the Rev. Ernest F. Scott.

Survivors include a son, the Rev. Keith Scott of Delmar, and three grandchildren.

Services were from St. Stephen's Episcopal Church in Elsmere.

Arrangements were by the Meyers Funeral Home in Delmar.

Contributions may be made to the Christ Episcopal Church, Main Street, Pittsford, N.Y. 14534.

Ruth Converse Paige

Ruth A. Converse Paige, 99, of Delmar died Saturday, Feb. 17, at Villa Mary Immaculate Nursing Home in Albany.

Born in Oswego, Mrs. Paige was a graduate of Syracuse University. She was a teacher in Clinton for several years before moving to Delmar in 1924.

She was a communicant of the Church of St. Thomas the Apostle in Delmar.

She was the widow of Montfort S. Paige.

Survivors include a daughter, Jeanne P. Adams of Manchester, Conn.; a son, Harry Paige of Potsdam, St. Lawrence County; and six grandchildren.

Services will be at 11 a.m. Thursday, Feb. 22, from the Church of St. Thomas the Apostle. Calling hours will be from 4 to 7 p.m. today at the Applebee Funeral Home on 403 Kenwood Ave. in Delmar.

Interment will be in Calvary Cemetery in Glenmont.

Contributions may be made to the Alzheimer's and Related Disorders Association, Capital District Chapter, 85 Watervliet Ave., Albany 12206 or the American Cancer Society, Albany County Unit, 1450 Western Ave., Albany 12203.

Wayne F. Fry

Wayne F. Fry of Mosher Road in Delmar died Saturday, Feb. 17, at St. Peter's Hospice in Albany.

Born in Bristol, Pa., he had lived in Delmar for 50 years. He was a graduate of Philadelphia College of Textiles. He attended Wharton School, University of Pennsylvania.

Mr. Fry was a Marine Corps veteran of World War II, serving in the European Theater.

He worked for Albany International for 33 years before he retired.

Mr. Fry served as a member of Parsons Child and Family Center board of directors, and also volunteered and worked at Parsons for several years. He was a Paul Harris Fellow of the Menands Rotary Club and a member of the Mendelssohn Club. He was a member and former elder of First Presbyterian Church in Albany.

Survivors include his wife, Doris Hendricks Fry; a son, David W. Fry of Emmaus, Pa.; two daughters, Christine Fry Bode of Fairfield, Conn., and Janet M. Fry of Ann Arbor, Mich.; and three grandchildren.

A memorial service will be at 11 a.m. today, Feb. 21, at First Presbyterian Church on State and Willet streets. Entombment will be in Graceland Cemetery.

Arrangements are by the Tebbutt Funeral Home.

Contributions may be made to

Parsons Child and Family Center, 60 Academy Road, Albany 12208.

Edith Hotaling

Edith Hotaling, 91, of Voorheesville died Tuesday, Feb. 13, at Albany County Nursing Home in Colonie.

Born in Ravena, she moved to Voorheesville in the 1930s.

She was a member of Voorheesville First United Methodist Church and was active in the senior choir for many years. She was a member of the New Scotland Genetaska.

She was the widow of George P. Hotaling.

Survivors include three daughters, Hazel Kurkowski of Oneonta, Edith Zeh of Voorheesville, and Bonnie Mosier of Naples, Fla.; three sons, George H. Hotaling of Jefferson, William Hotaling of Voorheesville and James Hotaling of Liverpool; 18 grandchildren; and five great-grandchildren.

Services will be at 1 p.m. on Saturday, Feb. 24, from the Voorheesville First United Methodist Church.

Arrangements are by the Reilly & Son Funeral Home in Voorheesville.

Contributions may be made to Voorheesville First United Methodist Church Memorial fund.

Sarah D. Bennett

Sarah D. Bennett, 89, of Colonie, a former Delmar resident, died Monday, Feb. 19, at Albany Memorial Hospital.

She was born in Rensselaerville.

Mrs. Bennett worked at her late husband's businesses, W.F. Bennett Plumbing and Heating, W.F. Bennett Gas & Appliances and W.F. Bennett Realty.

She was a member of the Greater Capital Association of Realtors, the Ella Nicholson Fort Orange Chapter 429 Order of the Eastern Star and Pine Grove United Methodist Church in Colonie for the past 66 years.

She was the widow of Walter F. Bennett.

Survivors include a daughter, Marjorie Ann Emerson of Colonie; three grandchildren; and seven great-grandchildren.

Services will be at 2 p.m. today at the Frederick Funeral Home in

Entombment will be in Abbey Chapel of Evergreen Memorial Park in Colonie.

Contributions will be made to the Pine Grove United Methodist Church Memorial Fund, 1580 Central Ave., Colonie 12205.

Glenmont school PTA to hold March craft fair

The Glenmont Elementary School Parent Teacher Association will hold its 15th annual craft fair on Saturday, March 30, from 10 a.m. to 4 p.m. at the school on Route 9W in Glenmont.

Over 80 crafters from throughout the Northeast will exhibit and sell a wide range of products, including many spring and Easter items.

Admission is free, and refreshments will be available.

For information, contact Sandra Ryther at 475-7568.

Rummage sale set at Slingerlands church

A rummage sale to benefit the Slingerlands Cooperative Nursery School will be held at the Slingerlands Methodist Church on New Scotland Road on Saturday, March 9, from 9 a.m. to 1 p.m.

A "bag sale" of unsold items will begin at 12:30 p.m.

Over 24 families will participate in the event. Sale items will include clothes, toys, books, games, baby items and household goods.

For information, contact Mona Markell at 439-9634.

New Salem firehouse hosting Friday fish fries

The New Salem Fire Department Auxiliary will host fish fry dinners on the following Fridays: Feb. 23, March 8 and 22, and April 5. The meals will run from 4:30 to 7:30 p.m.

Dinners will include fried fish on a roll, french fries, coleslaw and a beverage for \$6. Meals will cost \$5.50 for senior citizens, while children under age 12 can eat for \$3. Clam chowder and dessert can also be purchased for an additional charge of \$1.25 each. Take-outs will also be available.

The firehouse is located on Route 85A in Voorheesville. For information, call 765-2231.

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.

In Memoriam, and Cards of Thanks will also be printed for \$25.

Valentine visitors



Children from Slingerlands Nursery School at Community United Methodist Church, from left, Allysa Knaack, Sasha Siy, Alexander Sypek and Corey Malek, visit with Good Samaritan Home resident Dorothy Atkinson in celebration of Valentine's Day. The children brought cookies and cupcakes and sang songs for all the seniors.

Elaine McLain

Nominations open for 1996 Tulip Queen

The 48th annual Tulip Festival Committee is seeking nominations for the 1996 Tulip Queen and her court.

The nominees should have enthusiasm, civic spirit and leadership skills. In order to be eligible, applicants must be between the ages of 17 and 21 and reside in Albany County between May 1996 and May 1997.

The nominee's name, address, phone number and a letter detailing her qualifications should be sent to the Albany Tulip Festival Committee, c/o the Albany Urban Cultural Park, 25 Quackenbush Square, Albany 12207. The nominator should include his or her name and phone number.

The deadline for applications is Friday, March 22.

Lenten series explores Christ/culture link

The First Reformed Church of Bethlehem, located on Route 9W in Selkirk, will host a Lenten series exploring the relationship between Christ and the American culture. The series will be held Wednesday evenings, beginning Feb. 28 at 6 p.m.

Dr. Kendall Birr, emeritus professor of history of the University of Albany, will provide a historical

overview of the development of Christianity in the United States, giving particular attention to how the church has shaped and been shaped by the American experience.

The evenings will begin with a soup dinner; participants should bring their own sandwiches. Child care will be provided.

For information, call 767-2243.

St. Thomas alumni make Who's Who list

Four local high school students, all graduates of St. Thomas the Apostle School in Delmar, were recently listed in the 1996 edition of *Who's Who Among American High School Students*.

The four listed were Julie

Mazzaferro of Selkirk and Jessica Perazelli of Delmar, both students at the Academy of the Holy Names, and Kate Mahon of Ravena and Christopher Eberhardt of Delmar, both students at Bishop Maginn High School.

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The Spotlight remembers

This week in 1986, these stories were making headlines in *The Spotlight*.

- The Bethlehem town board approved a long-awaited water district extension to 28 residences of Halter Road in Glenmont.

- *The Spotlight* increased its newsstand price from 25 to 35 cents, the first hike in seven years. The adjustment will help fund "complete and current news coverage" of the towns of Bethlehem and New Scotland.

- The longest winning streak in the annals of state scholastic athletics, Bethlehem Central's varsity swim team's mark of 146 consecutive dual meet wins, came to an end at the hands of New Hartford (Oneida County), which was also the last school to beat the BC swim team back in 1977. Top athletes on the 1986 team were Alex Hall, Justin Baird, John McCarthy, Pierre LaBarge, Keith Dix, Chris Drew, George Tanner, Joe Kowalski and Peter Greenwald.

Special on Wmht CHANNEL 17

The Churchills
Wednesday, 8 p.m.

Black Is ... Black Ain't
Thursday, 10 p.m.

A Third Choice
Friday, 10 p.m.

Great Drives: Pacific Coast Highway
Saturday, 8 p.m.

Mobli Masterpiece Theatre: Much Ado About
Nothing
Sunday, 9 p.m.

American Experience: U-2: Spy in the Sky
Monday, 10 p.m.

R.E.M. Rough Cut
Tuesday, 9 p.m.

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Edward and Liesl Gorman

Zwicklbauer, Gorman marry

Liesl Kristin Zwicklbauer, daughter of Mr. and Mrs. Franz Zwicklbauer of Guiderland, and Edward Joseph Gorman, son of Mr. and Mrs. Edward V. Gorman of Bennington, Vt., were married Sept. 2.

The Rev. William Jillinsky performed the ceremony in St. Madeleine, Sophie Church, with the reception following at the Bavarian Chalet, both in Guiderland.

The matron of honor was Marieanne Zwicklbauer, the bride's sister, and bridesmaids were Jessica Zwicklbauer, Mara Zwicklbauer, Joanna Giddon, Susan Hodges and Susan Lee.

The best man was John Lipo-

race, and ushers were Brian Barry, William LaPorte, Christopher Marsh, Todd Raymond, Kevin Wade and Michael Zwicklbauer.

The bride is a graduate of Guiderland Central High School, Lafayette College and Albany Law School. She is employed as an attorney by the Albany firm of Roemer, Mineaux & Wallens.

The groom, a graduate of Syracuse University and Albany Law School, is an attorney with Phelan, Burke & Scolamiero in Guiderland.

After a wedding trip to Bermuda, the couple lives in Guiderland.

Dean's List

The following local college students were recently named to the fall semester dean's lists at their respective schools.

Hamilton College — Matthew Thornton of Delmar.

SUNY Cortland — Thomas Dorgan of Delmar.

SUNY Morrisville — Thomas Dwyer and Thomas Robbins, both of Delmar.

University of Delaware — Amanda Conway, Emily Fireovid, Jennifer Grand, Matthew Kratz and Matthew McGuire, all of Delmar; Jennifer Singerle of Slingerlands; and Carolyn Myers of Selkirk.

University of New Hampshire — Brigid Carroll of Delmar.

Births

St. Peter's Hospital

Girl, Hailey Justice Marini, to Kimberly and Michael Marini, Delmar, Jan. 9.

Boy, Connor James Costello, to Susan and John Costello, Slingerlands, Feb. 5.

Girl, Kelly Collins Furey, to Pat and John Furey, Delmar, Feb. 7.

Boy, Kevin Michael Mahar, to Amy and Timothy Mahar, Delmar, Feb. 7.

Boy, Ethan Joseph Brown, to Kathryn and Stephen Brown, Delmar, Feb. 10.

St. Thomas kids score in area poster contest

Four pupils from St. Thomas the Apostle School in Delmar recently won prizes in the Hudson Valley Auto Club's School Traffic Safety Poster Program.

Eighth-grader Scott Dawson won second place and a \$200 savings bond, second-grader Paul Wells won third place and a \$100 bond, and eighth-graders Jaime Hoose and Allison Kuta earned special awards and were given \$10 checks.

The winners were selected from 640 posters entered in the contest. Pupils in kindergarten through sixth grade made posters displaying the theme "Curb the Urge to Dash Across" or "Use Your Head, Wear a Helmet." Older students created posters around the theme "Drive Safe — Drive Sober" or "See and Be Seen."



Christina and Thomas Hampston

Coolidge, Hampston marry

Christina M. Coolidge, daughter of John and Nina Coolidge of Chazy, Clinton County, and Thomas Forrest Hampston, son of Robert and Andrea Hampston of Voorheesville, were married July 29.

The Rev. Douglas Lucia performed the ceremony in St. John the Baptist Church, with the reception following at the Valcour Conference Center, both in Plattsburgh, Clinton County.

The maid of honor was Jennifer Coolidge, the bride's sister, and bridesmaids were Kimberly Coolidge, the bride's sister, Jill Henderson, Julie Johnson and Deborah Robare.

The best man was Robert Hampston, the groom's father, and

ushers were Edward Hampston, the groom's brother, Charles Sauter, the groom's cousin, David Canter, Andrew Haskin and John Martin.

The bride, a graduate of Clarkson University, is employed as an air quality engineer by American Electric Power in Columbus, Ohio.

The groom is a graduate of Clayton A. Bouton High School and Clarkson University. He is studying for an MBA at Capital University, and is employed as a waste management engineer by American Electric Power in Columbus.

After a wedding trip to St. Lucia, the couple lives in Westerville, Ohio.

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.

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Normanside Country Club, 439-2117. Wedding and Engagement Parties.

Albany Ramada Inn, 1228 Western Ave., 489-2981. Banquet Room up to 300 people. P.S., do it on Sunday and save a lot of \$\$.

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Crafts fair set for Delmar church

The Delmar Full Gospel Church on Elm Avenue in Delmar will host a crafts fair on Saturday, Feb. 24, from 10 a.m. to 4 p.m.

The church's youth group will sell refreshments to benefit its mission trip to Belize. During April, the teen-agers will minister to the poor of this Central American country.

For information, call 438-2783.

Albany Institute showcases masterpieces of print

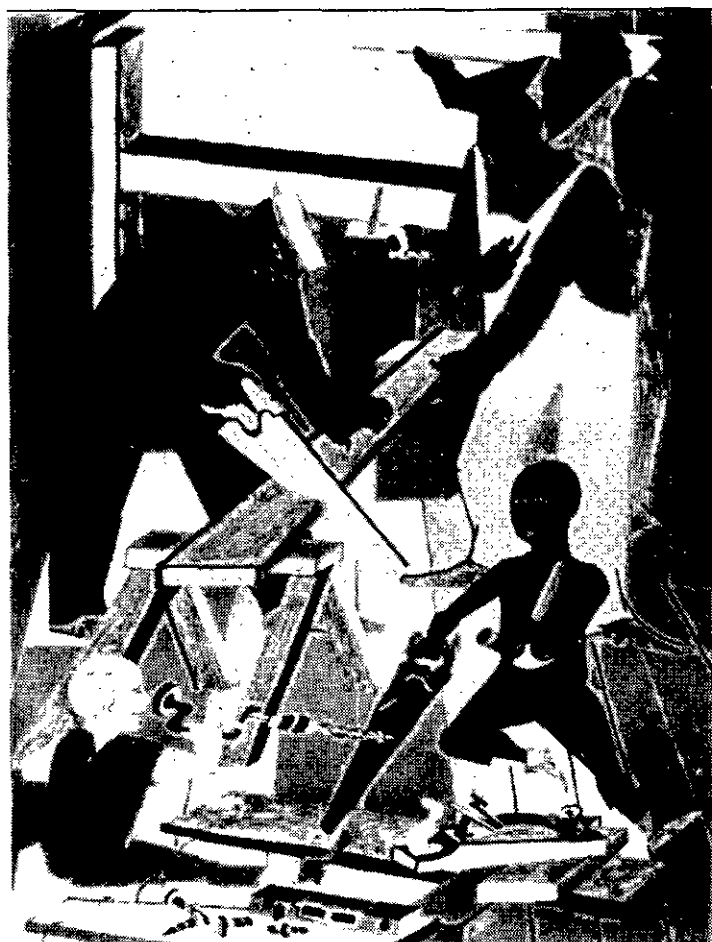
By Katherine McCarthy

Icarus is flying, and girls are playing ball at the Albany Institute of History & Art — on the walls, no less. The famous works by Henri Matisse and Auguste Renoir are part of the "Master Prints from Upstate New York Museums" exhibit at the institute on 125 Washington Ave. in Albany until Feb. 25.

The exhibit showcases nearly 140 well-known European and American artists, dating from the 15th century to the present, and gives an in-depth explanation of prints and the print-making process.

The works on display are original art prints, limited quantity reproductions created on a special printing surface that has been worked by hand. Prints are usually signed by the artist, dated and numbered. They are not posters, which are produced by a photo-mechanical process involving no handwork.

A video presentation details the various types of printmaking techniques, such as relief, intaglio, planography and serigraphy. Magnifying glasses are provided for those who want an up-close view of the printmaking methods used in individual prints.



"Workshop," a 1972 color lithograph by American artist Jacob Lawrence is one of 140 prints on display at the Albany museum.



This Paul Cezanne lithograph, "Les Baigneurs" (The Large Bathers) is part of the "Master Prints from Upstate New York Museums" exhibit at the Albany Institute of History and Art. The show ends Sunday, Feb. 25.

"Master Prints from Upstate New York Museums" is the sixth collaborative effort of six different upstate New York museums. The exhibit is travelling among the museums, and will have been seen by more than 100,000 people by the end of its "tour." The New York State Council on the Arts and the National Endowment for the Arts have provided financial support for planning and implementation of the exhibits, and the presentation at the Albany Institute is sponsored by Philip Morris Companies Inc.

"People are glad to know you can find fine art in upstate New York," said Bea Krauss, assistant director of public relations at the institute. "These are easily recognizable artists, like Currier & Ives, Paul Gauguin, Vincent van Gogh, Roy Lichtenstein. We've had great success with this show, with many visitors coming back to see the prints a second time."

It's easy to see why. Where else would you get the chance to examine Elizabeth Taylor (a la Andy Warhol) under a magnifying glass?

For information about the exhibit, call 463-4478.

SPOTLIGHT ON Family Entertainment

CALENDAR • ARTS & ENTERTAINMENT

Two colleges prepare plays for performance this Friday

Siena College's theater troupe presents Marsha Norman's *Getting Out* Friday (Feb. 23) as the first of six performances over a two-weekend period.

The drama about a young woman's struggle to overcome her violent past is being directed by Patsy Culbert, a member of the Siena College Creative Arts faculty. The play is being produced by Terry Rabine, another member of the faculty who is responsible for producing the season of theater at the Loudonville college.

Meanwhile at the College of Saint Rose in Albany the first of four new playwrights to be presented by the college, will have his play, *Cabin Fever*, produced Friday at 7 p.m.

This single staged reading of the play dealing with two couples on a vacation in an Adirondack cabin is by Robert Tietjen, an Albany teacher of English at the LaSalle School.

Tietjen is completing his master's degree at the college. The reading of his play is the first of four such dramatic readings to be staged by the director of the college drama program, Kenneth Krauss. The other playwrights are also attending St. Rose.

Cabin Fever reveals the hidden fears of the two couples when they are confronted by the fact that their vacation spot is being sold by the owner. Tietjen received his bachelor's degree at Bloomsburg University in Pennsylvania.

Admission is free to the staged reading with no reservations.



Martin P. Kelly

SPOTLIGHT

By Martin P. Kelly

The Siena production of Norman's *Getting Out* concerns itself with the release on parole of a young woman who was convicted of murder. Flashbacks are mingled with current events to show the woman's attempt to distance herself from her violent past.

Getting Out plays through May 2.

Reservations and information available at 783-2527.

Revival of famed mystery drama visits Proctor's Theater Tuesday

The touring production of *An Inspector Calls*, the 50-year-old English mystery-drama, which was revived in elaborate London and New York productions recently plays at Proctor's Theater Tuesday and Wednesday (Feb. 27, 28) in a presentation that duplicates the staging that won it four 1994 Tony Awards.

An Inspector Calls is a morality tale wrapped inside a psychological thriller and detective story. A family celebrating their daughter's engagement is interrupted by a mysterious inspector who is investigating the suicide of another young girl. Did the family play a role in this suicide? That's the mystery.

The scenic effects in this production have captured much of the notice during performances in London and New York. In fact, many of the scenic effects were not available to directors 50 years ago and have now been incorporated into the production.

An Inspector Calls has been hailed as a scenic tour-de-force while on tour.

Information and reservations available at 346-6204.

Acting workshops offered at Theatre Institute in Troy

Openings are still available in a three-night "Creating a Character" workshop and a four-night "On Camera" series of classes that have been added to adult classes offered by the New York State Theatre Institute Theatre Arts School.

David Bunce, a member of NYSTI's professional resident acting company for the past 13 years, will teach "Creating a Character", exploring ways of using character to expand role repertoire and casting opportunities. Bunce hopes to help area actors develop more veracity and flexibility in performance. These three sessions are scheduled from 7 to 10 p.m. Feb. 26, 27 and 28.

Meanwhile, veteran TV actor Steven Fletcher joins Bunce for the four-night TV session. Fletcher will help local actors prepare for the many film, TV and radio opportunities in the Capital area, especially with the commercials and industrial films done in the region. These "On Camera" sessions will be done from 7 to 10 p.m. March 26 through March 29.

There is a fee for these courses. Information is available at 274-3295 or 274-3200.

Around Theaters!

Neil Simon's *Rumors*, at the First United Presbyterian Church on Fifth Avenue dinner theater in Troy through Feb. 24 (274-1707). ... *Life After High School*, Fridays and Saturdays through Feb. 24 at Columbia Civic Players in Ghent (392-6264). ... *Grapes of Wrath*, John Steinbeck's famed novel adapted for stage at Capital Repertory Company in Albany, tonight through March 17 (462-4534).

ARTS and ENTERTAINMENT

THEATER

"JUNK BONDS"

play by Lucy Wang, The Market Theater, 111 North Pearl St., Albany, through Feb. 24, \$18 to \$28, call for times. Information, 462-4534.

"RUMORS"

play by Neil Simon, Roustabouts Playhouse, First United Presbyterian Church, 1915 Fifth Ave., Troy, Feb. 23 and 24, 6:30 p.m., \$19 with dinner. Information, 274-1707.

"THE GRAPES OF WRATH"

adaptation of John Steinbeck's epic, The Market Theater, 111 North Pearl St., Albany, through March 17, \$18. Information, 462-4534.

"WRITE ME A MURDER"

mystery by Frederick Knott, Spa Little Theater, Saratoga State Park, Saratoga Springs, dinner package available at Gideon Putnam Hotel, 8:15 p.m., \$15. Information, 587-4427.

"GETTING OUT"

drama by Marsha Norman, Foy Theatre, Siena College, Route 9, Loudonville, Feb. 23, 24, 29, March 1 and 2, 8 p.m., \$12. Information, 783-2527.

"AN INSPECTOR CALLS"

produced by the Royal National Theatre, Proctor's Theatre, 432 State St., Schenectady, Tuesday, Feb. 27, 8 p.m., \$34.50. Information, 346-1083.

MUSIC

ALLAN ALEXANDER

guitar and lute player, Allegro Cafe, Troy, Saturdays through March 3, 7 to 11 p.m. Information, 271-1942.

MUSIC IN THE CATHEDRAL

Choral Evensongs for Lent, The Choir of St. Paul's Church, Swan and Elk Streets, Albany, Sunday, Feb. 25, 5:15 p.m. Information, 436-0543.

UNIVERSITY SYMPHONIC BAND

directed by Henry Carr, SUNY Albany Performing Arts Center, Main Theatre, 1400 Washington Ave., Albany, Monday, Feb. 26, 8 p.m. Information, 442-3995.

BRASS AND IVORY

popular and classical music on piano and french horn, Barnes and Noble, 20 Wolf Road, Colonie, Friday, Feb. 23, 8 p.m. Information, 459-8183.

SCOTT STOCKMAN

Borders Books and Music, 59 Wolf Road, Colonie, Friday, Feb. 23, 8 p.m. Information, 482-5800.

SONGWRITERS FORUM

with Michael Eck, Mike Pauley, Rob Skane and Carl Smith, Borders Books and Music, 59 Wolf Road, Colonie, Saturday, Feb. 24, 8 p.m. Information, 482-5800.

JOHN HAMMOND

with the Duke Robillard Band, Empire Center at the Egg, Empire State Plaza, Albany, Tuesday, Feb. 27, 7:30 p.m. Information, 473-1845.

BETH LEROY AND PAULA BACHINSKY

Century House, Route 9, Latham, Friday, Feb. 23, 7 to 11 p.m. Information, 785-0834.

THERESA BROADWELL

Century House, Route 9, Latham, Saturday, Feb. 24, 7 to 11 p.m. Information, 785-0834.

DANCE

LES BALLETS JAZZ DE MONTREAL

classical ballet and modern dance, Empire Center at the Egg, Empire State Plaza, Albany, Sunday, Feb. 25, 7 p.m., \$24. Information, 473-1845.

CLASSES

DANCE CLASSES

ongoing, all levels, ballet, jazz and modern, New School of Ballet, 1098 Parkwood Blvd., Schenectady, Mondays to Thursdays and Saturdays. Information, 346-1096.

ART CLASSES

watercolor and oil, beginner and advanced, taught by Kristin Woodward. Information, 783-1828.

MUSEUM ART CLASSES

ongoing, Albany Institute of History & Art, 125 Washington Ave., Albany, \$25. Information, 463-4478.

DANCE CLASSES

winter session of classes, eba Center for Dance and Movement, corner of Lark and Hudson streets, Albany. Information, 465-9916.

FAMILY ENTERTAINMENT

WONDERS OF MAGIC

with magician Jim Snack, Steamer No. 10 Theatre, 500 Western Ave., Albany, Wednesday, Feb. 21, 10 a.m., 1 and 3 p.m. Information, 438-5503.

FILM

SHORT FILMS

variety of "Off Hollywood" films, Professor Java's, 217 Wolf Road, Albany, every Sunday and Monday, 8 p.m., \$5. Information, 453-1000.

LECTURES

"THE IRISH EXPERIENCE"

In depth discussion about Irish immigration and the lives of Irish Americans, Albany Institute of History & Art, 125 Washington Ave., Albany, Sunday, Feb. 25, 2 p.m. Information, 463-4478.

READINGS

"CABIN FEVER"

two-act comedic drama by Robert Tieljen, Saint Rose Campus Theater, 1000 Madison Ave., Albany, Friday, Feb. 23, 7 p.m. Information, 454-5242.

VISUAL ARTS

"PEOPLE AND PLACE"

"People and Place: Changing Land Use and Landscape in Rensselaer County," chronological look at land use in the county, Rensselaer County Historical Society, 59 Second St., Troy, through June. Information, 272-7232.

LYNN PALUMBO

paintings and drawings, Schenectady Museum and Planetarium, Nott Terrace Heights, Schenectady, through Feb. 25. Information, 382-7890.

"SCHOONER AMERICA 1851/1995"

documentation by Joseph Schuyler and Dahl Taylor, Albany Institute of History & Art, 125 Washington Ave., Albany, through March 3. Information, 463-4478.

BURNS STUDIO PHOTOGRAPHS

state-of-the-art photographs from the 1950's, New York State Museum, Albany, through April 1. Information, 474-5877.

"ACTS OF NATURE"

recent print and paintings by Li-Yun Wen, Leslie Urbach Gallery, 23 Monroe St., Albany, through Feb. 23. Information, 462-4775.

"PAPER AND FIRE"

sculpture and assemblages by Stephen Diemann, Upstairs Gallery, 23 Monroe St., Albany, through Feb. 23. Information, 462-4775.

MASTER PRINTS

wide span of printmaker's art, Albany Institute of History & Art, 125 Washington Ave., Albany, through Feb. 25. Information, 463-4478.

TOM BREITENBACH

display of paintings, Dietel Art Gallery, Emma Willard School, Troy, through March 8. Information, 274-4440.

JUDY KATZ

watercolors, Mountaintop Gallery, Main Street, Windham, through March 16. Information, 734-3104.

VIETNAM MEMORIAL GALLERY

featuring "Healing The Wounds of War: A Veteran's Return to Vietnam with His Wife," New York State Vietnam Memorial Gallery, Empire State Plaza, Albany, through April 15. Information, 474-6784.

"ERASTUS CORNING"

photographs and memorabilia of Albany's long-time mayor, Albany Institute of History & Art, 125 Washington Ave., Albany, through July 28. Information, 463-4478.

"STILL LIFE IN THE 90'S"

Canterbury Gallery, 25 Hackett Blvd., Albany, through Feb. 29. Information, 439-2955.

DEREK HAFFAR

various works of art, Columbia Greene Community College, through March 8.

"SPLENDOR IN STONE"

exhibit of rock from the New York State Museum, Nott Memorial, Union College campus, Schenectady, through Feb. 29. Information, 388-6004.

"DREAMS AND REALITY"

acrylic art by Diane Tucker, Crafter Gallery, 429 Broadway, Saratoga, Information, 584-4132.

"LAVE: A KEY TO THE SECRET"

curated by Andrea Nasrallah, Rothbone Gallery, Sage Junior College of Albany, 140 New Scotland Ave., Albany, Feb. 28 through March 31. Information, 445-1778.

Spotlight on Dining

元寶屋 DUMPLING HOUSE

Chinese Restaurant

Specializing in Dumplings, Lunches, Dinners, Cocktails, Mandarin, Szechuan, Hunan & Cantonese.

Eat in or Take Out. Open 7 days a week.

458-7044 or 458-8366

120 Everett Road, Albany • (Near Shaker Road)

BEAT THE FEBRUARY BLUES!



Warm yourself at the Del Mare and sample some of our culinary specialties!

FETTUCINE DANIELLE

Tender baby shrimpsautéed with onions, then tossed in a pink parmigiana cream sauce and served over fettucine.

Served with salad & bread. \$13.50

MAIN SQUARE • 318 DELAWARE AVE., DELMAR, NY • 478-0539



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Our 24th Anniversary

125 Southern Blvd., Albany • 463-3433

OPEN FOR LUNCH

Tues. - Fri. 11:30 - 1:30

Daily Lunch Specials

With One Adult Dinner - One Child 5 and under eats free from special children's menu

Weekly Crossword

"A Little 'Rithmetic"

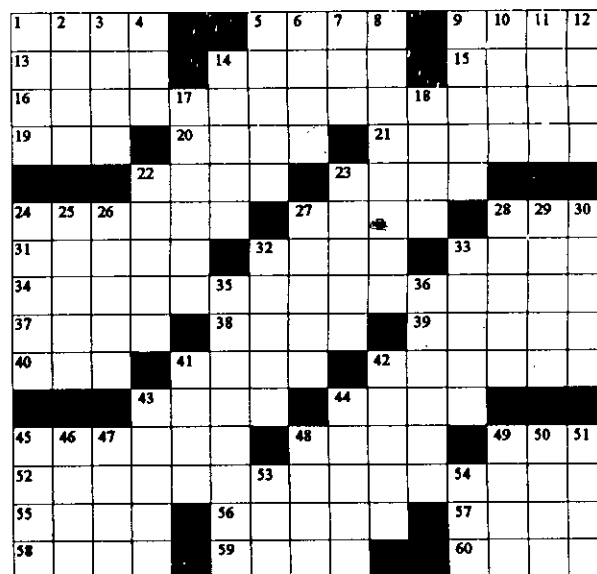
By Gerry Frey

ACROSS

- 1 Virginia dance
- 5 Greek god of war
- 9 Ashen
- 13 Laugh-in's Johnson
- 14 Speak with passion
- 15 Soon
- 16 The answer is 5
- 19 Amer. Stat. Assoc.
- 20 Baseball team
- 21 Gets up
- 22 French WWII town
- 23 Pool pers.
- 24 Attractive women
- 27 Let it stand
- 28 Brother or sister
- 31 Middle east prince
- 32 Petting zoo resident
- 33 Mr. Sandburg
- 34 The answer is 21
- 37 Slow journey
- 38 Actor Tim
- 39 Showers
- 40 NY State City: Abrev.
- 41 Obtains
- 42 Lines of poetry
- 43 Oceans
- 44 Ward off
- 45 Consecrate
- 48 Word before bag or box
- 49 Affectionate letters
- 52 20
- 55 Away from the wind
- 56 Hall of famer Pee Wee
- 57 Division word
- 58 Writing needs
- 59 Marquis de _____
- 60 Horn sound

DOWN

- 1 Pro _____
- 2 Poets' before
- 3 Italy's volcano
- 4 Guided
- 5 Chemical compound
- 6 Took the bus
- 7 Summer in Paris
- 8 Tranquilizers
- 9 Deposit money
- 10 Picnic visitors
- 11 Lerner's partner
- 12 Mr. Slaughter
- 14 Sins
- 17 Hospital worker
- 18 Author Harte
- 22 Trim
- 23 Spirited horse
- 24 Beats
- 25 Word before board or cloth
- 26 Fulcrum user
- 27 Big trucks
- 28 Indian garments
- 29 Girl of song
- 30 Sanctify
- 32 Weight watcher regimens
- 33 Beet relative
- 35 Entertainers



- 36 Fads
- 41 Actor Hackman
- 42 Jurisdiction to lto
- 43 Locations
- 44 Not true
- 45 Hurry up initials
- 46 World's longest river
- 47 Yoke wearers
- 48 Hurried
- 49 Musical note
- 50 Stringed instrument
- 51 Yield
- 53 Teacher's org.
- 54 Lie

PRESIDENTIAL SCRAMBLE



AROUND THE AREA

WEDNESDAY
FEBRUARY 21

ALBANY COUNTY

FARMERS' MARKET

Holy Cross Church, Western Avenue and Brevator Street, Albany, 2 to 6 p.m. Information, 272-2972.

"IRISH AMERICAN PRESIDENTIAL PORTRAITS"

Congressman Michael R. McNulty will honor all the Presidents, specifically those with Irish heritage including Chester A. Arthur, 21st President who graduated from Union College in Schenectady, Leo J. O'Brien Building, North Pearl Street, Albany, 2 p.m. Information, 432-6794.

SCUYLER MANSION TOURS

"From Seats to Sideboards: A Furniture Tour," 10:30 a.m., "Toys and Games of Colonial Days," 1:30 a.m., Schuyler Mansion State Historic Site, 32 Catherine Street, Albany, Information, 434-0834.

WINTER FARMERS' MARKET
Grand Concourse, Empire State Plaza, Albany, 11 a.m.

SCHENECTADY COUNTY

WRITING WORKSHOP

for advanced fiction writers, room 210, Proctor's Arcade, Schenectady, 7 p.m. Information, 381-8927.

ALZHEIMER'S SUPPORT GROUP

for those who care for Alzheimer's parents, Royce House, 117 Nott Terrace, Schenectady, 1 p.m. Information, 438-2217.

RIVER VALLEY CHORUS MEETING

Warden School, 34 Warden Road, Scotia, 7:30 p.m. Information, 355-4264.

THURSDAY
FEBRUARY 22

ALBANY COUNTY

"ENHANCING BODY IMAGE" Pastoral Center, 40 North Main Avenue, Albany, 7 p.m. Cost, \$12. Information, 489-4431.

CHORUS REHEARSAL
sponsored by Capital and Chorus of Sweet Adelines, New Covenant Church, 916 Western Ave., Albany, 7:30 p.m. Information, 237-4384.

MENOPAUSE SUPPORT GROUP
Office of Drs. Jacobs & Lee, 62 Hackett Blvd., Albany, 7 p.m. Information, 783-5656.

ALBANY ACADEMY FOR GIRLS OPEN HOUSE

for all prospective students entering grades Pre-Kindergarten through 12, Albany Academy For Girls, 140 Academy Road, Albany, 8:30 to 10:30 a.m. Information, 463-2201.

THE QUEST

a contemporary, systematic study of spiritual principles, Unity Church, 725 Madison Ave., Albany, 7 to 9 p.m. Information, 475-9715.

FARMERS' MARKET

corner of Pine Street and Broadway, Albany, 11 a.m. to 2 p.m. Information, 272-2972.

SENIOR CHORALE
Albany Jewish Community Center, 340 Whitehall Road, Albany, 1 p.m. Information, 438-6651.

MENOPAUSE SUPPORT GROUP
Office of Dr. Jacobs and Lee, 62 Hackett Blvd., Albany, 7 p.m. Information, 783-5656.

SARATOGA COUNTY

EATING DISORDERS SUPPORT GROUP

Four Winds Hospital, Algonquin Activities Building, Crescent Ave., Saratoga Springs, 7:30 to 9 p.m. Information, 465-9550.

FRIDAY
FEBRUARY 23

ALBANY COUNTY

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 LUNCHESES

Albany Jewish Community Center, 340 Whitehall Road, Albany, 12:30 p.m. Information, 438-6651.

SATURDAY
FEBRUARY 24

RENSSELAER COUNTY

"EVERYBODY'S BASIC WORKOUT"

workout session at a reasonable pace, wear comfortable clothes and sneakers, Hudson Hall Multi-Purpose Room, Hudson Valley Community College, 80 Vandenberg Ave., Troy, 10 to 11:30 a.m. Cost, free to Capital District Physicians' Health Plan members, \$10 for nonmembers. Information, 862-3737.

SUNDAY
FEBRUARY 25

ALBANY COUNTY

DANCE PROGRAM

"Polka Guys and Dolls," for children 3 and older, Cohoes Polish National Alliance, Cohoes, 6 to 7:30 p.m. Information, 237-8595.

SCOTTISH DANCING

Unitarian Church, Washington Avenue, Albany, 7 to 10 p.m. Information, 377-8792.

INFANT AND CHILD CPR COURSE

American Heart Association Instructors to teach child-saving techniques, pre-registration required, Woman's HealthCare Plus, 2093 Western Ave., Guilderland, 1 to 5 p.m. Cost, \$30. Information, 452-3455.

MONDAY
FEBRUARY 26

ALBANY COUNTY

"OVERCOMING ANGER"

workshop to deal with minimizing feelings of hostility, rage, and resentment, Pastoral Center, 40 North Main Ave., Albany, 7 to 9 p.m. Cost, \$12. Information, 489-4431.

SENIORS LUNCHESES

Albany Jewish Community Center, 340 Whitehall Road, Albany, 4:45 p.m. Information, 438-6651.

SCHENECTADY COUNTY

SCOTTISH DANCING

Salvation Army, Smith Street, Schenectady, 8 to 10 p.m. Information, 783-6477.

TUESDAY
FEBRUARY 27

ALBANY COUNTY

TRUE FRIENDS

female incest survivors support group, Pineview Community Church, 251 Washington Ave., Extension, Albany, 7 to 8:30 p.m. Information, 452-7800.

BINGO

Albany Jewish Community Center, 340 Whitehall Road, Albany, 7:30 p.m. Information, 438-6651.

SENIORS LUNCHESES

Albany Jewish Community Center, 340 Whitehall Road, Albany, 12:30 p.m. Information, 438-6651.

CAPITAL TOASTMASTERS CLUB

for people who wish to develop speaking skills, Anthony's Park Plaza Restaurant, 27 Elk St., Albany, 5:45 p.m. Information, 489-0936.

CIVIL AIR PATROL

Albany Senior Squadron, Albany Airport, 7 p.m. Information, 869-4406.

RECOVERY, INC.

self-help group for former mental and nervous patients, Unitarian Church, of Albany, 405 Washington Ave., Albany, 7:30 p.m. Information, 346-8595.

SCHENECTADY COUNTY

SLIDE SHOW OF BERMUDA

bring lunch, coffee and tea provided, Schenectady Museum and Planetarium, Nott Terrace Heights, Schenectady, 12:15 p.m. Information, 382-7890.

MS SELF-HELP GROUP

Multiple Sclerosis Self-Help Group of Schenectady County, Sunnyview Hospital, Belmont Avenue, Schenectady, 9:30 a.m. Information, 427-0421.

LEGAL NOTICE

ARTICLES OF ORGANIZATION OF WESTMERE HOME FOR ADULTS, LLC

FIRST: The name of the limited liability company is Westmere Home For Adults, LLC.

SECOND: Albany County has been designated as the county within this state in which the office of the limited liability company is to be located.

THIRD: The latest date on which the limited liability company is to dissolve is December 12, 2075.

FOURTH: The secretary of state is designated as agent of the limited liability company 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 c/o Gerald Levine, 87 Melrose Avenue, Albany, New York 12203.

FIFTH: The limited liability company is to be managed by one or more managers.
(February 22, 1996)

LEGAL NOTICE

interest to complete this playing field project and related work; and, BE IT FURTHER RESOLVED, that the Town Board authorizes the expenditure of funds for this project up to a maximum amount of \$280,000; and, BE IT FURTHER RESOLVED, D, that the Town Supervisor is authorized to obtain financing in an amount not to exceed \$280,000 to effect said playing field development; and, This resolution shall be subject to a permissive referendum, as permitted by law.

The motion to adopt this resolution was made by Councilman Robert Johnson was second by Councilman F.T. Putney and duly adopted by the following vote:

AYES: Supervisor Fuller, Councilman Freeman Putney, Councilman George Lenhardt, Councilwoman Doris Davis, Councilman Robert Johnson

NOES: None
ABSENT: None
Dated: February 14, 1996
Kathleen A. Newkirk, CMC Town Clerk

(February 22, 1996)

PUBLIC NOTICE

NOTICE IS HEREBY GIVEN that the Town Board of the Town of Bethlehem in the County of Albany, State of New York has on the 14th day of February 1996, duly adopted, subject to a permissive referendum, a resolution as follows:

WHEREAS, the Town Board of the Town of Bethlehem has determined that it is necessary to resurface three pools at Elm Avenue Park; and

WHEREAS, it is estimated that the costs of said work will be approximately \$175,000; and

WHEREAS, in recognition of these needs, funds for such repairs are in the Recreation Capital Reserve Account; and,

NOW, THEREFORE, BE IT RESOLVED, that it is in the public interest to complete this pool resurfacing project and related work; and,

BE IT FURTHER RESOLVED, that the Town Board authorizes the expenditure of the reserve monies to fund this project up to a maximum amount of \$175,000; and,

BE IT FURTHER RESOLVED, that the Town Comptroller is authorized to expend from the Recreation Capital Reserve Account the funds necessary up to \$175,000 in said reserve fund to engage the lowest qualified bidders to effect said repairs; and,

This resolution shall be subject to a permissive referendum, as permitted by law.

The motion to adopt the resolution was made by Councilman Freeman Putney, was second by Councilman R. Johnson and duly adopted by the following vote:

Ayes: Supervisor Sheila Fuller, Councilman Freeman T. Putney, Councilman Robert Johnson, Councilwoman Doris Davis, Councilman George Lenhardt

LEGAL NOTICE

Noes: None
Absent: None
NOES: None
ABSENT: None
Dated: February 14, 1996
Kathleen A. Newkirk, CMC Town Clerk
(February 22, 1996)

PUBLIC NOTICE TOWN OF BETHLEHEM

Notice is hereby given that the Town Board of the Town of Bethlehem, New York at a regular meeting thereof, held on February 14, 1996, duly adopted subject to a permissive referendum, a resolution, an abstract of which is as follows:

RESOLUTION AUTHORIZING THE DISCONTINUANCE OF A PORTION OF FORMER ELM AVENUE

Whereas, the Town of Bethlehem is discontinuing a portion of the former Elm Avenue, to Carmelo and Helen Chrisafulli, in exchange for certain lands to be deeded to the Town of Bethlehem for highway purposes.

For an exact description of said properties, contact the Town Clerk's Office.

By the order of the Town Board of the Town of Bethlehem, New York.

Dated: February 14, 1996
Kathleen A. Newkirk Town of Bethlehem Town Clerk
(February 22, 1996)

INVITATION FOR REQUEST FOR PROPOSALS

Sealed Bids for the construction of an addition to St. Matthew's Church will be received by St. Matthew's Roman Catholic Church, Mountainview Street, Village of Voorheesville, until 4:30 p.m., local time, on March 20, 1996. Bids will be received at Capital Engineers & Consultants, 12 Sheridan Avenue, Albany, N.Y. 12207.

The information for Bidders, Bid Form, Plans and Specifications, and other Contract Documents may be examined and obtained at Capital Engineers & Consultants, 12 Sheridan Avenue, Albany, N.Y. 12207, from 9:00 a.m. until 4:00 p.m. RFP's will be available starting Monday, February 19th.

First copy is complimentary. Additional copies may be obtained upon payment of \$10 for each set. No refunds will be given for returned Documents.

Site tours will be conducted at 1:00 p.m., on February 23, 1996. This meeting is mandatory and a Project Team's representative must be present. Project Team's not represented will be disqualified from submitting a proposal. Representatives of Owner will be present to discuss the Project. Owner will transmit to all prospective Bidders of record such Addenda as Owner considers necessary in response to questions arising at the conference. Oral statements may not be relied upon and will not be binding or legally effective. Bidding Documents may be obtained during the site tour.

(February 22, 1996)

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Classified Advertising runs in 3 newspapers —

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Spotlight Classifieds Work!!

WRITE YOUR OWN...

Individual rate minimum \$10.00 for 10 words, 30¢ for each additional word, payable in advance. Commercial rate minimum \$12.50 for 10 words, 30¢ for each additional word, payable in advance. Ad deadline 4 p.m. Friday for publication in Wednesday's newspaper. Phone number counts as one word. Box Reply \$3.00. Write your classified ad exactly as you want it to appear in the newspaper. Do not abbreviate. Telephone # is one word. Be sure to include the telephone # in your ad. It is not necessary to include the category in your ad.

45,000 READERS EVERY WEEK

CLASSIFIED DEADLINE - 4:00 PM FRIDAY for next Wednesday's papers

1	2	3	4	5
6	7	8	9 \$10.00	10
\$10.30	11 \$10.60	12 \$10.90	13 \$11.20	14 \$11.50
\$11.80	16 \$12.10	17 \$12.40	18 \$12.70	19 \$13.00
\$13.30	21 \$13.60	22 \$13.90	23 \$14.20	24 \$14.50
\$14.80	26 \$15.10	27 \$15.40	28 \$15.70	29 \$16.00
\$16.30	31 \$16.60	32 \$16.90	33 \$17.20	34 \$17.50
\$17.80	36 \$18.10	37 \$18.40	38 \$18.70	39 \$19.00
				40

Classified ads may be phoned in and charged to your MasterCard or VISA at 439-4949

or submit in person or mail with check or money order to:
Spotlight Newspapers
125 Adams Street
Delmar, NY 12054

Category _____

I enclose \$ _____ for _____ words

Name _____

Address _____

Phone _____

Please run my ad on the following Wednesday issues: 1x 2x 3x 4x ☐ 'Til I Call to Cancel

The Spotlight CALENDAR

**WEDNESDAY
FEBRUARY 21**
BETHLEHEM
ZONING BOARD OF APPEALS
town hall, 445 Delaware Ave.,
7:30 p.m. Information, 439-4955.

BINGO
Blanchard American Legion
Post, 16 Poplar Drive, 7:30 p.m.
Information, 439-9819.

YOUTH EMPLOYMENT SERVICES
Parks and Recreation Office,
Elm Avenue Park, 2 to 4:30 p.m.
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., 8 p.m.
Information, 439-2512.

SOLID ROCK CHURCH
1 Kenwood Ave., evening
prayer and Bible study, 7 p.m.
Information, 439-4314.

ASH WEDNESDAY SERVICE
Bethlehem Lutheran Church, 85
Elm Ave., 7:30 p.m. Information,
439-1686.

NEW SCOTLAND
**VOORHEESVILLE PLANNING
COMMISSION**
village hall, 29 Voorheesville
Ave., 7:30 p.m. Information, 765-
2692.

**NEW SCOTLAND SENIOR
CITIZENS**
Wyman Osterhout Community
Center, New Salem, call for
time. Information, 765-2109.

STORY HOUR
Voorheesville Public Library, 51
School Road, 10:30 a.m.
Information, 765-2791.

AA MEETING
First Methodist Church of
Voorheesville, 68 Maple St., 8
p.m. Information, 489-6779.

AL-ANON MEETING
First United Methodist Church of
Voorheesville, 68 Maple St., 8
p.m. Information, 479-6469.

FAITH TEMPLE
Bible study, New Salem, 7:30
p.m. Information, 765-2870.

**MOUNTAINVIEW EVANGELICAL
FREE CHURCH**
evening service, Bible study and
prayer, Route 155, 7:30 p.m.
Information, 765-3390.

**THURSDAY
FEBRUARY 22**
BETHLEHEM
RECOVERY, INC.
self-help for chronic nervous
symptoms, First United Methodist
Church, 428 Kenwood Ave., 10
a.m. Information, 439-9976.

YOUTH EMPLOYMENT SERVICES
Parks and Recreation Office,
Elm Avenue Park, 2 to 4:30 p.m.
Information, 439-0503.

BETHLEHEM SENIOR CITIZENS
town hall, 445 Delaware Ave.,
12:30 p.m. Information, 439-4955.

AA MEETINGS
Slingerlands Community Church,
1499 New Scotland Road, noon,
and Delmar Reformed Church,
386 Delaware Ave., 8:30 p.m.
Information, 489-6779.

BETHLEHEM LUTHERAN CHURCH
children's choir, 6:30 p.m., senior
choir, 7:30 p.m., 85 Elm Ave.
Information, 439-4328.

**BETHLEHEM COMMUNITY
CHURCH**
women's Bible study, 9:30 to
11:15 a.m. or 7:30 to 9:15 p.m.,
child care available for morning
session, 201 Elm Ave.
Information, 439-3135.

CLASS IN JEWISH MYSTICISM
Delmar Chabad Center, 109
Elsmere Ave., 8 p.m. Information,
439-8280.

NEW SCOTLAND
FAITH TEMPLE
Bible study, New Salem, 7:30
p.m. Information, 765-2870.

**FRIDAY
FEBRUARY 23**
BETHLEHEM
AA MEETING
First Reformed Church of
Bethlehem, Route 9W, 7:30 p.m.
Information, 489-6779.

CHABAD CENTER
Friday services, discussion and
kiddush at sunset, 109 Elsmere
Ave. Information, 439-8280.

NEW SCOTLAND
YOUTH GROUP MEETINGS
United Pentecostal Church,
Route 85, New Salem, 7 p.m.
Information, 765-4410.

**SATURDAY
FEBRUARY 24**
BETHLEHEM
AA MEETING
Bethlehem Lutheran Church, 85
Elm Ave., 7:30 p.m. Information,
489-6779.

NEW SCOTLAND
LIFESTORIES WRITING
Voorheesville Public Library, 51
School Road, 10 a.m. to noon.
Information, 765-2791.

**SUNDAY
FEBRUARY 25**
BETHLEHEM
**UNITY OF FAITH CHRISTIAN
FELLOWSHIP CHURCH**
Sunday school and worship
service, 10 a.m., 436 Krumkill
Road. Information, 438-7740.

**FIRST CHURCH OF CHRIST,
SCIENTIST**
Sunday school and worship
service, 10 a.m., child care
provided, 555 Delaware Ave.
Information, 439-2512.

**BETHLEHEM COMMUNITY
CHURCH**
Sunday school, 9:15 a.m.,
worship service, 10:30 a.m.,
nursery provided, 201 Elm Ave.
Information, 439-3135.

**NORMANSVILLE COMMUNITY
CHURCH**
Sunday school, 9:15 a.m.,
worship service, 10:30 a.m., 10
Rockefeller Road. Information,
439-7864.

**ST. STEPHEN'S EPISCOPAL
CHURCH**
Eucharist, breakfast, coffee
hour, 8 and 10:30 a.m., nursery
care provided, Poplar Drive and
Elsmere Avenue. Information,
439-3265.

**SELKIRK CONGREGATION OF
JEHOVAH'S WITNESSES**
Bible lecture, 9:30 a.m.,
Watchtower Bible study, 10:25
a.m., 359 Elm Ave. Information,
439-0358.

**SLINGERLANDS COMMUNITY
UNITED METHODIST CHURCH**
worship service and church
school, 10 a.m., fellowship hour,
nursery care provided, 1499
New Scotland Road.
Information, 439-1766.

DELMAR FULL GOSPEL CHURCH
Sunday services, 8:30 and 10:30
a.m., 292 Elsmere Ave.
Information, 439-4407.

**SOUTH BETHLEHEM UNITED
METHODIST CHURCH**
Sunday school, 9:30 a.m.,
worship service, 11 a.m.,
followed by coffee hour,
Willowbrook Avenue.
Information, 767-9953.

**DELMAR PRESBYTERIAN
CHURCH**
worship service, church school,
nursery care, 10 a.m., fellowship
and coffee, 11 a.m., adult
education, 11:15 a.m., family
community service, first Sunday,
585 Delaware Ave. Information,
439-9252.

DELMAR REFORMED CHURCH
Sunday school and worship
service, 9 and 11 a.m., nursery
care provided, 386 Delaware
Ave. Information, 439-9929.

**FIRST REFORMED CHURCH OF
BETHLEHEM**
Sunday school, 9:30 a.m.,
worship service, 11 a.m., child
care provided, youth group,
6:30 p.m., Route 9W, Selkirk.
Information, 767-2243.

**GLENMONT COMMUNITY
CHURCH**
Sunday school and worship
service, 10:30 a.m., child care
available, 1 Chapel Lane.
Information, 436-7710.

**CHURCH OF ST. THOMAS THE
APOSTLE**
Masses — Saturday at 5 p.m.
and Sunday at 7:30, 9, 10:30
a.m. and noon, 35 Adams
Place. Information, 439-4951.

ST. MICHAEL'S CHURCH
Latin Mass, 10 a.m. Sunday, 5:30
p.m. daily, Route 9W at Beacon
Road, Glenmont. Information,
426-2016.

SOLID ROCK CHURCH
worship service, 11 a.m., 1
Kenwood Ave. Information, 439-
4314.

**FIRST UNITED METHODIST
CHURCH**
church school, 9:45 a.m.,
worship service, 9:30 a.m., adult
classes, 11 a.m., 428 Kenwood
Ave. Information, 439-9976.

BETHLEHEM LUTHERAN CHURCH
worship services, 8 and 10:30
a.m., Sunday school and Bible
classes, 9:15 a.m., nursery care
available, coffee/fellowship
following services, youth groups,
6:30 p.m., 85 Elm Ave.
Information, 439-4328.

MOUNT MORIAH MINISTRIES
Sunday school, 9:45 a.m.,
morning worship, 11 a.m., youth
group, 6 p.m., evening service, 7
p.m., Route 9W, Glenmont.
Information, 426-4510.

**NEW SCOTLAND
THE DRAGON'S EGG**
Welsh language group of the
Saint David's Society of the
Capital District, New Scotland
Presbyterian Church, 2010 New
Scotland Road, 2:30 to 5 p.m.
Information, 861-6976.

BETHEL BAPTIST CHURCH
Sunday school, 9:15 a.m.,
worship service, 10:15 a.m.,
Auberge Suisse Restaurant,
Route 85. Information, 475-9086.

FAITH TEMPLE
Sunday school, 10 a.m., worship
service, 7 p.m., New Salem.
Information, 765-2870.

**ST. MATTHEW'S ROMAN
CATHOLIC CHURCH**
Masses — Saturday at 5 p.m.
and Sunday at 8:30 and 10:30
a.m., Mountainview Street,
Voorheesville. Information, 765-
2805.

**JERUSALEM REFORMED
CHURCH**
worship service, 9:30 a.m.,
followed by coffee hour, Route
32, Feura Bush. Information, 439-
0548.

**NEW SALEM REFORMED
CHURCH**
adult Bible study, 9 a.m., junior
choir or chime choir practice, 9
a.m., worship service, 10 a.m.,
recorder group practice, 11
a.m., nursery care provided,
Route 85. Information, 439-6179.

**ONESQUETHAW REFORMED
CHURCH**
worship service, 9:30 a.m.,
Sunday school, 10:45 a.m.,
Tarrytown Road, Feura Bush.
Information, 768-2133.

**UNIONVILLE REFORMED
CHURCH**
Sunday school, 9:15 a.m.,
worship service, 10:30 a.m.,
followed by fellowship,
Delaware Turnpike. Information,
439-5001.

**PRESBYTERIAN CHURCH IN
NEW SCOTLAND**
worship service, 10 a.m., church
school, 11:15 a.m., nursery care
provided, Route 85. Information,
439-6454.

UNITED PENTECOSTAL CHURCH
Sunday school and worship
service, 10 a.m., choir rehearsal,
5 p.m., evening service, 6:45
p.m., Route 85, New Salem.
Information, 765-4410.

**FIRST UNITED METHODIST
CHURCH OF VOORHEESVILLE**
worship services, 9:30 p.m.,
church school and nursery care,
10 a.m., children's choir, 11:15
a.m., youth group, 4 p.m., 68
Maple Ave. Information, 765-
2895.

**MOUNTAINVIEW EVANGELICAL
FREE CHURCH**
Bible hour, 9:15 a.m., worship
service, 10:30 a.m., evening
service, 6:30 p.m., nursery care
provided, Route 155.
Information, 765-3390.

**CLARKSVILLE COMMUNITY
CHURCH**
Sunday school, 9:15 a.m.,
worship service, 10:30 a.m.,
followed by coffee hour, nursery
care provided. Information, 768-
2916.

**MONDAY
FEBRUARY 26**
BETHLEHEM
INDOOR PISTOL SHOOTING
Albany County Pistol Club,
Winne Place, 7 to 9 p.m.
Information, 439-0057.

MOTHERS' TIME OUT
Christian support group for
mothers of preschool children,
Delmar Reformed Church, 386
Delaware Ave., nursery care
provided, 10 to 11:30 a.m.
Information, 439-9929.

DELMAR KIWANIS
Days Inn, Route 9W, 6:15 p.m.
Information, 439-5560.

**DELMAR COMMUNITY
ORCHESTRA**
rehearsal, town hall, 445
Delaware Ave., 7:30 p.m.
Information, 439-4628.

AA MEETING
Bethlehem Lutheran Church, 85
Elm Ave., 8:30 p.m. Information,
489-6779.

NEW SCOTLAND
QUARTET REHEARSAL
United Pentecostal Church,
Route 85, New Salem, 7:15 p.m.
Information, 765-4410.

**VOORHEESVILLE LIBRARY
BOARD MEETING**
Voorheesville Public Library, 51
School Road, 7:30 p.m.
Information, 765-2791.

**TUESDAY
FEBRUARY 27**
BETHLEHEM
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, 2 to 4:30 p.m.
Information, 439-0503.

DELMAR ROTARY
Howard Johnson's, Route 9W.
Information, 439-9988.

BETHLEHEM AARP
chapter meeting, Bethlehem
Town Hall, 445 Delaware Ave.,
Delmar, 1 p.m.

NEW SCOTLAND
**VOORHEESVILLE VILLAGE
BOARD**
village hall, 29 Voorheesville
Ave., 8 p.m. Information, 765-
2692.

NEW SCOTLAND
**NEW SCOTLAND SENIOR
CITIZENS**
Wyman Osterhout Community
Center, New Salem, call for
time. Information, 765-2109.

ZONING BOARD OF APPEALS
town hall, Route 85, 7 p.m.
Information, 765-3356.

NIMBLEFINGERS/QUILTERS
Voorheesville Public Library, 51
School Road, 1 to 3 p.m.
Information, 765-2791.

STORY HOUR
Voorheesville Public Library, 51
School Road, 10:30 a.m.
Information, 765-2791.

**WEDNESDAY
FEBRUARY 28**
BETHLEHEM
TOWN BOARD
town hall, 445 Delaware Ave.,
7:30 p.m. Information, 439-4955.

BC SCHOOL BOARD
budget workshop, 90 Adams
Place, 7 p.m. Information, 439-
7098.

BINGO
Blanchard American Legion
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, 2 to 4:30 p.m.
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.

TESTIMONY MEETING
First Church of Christ, Scientist,
555 Delaware Ave., 8 p.m.
Information, 439-2512.

SOLID ROCK CHURCH
1 Kenwood Ave., evening
prayer and Bible study, 7 p.m.
Information, 439-4314.

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DELMAR PRESBYTERIAN CHURCH

ASH WEDNESDAY ECUMENICAL SERVICE

February 21 • 7:30 PM

The Rev. Larry Deyss,
Pastor, Delmar Presbyterian Church officiating
The Rev. Sandy Damhof, Associate Pastor
First Reformed Church, Preacher
Area clergy participating
The public is invited.

585 Delaware Avenue, Delmar, N.Y.
439-9252

LEGAL NOTICE**NOTICE OF FORMATION OF SARATOGA HOLDING COMPANY, LLC**

Articles of Organization of Saratoga Holding Company, LLC ("LLC") filed with the Secretary of State of New York ("SSNY") on January 26, 1996, effective upon date of filing. Office Location: Albany County. SSNY has been designated as agent of the LLC upon whom process against it may be served. SSNY may mail a copy of any process to the LLC, 3434 Carman Road, Schenectady, New York 12303. The purpose for which the LLC is formed is to engage in any lawful act or activity for which limited liability companies may be organized under the LLC.

(February 22, 1996)

NOTICE OF FORMATION OF SPECTRUM CAPITAL MANAGEMENT GROUP, LLC

Articles of Organization of Spectrum Capital Management Group, LLC ("LLC") filed with the Secretary of State of New York ("SSNY") on January 26, 1996, effective upon date of filing. Office Location: Albany County. SSNY has been designated as agent of the LLC upon whom process against it may be served. SSNY may mail a copy of any process to the LLC, 3434 Carman Road, Schenectady, New York 12303. The purpose for which the LLC is formed is to engage in any lawful act or activity for which limited liability companies may be organized under the LLC.

(February 22, 1996)

ARTICLES OF ORGANIZATION OF LOUDONVILLE HOME FOR ADULTS, LLC

FIRST: The name of the limited liability company is Loudonville Home for Adults, LLC.

SECOND: Albany County has been designated as the county within this state in which the office of the limited liability company is to be located.

THIRD: The latest date on which the limited liability company is to dissolve is December 12, 2075.

FOURTH: The secretary of state is designated as agent of the limited liability company 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 c/o Gerald Levine, 87 Melrose Avenue, Albany, New York 12203.

FIFTH: The limited liability company is to be managed by one or more managers.

(February 22, 1996)

LEGAL NOTICE ARTICLES OF ORGANIZATION OF EW ENTERPRISES, LLC (UNDER SECTION 203 OF THE LIMITED LIABILITY COMPANY LAW OF THE STATE OF NEW YORK)

THE UNDERSIGNED, being a natural person of at least eighteen (18) years of age and acting as the organizer of the limited liability company (the "Company") hereby being formed under Section 203 of the Limited Liability Company of the State of New York (the "LLCL"), certified that:

FIRST: The name of the Company is EW ENTERPRISES, LLC.

SECOND: The purpose of the Company is to engage in any lawful act or activity for which limited liability companies may be organized under the LLC.

THIRD: The County within the State of New York in which the office of the Company is to be located is Albany.

FOURTH: The Secretary of State is designated as agent of the Company upon whom process against the Company may be served. The post office address within or without the State of New York to which the Secretary of State shall mail a copy of any process against the Company served upon such Secretary of State is c/o EW Enterprises, LLC, Latham Circle Mall, 800-19 New Loudon Road, Latham, New York 12110.

FIFTH: The Company is to be managed by one or more managers.

SIXTH: A manager shall not be personally liable to the Company or to its members for damages for any breach of duty as a manager, except for any matter in respect of which such manager shall be liable by reason that, in addition to any and all other requirements for such liability, there shall have been a judgment or other final adjudica-

LEGAL NOTICE

tion adverse to such manager that establishes that such manager's acts or omissions were in bad faith or involved intentional misconduct or a knowing violation of law or that such manager personally gained in fact a financial profit or other advantage to which such manager was not legally entitled or that with respect to a distribution the subject of \$508 of the LLC, such manager's acts were not performed in accordance with 409 of the LLC. Neither the amendment nor the repeal of this Article shall eliminate or reduce the effect of this Article in respect to any matter occurring, or any cause of action, suit or claim that, but for this Article, would accrue or arise, prior to such amendment, repeal or adoption of an inconsistent provisions. The Article shall neither eliminate or limit the liability of a manager for any act or omission occurring prior to the adoption of this Article.

SEVENTH: The Company shall have the power or indemnify, to the full extent permitted by the LLC, as amended from time to time, all persons whom it is permitted to indemnify pursuant thereto.

IN WITNESS WHEREOF, I have subscribed this certificate and do hereby affirm the foregoing as true under penalties of perjury, this 18th day of January, 1996.

(s) Eugene Weiss
Manager

(February 22, 1996)

ARTICLES OF ORGANIZATION OF CONTRACTORS ALLIANCE, LLC**UNDER SECTION 203 OF THE LIMITED LIABILITY COMPANY LAW**

FIRST: The name of the limited liability company is: CONTRACTORS ALLIANCE, LLC.

SECOND: The county within this state in which the principal office of the limited liability company is to be located is: Albany County.

THIRD: The latest date on which the limited liability company is to dissolve is: December 31, 2025.

FOURTH: The secretary of state is designated as agent of the limited liability company upon whom process against it may be served. The post office address within or without this state to which the secretary of state shall mail a copy of any process served against the limited liability company served upon him or her is:

c/o BREAKELL & COUCH P.C.
11 North Pearl Street
Albany, New York 12207

FIFTH: The limited liability company is to be managed by: A Board of Managers consisting of one Manager appointed by each Member.

SIXTH: The members of the limited liability company will not be liable for any debts, obligations or liabilities of the limited liability company by reason of their membership.

IN WITNESS THEREOF, this certificate has been subscribed this 2nd day of January, 1996, by the undersigned who affirms that the statements made herein are true under the penalties of perjury.

s/MARK W. COUCH, Organizer
(February 22, 1996)

CERTIFICATION OF REGISTRATION OF CUSICK, HACKER & MURPHY, LLP**UNDER SECTION 121-1500(A) OF THE PARTNERSHIP LAW**

FIRST: The name of the registered limited liability partnership is: CUSICK, HACKER & MURPHY, LLP

SECOND: The address of the principal office of the partnership without limited partners is: 7 Airport Park Boulevard, PO Box 104, Latham, County of Albany, NY 12110.

THIRD: The profession to be practiced by such partnership without limited partners is: the practice of law 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 the state to which the department of state shall mail a copy of any process served against it is: 7 Airport Park Boulevard, PO Box 104, Latham, NY 12110.

FIFTH: The registration was

LEGAL NOTICE

effective on January 9, 1996. SIXTH: The partnership without limited partners is filing a registered for status as a registered limited liability partnership.

s/James E. Hacker
CUSICK, HACKER & MURPHY
7 Airport Park Boulevard
PO Box 104
Latham, NY 12110
(518) 783-3843
(February 22, 1996)

ARTICLES OF ORGANIZATION OF PHYSICIANS SYSTEMS, LLC

FIRST: The name of the limited liability company is Physicians Systems, LLC.

SECOND: Albany County has been designated as the county within this state in which the office of the limited liability company is to be located.

THIRD: The latest date on which the limited liability company is to dissolve is November 15, 2010.

FOURTH: The secretary of state is designated as agent of the limited liability company 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 2 Palsades Drive, Executive Woods, Albany, New York 12205.

FIFTH: The limited liability company is to be managed by one or more managers.

(February 22, 1996)

ARTICLES OF ORGANIZATION OF WEB DESIGNS, LLC

FIRST: The name of the limited liability company is: Web Designs, LLC

SECOND: The County within this state in which the office of the limited liability company is to be located: Albany County.

THIRD: The latest date on which the limited liability company is to dissolve is: July 4, 2076.

FOURTH: The Secretary of State is designated as agent of the Limited Liability Company upon whom process against it may be served. The post office address within or without this State to which the Secretary of State shall mail a copy of any process against the Limited Liability Company served upon him or her is: Ms. Deborah J. McGinn; 4 Malpass Road, Albany, NY 12203-4804.

FIFTH: The name and street address within the State of the registered agent of the Limited Liability Company upon whom and at which process against the Limited Liability Company can be served: Deborah J. McGinn; 4 Malpass Road, Albany, NY 12203-4804.

SIXTH: The Effective Date of the Articles of Organization shall be upon filing

SEVENTH: The Limited Liability Company is to be managed by one or more managers.

EIGHTH: From time to time any member of the Limited Liability Company may be called upon to be liable in their capacity as members for specific debts, obligations or liabilities of the Limited Liability Company as authorized pursuant to Section 609 of the Limited Liability Company Law.

(February 22, 1996)

ARTICLES OF ORGANIZATION OF THE HENKE-WARREN AGENCY, LLC

FIRST: The name of the limited liability company is: The Henke-Warren Agency, LLC

SECOND: Albany County has been designated as the county within this state in which the office of the limited liability company is to be located.

THIRD: The latest date on which the limited liability company is to dissolve is December 31, 2075.

FOURTH: The secretary of state is designated as agent of the limited liability company 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 c/o William H. Brown, 20 North Street, Albany, New York 12204.

FIFTH: The limited liability company is to be managed by one or more managers.

(February 22, 1996)

NOTICE

The Annual Meeting of the Bethlehem Soccer Club will be held on March 4, 1996 at 7:30 pm at the Bethlehem Town Hall.

Members will be asked to vote

LEGAL NOTICE

on the proposed bylaw changes. Election of members of the Board of Directors will be held immediately following action on the bylaws.

Anyone interested in serving on the Board of Directors should submit their name, address, phone number and a statement of why they are interested in serving on the board in writing by February 10, 1996 to:

Bethlehem Soccer Club
c/o Maureen Geis, Secretary
17 Albain Road
Delmar, NY 12054

A copy of the club bylaws is available to read at the Bethlehem Public Library.
(February 22, 1996)

ARTICLES OF ORGANIZATION OF CHA TECH SERVICES, LLC (Under Section 203 of the Limited Liability Company Law of the State of New York)

THE UNDERSIGNED, being a natural person of at least eighteen (18) years of age and acting as the organizer of the limited liability company (the "Company") hereby being formed under Section 206 of the Limited Liability Company Law of the State of New York (the "LLCL"), certifies that:

FIRST: The name of the Company is CHA Tech Services, LLC.

SECOND: The purpose of the Company is to engage in any lawful act or activity for which limited liability companies may be organized under the LLC.

THIRD: The formation of the Company is to be effective January 1, 1996.

FOURTH: The county within the State of New York in which the office of the Company is to be located is Albany.

FIFTH: In addition to the events of dissolution set forth in Section 701 of the LLC, the latest date on which the Company may dissolve is December 31, 2045.

SIXTH: The Secretary of State is designated as the agent of the Company upon whom process against the Company may be served. The post office address within or without the State of New York to which the Secretary of State shall mail a copy of any process against the Company served upon such Secretary of State is Ill Winners Circle, Albany, New York 12205.

SEVENTH: The Company is to be managed by one or more members.

EIGHTH: The Company shall have the power to indemnify, to the full extent permitted by the LLC, as amended from time to time, all persons whom it is permitted to indemnify pursuant thereto.

IN WITNESS WHEREOF, I have subscribed this certificate and do hereby affirm the foregoing as true under the penalties of perjury, this 29th day of November, 1995.

Richard A. Langer
(February 22, 1996)

LEGAL NOTICE NOTICE OF FORMATION OF LIMITED LIABILITY COMPANY STATEWOOD REALTY, LLC

NOTICE IS HEREBY GIVEN, that the above named Limited Liability Company has been formed for the transaction of business in the State of New York and elsewhere.

1. The name of the Limited Liability Company is Statewood Realty, LLC.

2. The Articles of Organization were filed with the Secretary of State for the State of New York on December 21, 1995.

3. The county within the State of New York in which the office of the Limited Liability Company is to be located is Albany.

4. The Secretary of State of the State of New York is designated as the agent for the Limited Liability Company upon whom process in any action or proceeding against it may be served and the address within the State to which the Secretary of State shall mail a copy of the process in any action or proceeding against the Limited Liability Company which may be served upon him is 120 Broadway, Albany, New York 12204. The Limited Liability Company does not have a registered agent within the State of New York.

5. The character of the business to be transacted by the Limited Liability Company is the ownership and management of real estate.

(February 22, 1996)

LEGAL NOTICE**LEGAL NOTICE NOTICE OF FORMATION OF LIMITED LIABILITY COMPANY WOODSTATE APARTMENTS, LLC**

NOTICE IS HEREBY GIVEN, that the above named Limited Liability Company has been formed for the transaction of business in the State of New York and elsewhere.

1. The name of the Limited Liability Company is Woodstate Apartments, LLC.

2. The Articles of Organization were filed with the Secretary of State for the State of New York on December 21, 1995.

3. The county within the State of New York in which the office of the Limited Liability Company is to be located is Albany.

4. The Secretary of State of the State of New York is designated as the agent for the Limited Liability Company upon whom process in any action or proceeding against it may be served and the address within the State to which the Secretary of State shall mail a copy of the process in any action or proceeding against the Limited Liability Company which may be served upon him is 120 Broadway, Albany, New York 12204. The Limited Liability Company does not have a registered agent within the State of New York.

5. The character of the business to be transacted by the Limited Liability Company is the ownership and management of real estate.

(February 22, 1996)

CERTIFICATE OF REGISTRATION OF CLOUGH, HARBOUR & ASSOCIATES, LLP

Under Section 121-1500(a) of the Partnership Law

FIRST: The name of the registered limited liability partnership is: Clough, Harbour & Associates, LLP.

SECOND: The address of the principal office of the partnership without limited partners is Ill Winners Circle, Albany, New York 12205-0269.

THIRD: The professions to be practiced by such partnership without limited partners is professional engineering, land surveying, landscape architecture and such partnership without limited partners is eligible to register as a "registered limited liability partnership" pursuant to Section 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 to which the Secretary of State shall mail a copy of any process served against it is 111 Winners Circle, Albany, New York 12205-0269.

FIFTH: The future effective date of the registration is January 1, 1996.

SIXTH: The partnership without limited partners is filing a registration for status as a registered limited liability partnership.

William A. Harbour,
President

(February 22, 1996)

ARTICLES OF ORGANIZATION OF HART-WILSON PROPERTIES, LLC

Under Section 203 of the Limited Liability Company Law

The undersigned, being authorized to execute and file these Articles, hereby certifies that:

FIRST: The name of the limited liability company (hereinafter referred to as the "Company") is Hart-Wilson Properties, LLC.

SECOND: The County of the office of the Company in this State is Albany.

THIRD: The Company does not have a specific date of dissolution in addition to the events of dissolution set forth by law.

FOURTH: The Secretary of State is designated as agent of the Company upon whom process against the company may be served. The Post Office address to which the Secretary of State shall mail a copy of any process against the Company is P.O. Box 189, Slingerlands, New York 12159-0189.

FIFTH: The Company is to be managed by its members.

IN WITNESS WHEREOF, these Articles of Organization have been subscribed this 24th day of November, 1995 by the undersigned who affirm that the statements made herein are true under penalties of perjury.

Joseph J. Hart, Organizer;

LEGAL NOTICE

Harold S. Wilson, Jr., Organizer.
(February 22, 1996)

CERTIFICATE OF REGISTRATION OF HAROLD W. WILSON, JR., D.D.S. AND JOSEPH J. HART, D.M.D., LLP**UNDER SECTION 121-1500(A) OF THE PARTNERSHIP LAW**

FIRST: The name of the registered limited liability partnership is: HAROLD W. WILSON, JR., D.D.S. and JOSEPH J. HART, D.M.D., LLP

SECOND: The address of the principal office of the partnership is: 840 Kenwood Avenue, Slingerlands, New York 12159.

THIRD: The profession to be practiced by 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 to which the Department of State shall mail a copy of any process served against it is: 840 Kenwood Ave., Slingerlands, New York 12159-0189.

FIFTH: The future effective date of this registration is: January 1, 1996.

SIXTH: The partnership, which is without limited partners, is filing this registration for status as a registered limited liability partnership.

SEVENTH: All partners are to be liable in their capacity as partners for all debts, obligations or liabilities of the registered limited liability partnership.

DATED: November 24, 1995.

s/Harold W. Wilson, Jr., D.D.S., Partner
s/Joseph J. Hart, D.M.D., Partner
(February 22, 1996)

NOTICE OF FORMATION OF LIMITED LIABILITY COMPANY

Articles of Organization of Lighting Legal Services, LLC ("LLC") filed with the Secretary of State of New York ("SSNY") on December 19, 1995, effective date January 1, 1996. Office Location: Albany County. SSNY has been designated as agent of the LLC upon whom process against it may be served. SSNY may mail a copy of any process to the LLC c/o P.O. Box 9132, Albany, NY 12209. The latest date the LLC is to dissolve is: 12/31/2094. The purpose for which the LLC is formed is to engage in any lawful act or activity for which limited liability companies may be organized under the LLC.

(February 22, 1996)

ARTICLES OF ORGANIZATION OF ESSENTIAL STAFFING LLC**Under §203 of the Limited Liability Company Law**

The undersigned being authorized to execute and file these articles hereby certifies that:

FIRST: The name of the limited liability company (hereinafter referred to as "the company") is Essential Staffing LLC.

SECOND: The County within New York State in which the office of the Company is to be located is Saratoga County.

THIRD: The Company does not have a specific date of dissolution in addition to the events of dissolution set forth by law.

FOURTH: The Secretary of State is designated as agent of the Company upon whom process against the company may be served. The Post Office address to which the Secretary of State shall mail a copy of any process against the Company is 20 Glen Terrace, Glenville, New York 12302.

FIFTH: The name and address in New York of the registered agent of the Company upon whom and at which process against the Company can be served are Mark Mastroianni, 20 Glen Terrace, Glenville, New York 12302.

SIXTH: The business of the company will be to supply temporary staffing of Allied Health Personnel and to perform all legally permissible purposes in addition to the aforementioned purpose.

SEVENTH: The company is to be managed by its members.

IN WITNESS WHEREOF, these Articles of Organization have been subscribed this 19th day of October, 1995 by the undersigned who affirms that the statements made herein are true under penalties of perjury.

(February 22, 1996)

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Individual rate minimum \$10.00 for 10 words, 30 cents for each additional word, payable in advance. Commercial rate minimum \$12.50 for 10 words, 30 cents for each additional word, payable in advance. Ad deadline 4 p.m. Friday for publication in Wednesday's newspaper. Box Reply \$3.00. 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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133,900-3bd, 1.5b, Split in award winning school district, LR, DR, kit, fm. den

134,900-5bd, 1.5b Split desirable location

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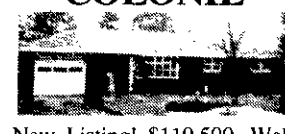
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283-2902

Fields

(From Page 1)

With growing enrollment in local schools, the availability of school playing fields is "fast disappearing," she said. "It may not solve the problem with the town still growing, but it should make a big difference."

Austin said there were 239 participants in the Bethlehem Babe Ruth program, an increase of 53 since 1993.

"They're adding about one new team per year," he said. "They rely heavily on the school fields, which are not available on a consistent basis until the end of school."

About 800 children participate in the Tri-Village Little League, which is growing by about 5 percent annually.

Austin said a town survey of youth sports groups revealed that the Bethlehem Tomboys, which has about 500 girls in its program, are normally short three fields on any weekday night.

Tomboys enrollment has in-

creased by about 300 since 1990. The girls softball league currently uses fields at the middle and high school.

About 750 boys and girls participate in Bethlehem Soccer Club programs during the spring and summer, according to Austin, and about 1,000 kids sign up for the fall soccer program.

"They're short one to two fields on weeknights," Austin said, "and most of their fields are conducive to practice but not games."

The soccer club is growing about 6 percent a year.

The new fields will be designed to provide access for the handicapped and may also be lighted, Austin said.

"We had them designed so that the late-day sun wouldn't be in the fielders' eyes," he added.

The biggest problem Austin foresees is maintenance of the baseball infields, but the "leagues have agreed to take on that responsibility," he said.

Bethlehem Preschool to hold open house

The Bethlehem Preschool, located at 397 Route 9W in Glenmont, will hold an open house for families interested in the school's half- and full-day kindergarten programs on Tuesday, March 5, from 4 to 6 p.m.

The school offers an enrichment program for pupils attending kindergarten in a public school.

For information, call 463-8091.

Delmar library staff to put on puppet show

Guests of all ages are welcome to see the Bethlehem Public Library staff present "Diamonds and Toads" and "The Bremen Town Musicians" on Wednesday, Feb. 21, at 2 p.m. at the library, 451 Delaware Ave. in Delmar. The presentations are part of the library's "Puppetry Delights" program.

Tour group to leave for NYC museums

The Schenectady Museum has scheduled a trip to New York City on Saturday, Feb. 17. A bus will leave the museum, located at Nott Terrace Heights in Schenectady, at 6:30 a.m. for the American Museum of Natural History and the Smithsonian Institution's new National Museum of the American Indians.

The bus will return to Schenectady at 8 p.m.

For museum members, the cost of the trip is \$48 for adults and \$40 for children over 8 years old. For non-members, the cost is \$53 for adults and \$48 for children over 8 years old. Children must be accompanied by an adult. The cost of the trip includes transportation, admission to both museums and a continental breakfast.

To make a reservation, call the museum at 382-7890.

Peddling

(From Page 1)

was called in and notified that every solicitor had to have a permit issued by the town.

"Only three of them actually had permits," Flanigan said. "They were passing them around. With the tougher regulations, hopefully, we can deter some of this activity."

The proposed new regulations prohibit the issuance of a peddler's license to anyone selling merchandise in parking lots, on sidewalks or along rights-of-way. This provision was added because of concerns raised by store owners in town that they might be undercut by peddlers.

The license fee for each solicitor would be raised from \$50 to \$75 annually. In addition, solicitors using vehicles will have to pay an annual fee of \$100 per vehicle.

Every vehicle used by a licensed peddler must identify the licensee's name and address on both sides of the vehicle in letters and figures at least two inches high.

Violators of the ordinance would be subject to a maximum fine of \$250 for the first offense and \$500 for each subsequent offense.

Kaplowitz said an important new element to the law was that people looking to purchase, rather than sell items, would for the first time be classified as solicitors and subject to the same regulations.

"Every year, we face a real problem with people going around to the homes of seniors and trying to purchase antiques at a price far less than their real worth," he said.

Whether the new ordinance passes constitutional muster remains to be seen, Kaplowitz added. "The courts have been all over the place on this subject, but we felt we had to do something."

Law firm names Hurley new officer, director

Anne M. Hurley of Elsmere has become an officer and director of the law firm of Carter, Conboy, Case, Blackmore, Napierski and Maloney, P.C.

Bids

(From Page 1)

board to raze the two residences and construct a 8,500-square-foot, two-story professional building and 24 parking spaces on the two lots.

"We were originally going to build an office building of our own (for Prudential Manor Homes)," Christiana said, "but then we entered into a long-term lease on the building across the street (205 Delaware Ave.)."

At one time, Albany Savings Bank was interested in purchasing the two lots, but "backed out in the face of opposition from neighbors (on Snowdon Avenue) concerned about traffic."

Both 202 and 204 Delaware Ave. are zoned triple C. The taxes and mortgage payments are current, Cairns said.

The property at 202 Delaware Ave. is 67 by 233 feet and the one-family home situated on it is in a serious state of deterioration, Cairns said. It is assessed at \$118,300.

The property at 204 Delaware

Delmar karate studio to sponsor kick-a-thon

Delmar Budokai Karate will hold a "kick-a-thon" fund-raiser for St. Jude's Children's Hospital at 2:30 p.m. on Saturday, March 2, at Crossgates Mall. The snow date for the event is March 9.

Donations can be sent to Delmar Budokai Karate, 222 Delaware Ave., Delmar 12054.

New Salem church to serve up pancakes

The New Salem Reformed Church on Route 85 in New Salem will hold an all-you-can-eat pancake breakfast on Saturday, March 2, from 7:30 a.m. to noon.

The cost of the breakfast is \$4 per person. Children under 5 years old eat for free.

For information, call 765-2354.

Ave. measures 59 by 222 feet with a framed garage that is near collapse. It is assessed at \$142,500. The two-family home on the premises is in somewhat better condition, and is currently inhabited by one person.

Selling real estate by auction has traditionally been a method used by governments, but it is becoming an increasingly popular tool for private parties looking to dispose of their holdings efficiently and expeditiously, Cairns said.

"By the turn of the century, I think you'll see 30 percent of all real property in the U.S. sold by auction," he said.

Since the mortgage indebtedness on the two properties exceeded the cumulative price offered for them on Friday, Feb. 16, the bids were rejected.

"We have two more interested parties who will be putting in bids this week," Cairns said. "I think we'll be able to work something out."

Maple sugar program planned at Five Rivers

A maple sugaring demonstration will take place at the Five Rivers Environmental Education Center on Game Farm Road in Delmar from 2 to 4 p.m. on Saturdays and Sundays, March 16 and 17, and March 23 and 24.

The program will involve participants in all the steps of the sugaring process, from the identification of a sugar maple tree to the use of a maple sap evaporator.

Library to pay tribute to children's author

The stories of children's author Harry Allard will be featured in "A Tribute to Harry Allard" on Thursday, Feb. 22, at 2 p.m. at the Bethlehem Public Library, 451 Delaware Ave. in Delmar.

A skit, short film and craft are also planned.

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