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Serving the Towns of Bethlehem & New Scotland

Volume XLIV

Number 7

Fifty Cents

February 17, 1999

Wintry wonder



This is how winter should look, not what we have experienced so far this season. Freezing rain and icy roads created havoc on the highways, knocking cars off the road like toys. This scene in Delmar shows the pretty snow dusting last Saturday.

Debbie Eberle

Election run controversy continues

By JOSEPH A. PHILLIPS

The battle lines are now drawn on the challenge by a Bethlehem Democratic Party official over whether Town Justice Kenneth Munnelly must stand for re-election this fall.

Should Munnelly and Democratic committeeman Matthew J. Kelly, who pressed the challenge, continue to pursue it, they're on their own, having the support of neither the town attorney, nor their own party hierarchy.

Town Attorney Bernard Kaplowitz responded on Feb. 9 to Kelly's letter to Town Clerk Kathleen Newkirk, requesting that she amend her January certification listing Munnelly's judicial seat among a handful of town offices up for election this fall.

Kelly contended that despite his election to fill a vacancy left by the death of Justice Peter Wenger, Munnelly was entitled to a full four-year term on the bench, rather than the remainder of Wenger's term, which would have expired after this fall's election. Kelly cited a state Supreme Court decision and the state constitution as authority for his view.

But in a three-sentence reply to Kelly, Kaplowitz wrote, "After reviewing the



Munnelly

BC board airs \$44M spending package

By DONNA J. BELL

The Bethlehem Central School District's annual budget process started with a whimper — although it will almost certainly end with a bang.

With only a few spectators present, Superintendent Les Loomis and assistant superintendents John McGuire and Steve O'Shea presented the fundamental operating budget proposal for 1999-2000 to the school board.

The total appropriation will be \$44,628,980 — a 3.84 percent increase over the last year. "We recognize it is a tight budget year," Loomis said. "With that in mind we are only proposing Priority 1 additions."

The proposed \$515,360 in additions would be added in only two areas: staffing and Regents for All. The \$287,810 for staffing would include high school teachers (\$214,130); earth science lab staff (\$11,640); instrumental music staff (\$10,240); a tech aide (\$8,000); extracurricular stipends (\$1,800) and a

new teacher and substitute pay rate (\$42,000).

A 6 percent increase is expected in the high school's enrollment, (about 90 new students) driving the increase in staffing costs, said McGuire.

Administrators are concerned about the amount the district pays substitute teachers and nurses. The current base rate of \$60 per day is one of the lowest in

the Suburban Council.

"We just can't get the subs that we need," Loomis said. "We are concerned in some instances about the quality we get." The proposal calls for an increase in the rate to \$70 per day which is still slightly below average.

The fundamental operating budget includes \$227,500 to meet Regents for All

□ SPENDING/page 11

□ ELECTION/page 32



Loomis

Bethlehem town board hears annual reports

By JOSEPH A. PHILLIPS

A two-page Bethlehem town board agenda, filled mostly with routine approvals, contracting matters and reports, was brought to a close on Feb. 10 in just under 15 minutes.

"It's not a record, but it's close," said board member Bob Johnson.

A public hearing on a proposal to post stop signs on several town streets, at the point where they intersect Wemple Road, proved decidedly noncontroversial. The

hearing opened and closed without any public comment, and the board voted unanimously to enact the plan.

New signage will be posted at intersections with Eileen Lane, Windham Hill Road, Harwick Drive and Somerset Drive. The town highway department can erect the new signs immediately, pending the town clerk's notification to the state Department of State about the new local law.

Annual reports by the town historian, Building Department and

Parks and Recreation Department were presented at the meeting.

Historian Joseph Allgaier noted his success in securing recognition of Cedar Hill Museum as a national historic site during the past year. But his report expressed "disappointment" over the inability to secure grant funding from the state Education Department for a preservation study of documents in the town archives.

The Building Department's

□ REPORTS/page 11

Community rallies around fire victims

By Joseph A. Phillips

A young family victimized by a fire on Jan. 8 that destroyed an apartment building has been the beneficiary of an outpouring of support from their Voorheesville neighbors.

From St. Matthew's Church to the Legion hall, many community groups have stepped forward with fund-raisers and special offerings in support of the Benedict family, who resided in one of four apartments in a converted barn on Route 155 that was destroyed by fire.

"It's been beyond nice," said

John McClelland, co-owner of Smith's Tavern, which also hosted a fund-raiser for the mother and family of five. "The entire community — what they did for this family, was amazing.

His tavern's fund-raiser, he said, was held on a Monday three weeks ago, a day the tavern is normally closed. Half of the receipts from the day's operation were donated to the family, and the tavern raised more than \$3,000 as a result.

Smith's employees donated their services for the evening and all gratuities received during the

six-hour session, amounting to more than \$400.

"I couldn't believe how crowded it was," McClelland said.

The entire community — what they did for this family, was amazing.

John McClelland

"People couldn't even get in. What all these customers did for that family was tremendous."

While donations of clothing, money and other necessities have been pouring in, another village resident has set about to help the young Benedicts recover something else: memories.

"The fire took everything they had except the clothes they had

on that night," said Pat St. Denis. "We can replace clothing and furniture, but some things just can't be replaced."

But St. Denis is making an effort, issuing a public appeal for help in gathering memorabilia to help replace personal items lost in the fire.

He is seeking pictures or school memorabilia for the youngsters, who attended primary and middle schools in Greenville and Guilderland as well as Clayton A. Bouton High School in Voorheesville.

Sports memorabilia would be welcome particularly for the two oldest boys, Josh, a 1998 Voorheesville graduate, and Aaron, now a senior at the high school.

Pictures and keepsakes can be sent to St. Denis at 231 Newport Court, Voorheesville 12186.

Five Rivers to host children's program

Naturalists at Five Rivers Environmental Education Center, 56 Game Farm Road, Delmar, will lead a special free program for younger children on Saturday, Feb. 20, at 2 p.m.

"Children's Literature in the Outdoors" will feature a short story read indoors, followed by an outdoor exploration to find evidence of the story characters' real life counterparts.

The program is free and suitable for parents with younger children. For information, call 475-0291.

Tea party to help breast cancer group

The Slingerlands House in Feura Bush will host Adelyne's Tea Party to benefit the National Breast Cancer Coalition on Sunday, March 7, at 1:30 p.m. Reservations are required by Feb. 20.

The \$25 donation includes a full tea, tour of the historic house and Victorian entertainment.

Guests are welcome to dress in Victorian attire. The tea is not suitable for children under 12. For information and reservations, call 439-6539.

Tri-Village Squares to host dance

Tri-Village Squares will host a square and round dance on Saturday, Feb. 20, from 8 to 10:30 p.m. at First United Methodist Church, 428 Kenwood Ave., Delmar.

Matt Auger will be the caller, and Dennis Visconti the cuer.

For information, contact Brenda or Paul Winne at 768-2882.

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IDA puts chip fab dollars up front

By Joseph A. Phillips

The Bethlehem Industrial Development Agency (IDA) is laying down cash to convince any remaining doubters that the town means business on chip fab, the Empire State Development Corporation's initiative to prepare sites around the state as potential future locations for microchip manufacturing.

At its Monday, Feb. 8, meeting, the IDA voted to allocate \$50,000 to a special fund managed by the Albany-Colonie Regional Chamber of Commerce, dedicated to purchasing land or purchase options on roughly 600 acres along Wemple Road in Glenmont.

Almost 400 of those acres would begin the pre-permitting process called for under the chip fab initiative. The remaining acreage would be developed into a shovel-ready industrial park to be marketed to technology firms.

"We've taken a step forward to put dollars behind our words in an effort to demonstrate the level of commitment the town is willing to make toward pursuing both the chip fab opportunity and the opportunity to develop an industrial park," said Michael Tucker, who was re-elected IDA chairman at the meeting. "Without taking the initial step we took on Monday, it might never have come to fruition," he added.

The funding decision followed

a presentation to the IDA by Lynn Dolan Taylor, executive vice president of the chamber, outlining her group's efforts to secure the property proposed for the chip fab site.

The money will be invested in Tech Valley, an entity formed by the chamber for the express purpose of furthering the Glenmont chip fab program. With the \$50,000 investment, the IDA will become a 50 percent partner in Tech Valley.

"These funds would be used specifically to acquire land as well as option agreements to buy land, and to begin marketing efforts," said Tucker. He also said the funding will be "sufficient to demonstrate the commitment required to draw funding from other sources, state, federal and local, but also to demonstrate to industry that we're serious."

Though she deferred to Tucker and Taylor in making any detailed comments about the IDA action, Bethlehem Supervisor Sheila Fuller, an IDA member, said the move "shows our commitment to increasing the tax base. I think it's a very, very positive step to make this happen."

Fuller said Bethlehem has long suffered from an anti-business reputation. "It's been a long haul in getting over that reputation," she said. "It's undeserved."

Taylor said, "We're delighted to have the town of Bethlehem

become a partner in developing this proposal. The town of Bethlehem's visible commitment in investing this money will get the job done in helping us to attract additional funds."

She said the chamber is currently negotiating with various landowners in the target area for purchase or options, but that without additional cash, negotiations have been slow.

"The landowners are careful in moving forward," she said. "Every time they read about their land (as a future industrial site), the value climbs in their eyes." With the IDA funding, she expected that the first two deals in the works will be concluded within the next three months.

"It's hard to convince landowners (to sell) if you don't have money, and it's hard to convince others to give you grants if they don't think you'll put in your own money," said Tucker. "You need money to get moving."

He said that in negotiating with current landowners, "It's critical that the purchase price for the land is a price that makes the project financially viable. The project will not be viable if the purchase price is too high. Our intent is to determine what you can reasonably spend to develop an industrial site and negotiate that with the landowners."



One of Joe Raggio's works, called 'John,' is on display.

HVCC display features Delmar artist's work

By Joseph A. Phillips

Call it retiring if you must. But when Delmar resident Joseph Raggio took an early retirement offer in 1997, after nearly two decades as an architect employed by the state Dormitory Authority, he was merely trading one career for another.



Raggio

"I basically had my livelihood in architecture," he said. "And now that I've retired from architecture, I'm going back to art. Now I have the opportunity to paint and draw and pursue that earlier career that gave me so much pleasure."

The 57-year-old has never really left art behind, he said, and for a decade, he's been a member of the Troy-based Riverfront Artists collective. But it's been mostly an avocation, until now.

Raggio is getting his first solo exhibition this month at Hudson Valley Community College's Learning Resource Center Gallery, in the lobby of the Troy school's Marvin Library.

The Artist of the Community Series, which is sponsoring the exhibit, is an effort by the college's Cultural Affairs Program. The series spotlights Capital Region artists in six to eight solo exhibitions a year, selected from among submissions from both local artists' organizations and solicitations by the program staff. Raggio's showing of more than 20 paintings and drawings will be on display through Feb. 25.

A graduate of the High School of Music and Art in New York City and a BFA degree recipient from Cooper Union, Raggio spent a year pursuing his love of art on an extended postgraduate trip to Europe to sketch and paint in France, Germany and Italy. "Going to Europe was as important to my education as any of the degrees I've gotten," he said.

"I painted and sculpted in my early 20s, but I got tired of starving," he said. So after his return

he laid aside his brushes and crayons for mechanical pens, returning to Cooper Union to earn an architecture degree and secure a license to practice in 1971. The job with the Dormitory Authority followed seven years later. "At least I could combine my love of drawing with my work," he said.

He moved to Delmar and soon discovered a supportive local arts scene. He joined Riverfront, which hires models for scheduled sessions several nights a week that all member artists can attend, thereby saving them the cost of hiring their own models.

His drawing is mostly in conte crayon, blacks and sepias and browns. "I like using that medium," he said. "It gives me a lot of control." He also works in pen and ink or in oil, building up a body of work that is mostly figurative study, which is what he's showing at HVCC.

He enjoys the interaction with the models. "An affinity develops," he said. "That's what I hope to capture, a sense of liveliness in a person, that zest." Raggio's portraiture is not fussy or formal — partly a function, he said, of having to capture quickly a model posing simultaneously for several artists — but his subjects definitely have attitude.

Raggio's work has been exhibited in a few group showings in the Albany area. This is his first solo show, and he concedes his works aren't exactly selling like hotcakes.

The HVCC exhibition, he hopes, will change that. "There are quite a number of galleries in the area, but it's always difficult to have a space as good as this one available to show your work," he said. "I'm really appreciative of HVCC to offer me the opportunity to show."

But with a state retirement check, he doesn't feel under any particular pressure to sell paintings. He hopes to devote more time to landscape work.

"One of the interesting things about pursuing painting at this stage of my life," he said, "is I can choose the topics I want to paint more aggressively than if I had to rely on selling paintings."

Eminent domain sticky subject

V'ville residents express concerns

By Katherine McCarthy

In a meeting where discussions ran the gamut of emotions from confrontational to conciliatory, the Voorheesville school board heard from members of the public about the possibility of taking 20 acres adjoining the high school campus from John J. O'Connell by eminent domain.

Architects Paul Scoville and Rich Peckham of Scoville & Collins also presented an updated version of the building and playing fields expansion that require more land and currently carry a price tag of \$20 million.

The board voted to continue the land condemnation hearing, which is the first step in eminent

domain proceedings. After hearing from school Superintendent Alan McCartney that the district is negotiating with O'Connell for the land, which could eliminate the need for eminent domain, the board decided to continue the land condemnation hearing at its March 8 meeting.

William Young, attorney for the school district, said the district is considering four different scenarios vis-a-vis the O'Connell property at the request of Justin Corcoran, a lawyer acting on his uncle John O'Connell's behalf.

The district is considering not only the 20 acres it wants for the land expansion, but all of O'Connell's land (55 acres) and his house, as well as adjoining property owned by Corcoran.

Young said the only piece of property the district has no interest in is on the other side of Martin Road. Due to the topography there, the land is of lesser value, and since it is not contiguous to the school's current property, state aid would probably not be available to purchase it.

"If we were negotiating, and that was the deal breaker," Young said, "we'd take it. We never intended to acquire the Corcoran property, but if they're coming forward and saying they want to sell, we'd consider it."

At last week's meeting,

Corcoran said, "I'm not sure I'd characterize what's going on as negotiations, but more as serious discussions. My uncle's position remains that the land is not for sale, and he's not interested in conveying it to the district. Hanging over his head is the threat of eminent domain, and he is thinking about receiving just compensation."

Some neighbors expressed concern about the land being taken by eminent domain. Part of the plan is to build bus garage on school property, which drew some related objections.

"It's not fair to take land by eminent domain to build a bus garage," said Chris Albright. "Put it elsewhere."

"I don't think we should take the land," said Don Cootware. "If we do have to, we should take the minimum." Later, and to applause, he said "if Justin's uncle were selling his land, I'd have no objection to the plans. I hate to see land taken from anyone."

Board member C. James Coffin spoke about the importance of the school to the community. "The board is concerned about eminent domain," Coffin said. "The other piece of this is that we have \$25 to 30 million invested in this campus, and we can't simply walk away from it. It's to the advantage of the community to stay with it."

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Columnist promises 'The last word I'll say on that'

By Katherine McCarthy

William Jefferson Clinton gets to stay in office and has the nerve to tell us that it's time to "re-dedicate ourselves to the work of serving our nation and building our future together" and "this must be a time of reconciliation and renewal for America."

He's some kind of bold, our president, wagging his finger in our faces, questioning the meaning of kindergarten words like "is" and "alone," wasting our time and money with the finally concluded impeachment process, then telling us it's time for forgiveness.

I couldn't be angrier at the president if I were related to him. He had a sexual affair with a starry-eyed intern, and not only did he not fess up to it, he lied under oath about it.

And then, for diversion, he bombed Iraq on the eve of the House impeachment vote, risk-

COMMENTARY:

*Mom's
the
Word*



ing the lives of American soldiers and killing Iraqi civilians.

But he does make pretty apologies, our president. Can anyone believe them anymore? How many times can you look at his puffy face, watch him nibble his lower lip, pause for effect and offer more remorse?

Now I'm waiting for actions that back up his contrite words. Will he go on a retribution spree as rumored, or will he finally act with some dignity, honoring his oath of office, as well as his wedding vows?

More important to New York-

ers than rumors of Clinton's possible revenge, though, are those about Hillary, who's apparently considering a run for the Senate seat that our distinguished elder statesman Daniel Patrick Moynihan is vacating.

My personal dislike for Hillary goes back to the cookie comment. You know, the crack she made about how she could have stayed home and baked cookies, but chose to work instead.

When she said that, I was up to my elbows in dirty diapers, nursing a newborn, convincing a toddler to nap in the afternoon, sleeping very little at night and not baking very many cookies. I was deeply offended by her reduction of mothering to baking, which reinforced the gnawing feeling that feminists like her had no respect for me and millions of other full-time mothers.

Don't get me wrong: I think that women who want to, or need to, work for money should. They should get the same pay as men, there should be on-site day care centers at every place of employ-

ment, and the first day of school

should be a national holiday. I also think that women who want to stay home with their children should be able to, and that raising children should be seen as important work. Children are our future: how they are brought up and what they are taught is going to affect all of us. If a parent wants to stay home to read to their children and answer their questions, as well as articulate and model a family's values, that's a really good thing for our society.

Hillary's husband may have offered a tiny tax break for at-home parents in his State of the Union address, but I don't believe Hillary thinks mothering is valuable. Maybe a village worked for her, but it's not enough for me.

Also, why would the woman who wouldn't stay home to bake cookies stay with a husband who cheats on her and lies about it? I guess it shows some dignity not to abandon him in his presidency, but this is not the first time Bill strayed. Hillary is a well-educated, professionally successful woman, so why did she stay with such a philanderer? Low self-esteem?

Maybe. Power? More likely.

I don't want a woman who'll put up with anything to be close to power representing my state in the U.S. Senate. And I would prefer to be represented by a New Yorker, rather than a carpetbagger.

I can't figure out those New Yorkers who buy her softened image, the photo shoot in *Vogue*; the *People* cover story about how close she is to her daughter. Who is this woman? Is she a hard-core career woman? Devoted wife and mother? Glamour gal?

Whatever she may become to suit the voters of New York, I, for one, have had enough of chameleon Clintons. We deserve better.

School board petitions available

Nominating petitions are now available for seats on the Bethlehem school board. Elections will be held in the spring.

Seats currently held by board Chairwoman Happy Scherer and members James Schwab and Pamela Williams will be up for election. The new three-year terms commence July 1.

Petitions are available at the district clerk's office at 90 Adams Place in Delmar.

Each submitted petition must contain a minimum of 62 valid signatures of registered voters and must be filed with the district clerk by 4:30 p.m. on April 16, which is 32 days before the district budget vote on May 18.

Boy Scouts set spring bulb sale

Boy Scout Troop 58 will sell Breck's spring-planted summer flowering bulbs from Holland as a fund-raiser during the month of February.

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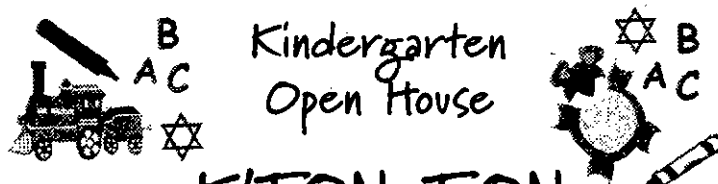
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Ed O'Brien, Channel 6 News

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copying and defending your rights.
The two-day workshop will be held
on Saturday, March 13 and Sunday,
March 14 at Albany Law School
from 8:30 AM to 4:30 PM. The cost
is \$95 per day or \$150 for both
days. Call 439-2379 for more
information or to register.

Legion to dish up all-you-can eat breakfast

American Legion Post 1493 on Voorheesville Avenue will serve an all-you-can-eat breakfast on Sunday, Feb. 21, from 8 a.m. to noon.

The menu includes eggs, sausage, French toast, home fries, toast and beverages.

St. Matthew's Church announces Lenten programs

St. Matthew's Church on Mountainview Road will hold Ash Wednesday services tonight, Feb. 17, at 7 p.m.

The church is sponsoring a four-evening parishwide mission, Feb. 21 to 24, from 7:30 to 8:30 p.m. each night.

The first program, on Sunday, Feb. 21, is entitled Search for Meaning - Rediscovering God.

The second evening, on Monday, Feb. 22, In Search of Meaningful Relationships - Reconciling Our Differences will be the parish Lenten penitential service.

Strengthening Family Life and Supportive Relationships - Making a Difference in the Lives of Tomorrow's Children, is the title for the third night, Tuesday, Feb. 23.

The final program, on Wednesday, Feb. 24, will focus on community for the 21st century and is subtitled Building a New World.

For information, call the church at 765-2805.

Thompson's Lake to host ice fishing contest

Thompson's Lake State Park in East Berne will host its eighth annual ice fishing contest on Saturday, Feb. 20.

Registration and fish measurement will be from 6 a.m. to noon at the lifeguard cabin. Prizes will be awarded at 12:30 p.m.

The grand prize is a chartered fishing trip for four on Lake Ontario, courtesy of Hookjaw Charters. Other prizes include ski lift tickets, fishing gear and gift certificates.

Live bait will be available from Lake Lonely Boat Livery, and the Friends of Thacher and Thompson's Lake Parks will offer hot food and drinks.

A \$4 per person registration

NEWS NOTES

Voorheesville

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donation is encouraged. In conjunction with the National Heritage Trust Fund, donations will benefit recreation programs and campground improvements.

No all terrain vehicles or snowmobiles are allowed. For information, call Thacher Park at 872-1237.

Methodist church to hold special service

First United Methodist Church of Voorheesville encourages everyone to attend worship services with district superintendent Bill Barney on Sunday, Feb. 25, at 7:30 p.m.

The choirs will sing and child-care will be provided for children up to sixth-grade.

Kindergarten meeting set for March 4

Parents with children entering kindergarten next fall at Voorheesville Elementary School are invited to attend an informational meeting on Thursday, March 4, at 7:30 p.m.

To enroll, children must be 5 years of age on or before Dec. 1. At the meeting, the school will explain the kindergarten registration and screening process.

To confirm that a child is slated for enrollment, parents can call JoAnn Donohue at the elementary school at 765-2382, ext. 514.

PTA to meet at elementary school

The PTA's next meeting is scheduled for Tuesday, Feb. 23, at 7:30 p.m. in the elementary

school library.

Library to host senior nutrition program

Cornell Cooperative Extension of Albany County will offer a program entitled Getting Older, Feeling Younger: Nutrition for Seniors on Friday, Feb. 26, from 1 to 2 p.m. at Voorheesville Public Library at 51 School Road.

For information, or to register, call 765-2791.

Schools closed for winter recess

Schools in the district are closed for winter recess through Friday, Feb. 19. Classes resume on Monday, Feb. 22.

Village board to meet on Tuesday

The Voorheesville board of trustees will hold its regular monthly meeting on Tuesday, Feb. 23, at 8 p.m. at village hall on Voorheesville Avenue.

St. Matthew's men accepting applications

St. Matthew's Men's Association is accepting application for its college scholarship until Feb. 28.

High school seniors who are members of the parish are eligible.

Nominations for the Jim McDonough Award for outstanding service are also being accepted until Feb. 28.

Applications and nomination forms are available at the entrances to the church.

Food pantry needs

The New Scotland Community Food Pantry needs the following items: flour, sugar, pasta side-dishes, garbage bags, plastic wrap, tin foil, paper napkins, toilet paper, paper towels laundry and dish

detergent, shampoo, bath soap, coffee, cocoa, tea, maple syrup, pancake mix, jams/jellies and dry cereal.

For information, call 765-2805.

Congratulations to award winners

Voorheesville Mayor Ed Clark recently announced that outgoing fire Chief Buddy Deschenes has been given a Community Ser-

vice Award by the village board of trustees.

The award cited his "dedication, leadership and service."

The Voorheesville Volunteer Fire Department gave its firefighter of the year award to John Scherer at its recent installation dinner at Fuller Road firehouse in Colonie.

NiMo slates public hearings

By Joseph A. Phillips

On the eve of public hearings on Niagara Mohawk Power Corp.'s application to redevelop its Albany Steam Station in Glenmont, the town of Bethlehem has applied for "intervenor" status as the project moves through the approval process.

The hearings, at Public Service Commission offices in Albany and Bethlehem town hall, will be conducted by the state Board on Electric Generation Siting and the Environment on Tuesday, Feb. 23.

The board seeks public comment on the utility's plan to convert the facility to a new natural gas combined-cycle technology and remove several buildings from the site.

In a Jan. 20 letter to the

commission's Administrative Law Judge Jeffrey Stockholm, the town of Bethlehem requested \$5,084.97 from the "intervenor" fund established by NiMo in keeping with the permitting process, to reimburse Spectra Environmental Group, the town's environmental consultant.

The hearing is set for 7 p.m. at town hall auditorium, 445 Delaware Ave., Delmar.

The hearing will remain open at least an hour until everyone who wants to speak is heard. Speakers will be heard on a first-come, first-served basis.

Supervisor Sheila Fuller said she is unaware of any town residents who oppose the the NiMo proposal.

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Matters of Opinion

Justice for all

Spike Lee's film *Get on the Bus* is a wake-up call for all of us — both black and white. The movie follows a group of 20 black Californians on their way to the Million Man March in Washington, D.C.

One of the characters, a teen-ager on his way to the march, against his will, asks his father who one of the speakers is when he sees her on TV before they get to Washington. The young boy has no clue the speaker, Maya Angelou, is one of America's most gifted and respected living poets.

It's probably true that most teens of both races would have had the same blank reaction as to her identity, and that's a shame for both races, since Angelou through her art has helped to define what it's like to be black in America.

A small matter perhaps, given the lack of historical awareness American teens are accused of, but still an example of how all of us have a long way to go before becoming "color-wise" as the Rev. Ward Greer said in this week's Point of View.

Black History Month provides a good opportunity to take stock of where we as a society have come along with how far we have to go toward achieving racial and ethnic equality. Greer reminds us that political, educational and economic institutions in this country are indeed lopsided in terms of providing "an equal playing field" for all.

Unless these inequities are recognized and addressed by the nation, they will continue well into the next century. And that is not and should not be acceptable. But let's hope that scenario changes much sooner for future generations, who should not have to endure the sins of the past, while keeping in mind that the future won't be different without awareness and effort on everyone's part.

We must begin to do more than pay more lip-service to becoming "color-wise." This means, as Greer suggests, widening the lens with which we look at the world and particularly our country.

In our homes, in our schools and in our courts, we must make more of an effort to truly make America a land of opportunity "with liberty and justice for all."

Otherwise, these words are meaningless and hollow for all Americans.

Black history is more than a month

By the Rev. H. Ward Greer

The author is executive director of the Albany United Methodist Society.

Black history should be celebrated for more than a month and should be regarded as more than the history of one particular people.

Indeed, all of us are enriched by being reminded of the historic and contemporary contributions of African-American people. Not too many years ago, African Americans were considered a mere footnote in history. We are now beginning to recognize and appreciate the breadth and depth of the African-American experience and its impact on every aspect of American life. The African Diaspora, through the slave trade or through natural migration, continues to touch every aspect of American life and culture: arts, music, sports, politics, religion, education, economy and everything in between and beyond.

This is true in considering the degree to which African Americans participate directly in each area or the degree to which laws, tradition or racism excludes or prevents full participation. In either case, the presence or exclusion of black people significantly alters, changes or in some way affects the experience called American culture.

What is becoming undeniably clear is that this gifted, talented and beautiful people called black, cannot be overlooked, forgotten or denied full and equal access to the America that they helped to

shape. The challenge facing this country now is that African Americans are still, in the main, denied full and equal participation in the American experience: politically, economically and educationally. This month provides a good opportunity to set some of the historical record straight and to consider some challenges still facing African-Americans as we approach the third millennium.

First there were free Africans in the New World prior to slavery and the Emancipation Proclamation. Second, President Lincoln did not by a mere stroke of a fountain pen, free the slaves. Abolitionists of both hues, North and South, played a central role in the ultimate liberation of slaves. Third, the institution of slavery created an economic and political system which in many ways still exists.

In a word, while slavery ended, the dehumanization of a people and the system created to stratify people based on external characteristics is still an integral part of the American experience.

Finally, one more myth. African-Americans are not a minority. Globally, people of color are a clear and indisputable majority. The colors of humanity globally are a reflection of the creativity of a God in whose image all people are made. A cursory survey of global demographics would indicate an inversion of our perception of racial percentages.

It is important for these perceptions to be challenged, not to give more significance to one population than another, but in order to develop a deeper appreciation for and acceptance of the range of beauty that surrounds us. We cannot move to a time of full acceptance until we become more aware that all of humanity is created equally, though we look very different. This writer is not interested in us simply tolerating each other, becoming color blind, what is needed, as a friend of mine suggests, is to become color-wise.

The significance of Black History Month is not only to learn about and appreciate the contributions of a particular population, but more importantly, to find ways to build and sustain full human community. Indeed, information and documentation about various races and ethnicities must precede any full understanding of what human community can be. The challenge that most Americans must have in this regard is that they look at the world through a very narrow racial and ethnic lens.

What must be addressed as we approach the third millennium is the inextricable connection between all human beings. We live in a globally conscious age, but those who make fundamental eco-

nomic, political and policy decisions have a very narrow view of humanity. This is one reason why people of color all over the globe are still among the most oppressed, used and abused. And the ethnic and racial tensions evident in other parts of the globe are mere reflections of this insatiable human desire to stratify not unify humanity.

I would challenge all who take seriously this month of reflection and remembrance to consider what remains to be done if we are going to create a society which is truly the "land of the free and home of the brave ... with liberty and justice for all."

We must commit ourselves to challenge and change the structures, institutions and traditions that still judge people by the color of their skin. From lack of enforcement to lack of adequate and correct education, from economic oppression to political control, from legal genocide to illegal incarceration — structures, designed to provide an equal playing field and presuming equal access — have become decidedly lopsided with secret access codes.

The state of New York provides an excellent example of this inequality. Our prisons are filled with people of color. The jobless rate is more than double in racial ethnic communities. The income gap is widening at one of the fastest rates in the country. Those most negatively affected are the people whose history we celebrate this month.

Black history is much more than lifting up individual and collective accomplishments of the African Diaspora. It provides us with an opportunity to move closer to the human experience variously called "the Beloved Community." We begin by lifting up and appreciating the many individual accomplishments of black Americans, but the end result is much more than a litany of personal triumph. It is a collective experience born out of struggle, nurtured in hope, grounded in faith and ultimately shared with all people.

This will take more than an accurate census. It demands more than a partisan political agenda. This vision will not be accomplished by narrow national interests.

African-American people are by definition a global people, and this perspective must be embraced by all people. African-American people are resilient people, and African-American people are hope-filled people, and this hope must be secured. African-American people are deeply spiritual people, not just religious. This deep spirituality could ultimately redeem humankind.



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Your Opinion Matters

Slingerlands family is grateful for support

Editor, The Spotlight:

On Dec. 1, I had the misfortune to suffer severe heart failure in my home. It was late afternoon and I had come home a little early to help my wife with some family matters. I wasn't in my home more than 10 minutes before I fell to the floor in an unconscious state.

Fortunately for me, my wife was able to remain somewhat composed to take care of the necessities. My son immediately called 911, and my wife was able to reach the aid of a neighbor, Dorothy Iavenditti, to help us.

My son's tutor Mike Kohler was also present at this time. He said that he knew a little CPR, and my wife asked him to please apply his skills. He did so without hesitation. It became apparent that I was suffering from anoxia for a period of approximately six minutes.

It was determined later on by some of my doctors that Mike Kohler's efforts had been instrumental in preventing serious damage, affording me the opportunity of a normal recovery.

Bethlehem police Detective Robert Markel helped my family coordinate the arrival of the ambulance and EMTs. He was also helpful in keeping my family calm, and his effort is very appreciated.

The EMTs led by David Bastiani applied their skills and knowledge in helping save my life. To these devoted men, we give a heartfelt thank you.

Another instrumental person that evening was Father James Walsh from the Church of St. Thomas the Apostle. He managed to arrive at St. Peter's within about 30 minutes of my wife's call. Father Walsh helped my family find comfort and peace. He answered their questions and provided security and calm to their lives at a most dramatic time. They will never forget his comfort and support and for this we offer him a special thanks.

To all the dedicated professionals, doctors, nurses and staff at St. Peter's emergency room, I say thank you, as well as to the nurses and aides on the second and fifth floors who took care of me for the next three weeks.

Our neighbors not only extended their support and prayers, but also brought food to our home when they saw the house filled with visitors from various places.

Maureen Kispert organized these meals with the neighbors, and we were overwhelmed with their generosity and good wishes. This truly is a special neighborhood and with our deepest emotions, we say thank you.

Bart A. Necroto and family
Slingerlands

Editor, The Spotlight:

Bethlehem's attempt to recover damages for a failed water supply is becoming questionable as well as expensive. Last November, the town board approved a \$322,500 supplemental water budget appropriation for legal and engineering fees, additional Albany water purchases and Hudson River dredging.

The board was advised that these costs can be recovered through litigation, but the principal party involved in the litigation has only a \$1 million liability insurance policy.

At the rate our lawyers and engineers are spending our money, taxpayers may not see any of our \$13.9 million investment in the water system.

The November 1998 appropriation included O'Brien & Gere's engineering fee of \$38,000 for review of the infiltration system and siltation studies. In addition, \$46,500 was for actual river dredging or a total of \$84,500.

The river was dredged in December 1998. The average daily yield in November was 1.5 million gallons per day. The month after the dredging, the yield was down to 1.49 million gallons per day. Dredging did not improve well yield.

Skeptics had advised the board that causes other than siltation

should be investigated. Water district taxpayers deserve an explanation as to reasons for well clogging.

The supplemental budget appropriation included \$18,000 to provide an overview of the new test well. This well is an attempt to meet our water needs. It may also be an attempt to extricate the town from the lawsuit via a settlement. This would not be in the town's best interests.

Six engineering firms have

been retained by the town to date, and we are not closer to a solution in resolving a serious water shortage problem.

Instead of a piecemeal approach, the town needs an engineering evaluation of the problem with specific recommendations.

When will the fleecing of Bethlehem Water District taxpayers end?

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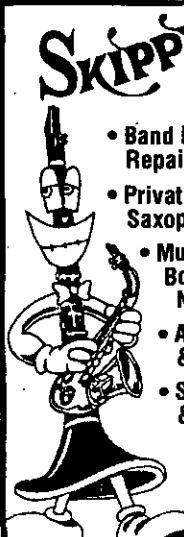
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Your Opinion Matters

Parent: Candy shouldn't be reward

Editor, The Spotlight:

I've noticed that some teachers in Bethlehem elementary schools use candy as a reward for academic performance. Why is this? What if some parents for dietary reasons or other rationale disagree with this policy? Some children are overweight. Some have dental problems. Some may have a tendency toward hypoglycemia or other conditions that would be adversely affected by heavy concentrations of glucose.

Besides, I thought parents were responsible for the nutritional well-being of their children.

When I did post-graduate work

Letters

in elementary education with the International Montessori Institute some years ago, we learned that children need to be rewarded for their performance in school. We learned that the most successful reward for a child is the actual feeling of accomplishment in having completed a task.

Dr. Montessori discovered this in her work some 100 years ago. I wonder why this idea hasn't made it to Delmar yet.

I have indicated my disapproval of the practice of feeding candy to

children in the elementary schools over the past few years with little success.

When I laid out my case to one of the teachers some years ago, she simply dismissed my arguments with a smile and said, "We agree to disagree, don't we, Mr. Rooney?"

I think the only way to control the practice of candy distribution in the schools is for a sufficient number of parents to indicate their views on the matter to school principals and the school board.

Terry Rooney

Delmar

BC board will review bus distance policy

Editor, The Spotlight:

Bethlehem Central students living within 1.5 miles of the high school and within one mile of the middle school are not provided bus transportation to and from school. These distances were determined by a taxpayer vote which took place in 1969.

Current residents of the dis-

trict may be interested to know that the school board has indicated it will be reviewing potential changes to this policy during the meeting scheduled for Wednesday, Feb. 24, at 7 p.m. at the district offices on 90 Adams Place in Delmar.

Lynne LaJeunesse
Slingerlands

Holy Names parents say thanks to Del Lanes

Editor, The Spotlight:

The Academy of the Holy Names parents and students wish to thank Del Lanes and its staff for providing a safe environment, as well as a fun-filled evening for the students and guests following the recent formal sponsored by the school.

A special thank you to Marvin of Del Lanes for his cooperation

with the Home School Association during the planning stages of this event. Bowling, The Human Fly, karaoke and dancing were enjoyed by all.

Again, thank you for helping keep our students and guests safe.

Pat Baron
Academy of the Holy Names
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Also, digestion starts in the mouth. If you have lost teeth, your ability to digest food (extract the nutrients) is

down. You may not feel as good as you used to because you are just not getting the nutrients your body needs out of the food you eat.

On a happier note, when you smile, endorphins are released. Endorphins are natural chemicals that decrease blood pressure, decrease the intensity of any other aches and pains, and make you feel better overall. If you have nice teeth, you will smile more, feel better and enjoy life more.

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cials are Selling More Than You Think."

Round-the-clock commercialism has created a culture whose consumer habits have a major impact on our behavior, attitudes, values and life goals. By analyzing TV ads, this workshop will show consumers the common methods used by advertisers to sell, sell, sell.

Join us for this beginner's guide to media literacy at 7 p.m.

"Beyond the Basics" Internet instruction will be held at 7 p.m. on Tuesday, Feb. 23. No more sign ups are being taken for this evening. Because of the popularity of this class, however, an additional session has been scheduled for Wednesday, March 17. Call early to be sure you are included.

If you are retired and looking

for a great job to fill up some free time, we have an opportunity for you. The library needs pages, and we are accepting applications from senior citizens and high school students.

The job involves a commitment of from six to 10 hours a week, with afternoon, evening and weekend shifts. You must be in good physical condition for bending and reaching, and love of reading is a big plus. Stop by or call Fran Arthur at 765-2791.

Don't forget to sign up for Suzanne Fisher's March 10 book

discussion of *Snow Falling on Cedars* by David Guterson. Copies are available at the reference desk.

Sign ups are also being taken for the Wednesday, March 3, SAT preview by the Princeton Review. High school juniors and their parents are welcome. Call the reference desk to register.

We have a new supply of centennial cookbooks. Names on the waiting list are being contacted, and copies should be picked up as soon as possible.

Barbara Vink

Book series continues

Theodore Dreiser's *An American Tragedy* is the focus of the Books in the Morning Series hosted by Helen Adler on Friday,

Feb. 19, from 10:30 a.m. to 12:30 p.m. at Bethlehem town hall on Delaware Avenue.

For information, call 439-9661.

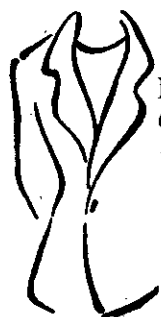
Auxiliary to serve fish fries

Selkirk Fire Co. No. 1's auxiliary will hold Friday Fish Fries starting Friday, Feb. 19, from 4:30 to 7 p.m. at the firehouse on Maple Avenue.

The menu includes fish fry,

french fries, cole slaw and a beverage. The cost is \$6 for adults, \$3 for children under 12.

Additional fish fry nights are set for Fridays, March 5, 19 and April 2.



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Physically Speaking



by Nick
Valenze, P.T.



AVOIDING TENNIS ELBOW

"Tennis elbow" is a form of tendinitis that results from vibrations traveling through the player's arm from the racquet when the ball is hit. The usual cause of this form of overuse injury is poor technique when stroking a backhand - leading with the elbow and using the upper body to hit the ball. Proper backhand stroking calls for the elbow to line up with the racquet hand and bringing the muscles of the feet, legs, hips, shoulders, and arms into play. To avoid tennis elbow, players adopt a grip that permits the inside of their thumbs to stay in contact with the handle, and allow their elbows to drop down and away from their bodies as they stroke backhands.

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P.S. Tennis elbow may also be avoided with
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Trustee position forms available at library office

Nominating petitions for a seat on the Bethlehem Public Library board of trustees are available in the office of the library director. The term of office is five years, beginning July 1.



The vacant seat is that of Dr. Thomas Shen, who resigned last November to take a position as consultant for the U.S./Asia Environmental Partnership Project.

Petitions must contain at least 62 signatures of voters residing in Central School District No. 6 of the towns of Bethlehem and New Scotland. They must be filed with the district clerk at 90 Adams Place in Delmar by 4:30 p.m. on April 16,

which is 32 days before the school district's budget vote on May 18.

Job seekers can do some one-stop shopping for nationwide help-wanted ads. The library subscribes to Help Wanted USA, a microfiche compilation of Sunday help-wanted pages from 64 U.S. cities. The ads are delivered weekly in their entirety, including both line and display ads. The latter are often omitted from Internet Web sites.

The 64 cities were selected because of their high rating for desirable living conditions and job growth. A typical weekly issue of Help Wanted USA contains more than 1,700 pages of current job opportunities from coast to coast. Stop and shop at the Career Resources Center today.

Louise Grieco



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Sports

BCHS swimmers do it again in Sectional nailbiter

By Len Tarricone

In a competition that unfolded as a nerve-wracking twist and turn of events, Bethlehem Central High School boys swimming coach **Ken Neff** described his team's emotions at the Section II championships Feb. 13 in Amsterdam as "up and down, up and down" as the day's end drew nearer.

When the last swimmer had left the pool, though, there was little doubt about the mood on his side, nor much novelty to it — Bethlehem was celebrating yet another Class A championship.

This was going to be the year that the kings of area scholastic swimming abdicated their throne after 27 consecutive years of rule. There were three strong challengers out to snare the crown, amidst rumors of chinks in the Eagles' mighty armor.

But in the end, there would be no changing of the guard, just a reaffirmation of the strength, qual-

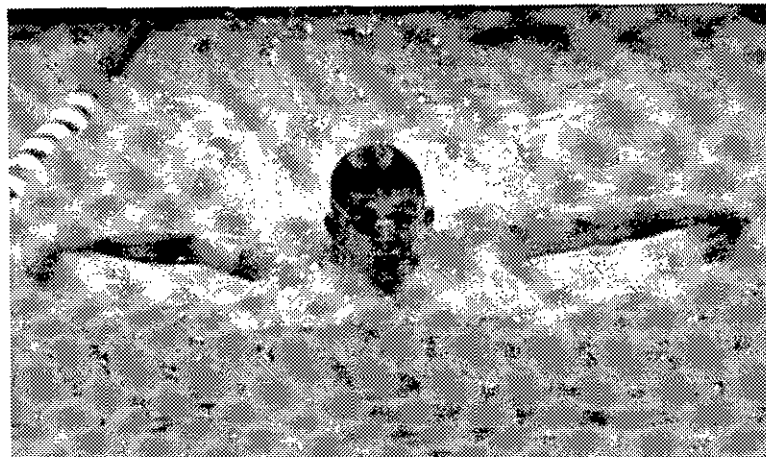
ity, and tradition of the dynasty that is Bethlehem boys swimming.

A day that had started poorly, with a disqualification in the medley relay, steadily improved with some fine Bethlehem performances and some slight stumbling by rival swimmers.

A scintillating, and absolutely essential, win by .11 seconds in the 200 freestyle relay brought Bethlehem within six points of Burnt Hills-Ballston Lake with three events to go. But the Spartans came through with a solid backstroke finish, and upped the margin to 29 points heading into what turned out to be the pivotal event, the 100 breaststroke.

"We were hoping we could pick up 23 points there," said Neff.

With **Ilya Furman**, aka "the Russian Rocket," taking second and **John Porco** taking third, the Eagles did their job, and their hopes remained very much alive



Chris Shaffer successfully defends his 100-yard butterfly crown. Jim Franco

when a Burnt Hills entrant could only manage an eighth-place finish.

"If he finishes fourth there, the meet is over," said Neff.

Bethlehem picked up 26 points in the race, and went into the final swim down by only three. With a six-point difference between first and second places, it was winner take all between the Eagles and Spartans in the 400 free relay.

"Pat Davis, Todd McCoy and Andrew Zox were wiped out by now, but they did a good job in keeping the race close," said Neff. "This was the really exciting part, the first three legs, trying to keep the race within distance for (anchor swimmer) **Chris Shaffer**. When he started within a half-body length of the Burnt Hills

swimmer, we all knew what was going to happen; he wasn't going to let us down."

Shaffer touched three seconds ahead of his Spartan opposition, and the championship was sealed.

It was only fitting that Shaffer be the one to clinch it, as his victory in the 200 individual medley got the Eagles back on track after the disastrous false start in the opening race that cost Bethlehem a fourth-place finish and 32 points.

"After qualifying on Thursday, we felt we had an advantage, but after the disqualification, I started thinking in terms of second place," Neff said. "When you get down, you can feel sorry for yourself, but (Shaffer) delivered a real inspirational swim for us, and made us feel good again. I'm proud of this entire group; they could have rolled over, but they kept digging and digging."

Shaffer followed up his effort in the 200 IM with another big swim in the 100 butterfly, where he successfully defended his Section II title.

He missed the school record by .05 seconds, but qualified for both the junior nationals and the state meet, which starts March 4 in Long Island.

Shaffer also qualified for the states in the individual medley, as did Furman in the breaststroke, while Porco missed qualifying by a scant .4 seconds.

Guilderville, which finished third, will send **Brian Washburn**, Section II champion in the 50 freestyle and 100 backstroke; **David Tagliaferro**, who won the section 100 freestyle championship, and its 200 medley relay team.

Rosetti scores in NJCAA regional

Angela Rosetti of Delmar, a Bethlehem Central High School senior who swims for SUNY Cobleskill while taking part in that school's early admission program, finished fourth in the 100-yard backstroke and third in the 200-yard backstroke at the Region III National Junior Collegiate Athletic Association (NJCAA) championships in Rochester Feb. 13 and 14.

Rosetti is ranked 12th nationally in the NJCAA in the 200-yard backstroke.

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Spending

(From Page 1)

expectations. This figure includes funds for a pilot prevention program (\$50,000), elementary reading and writing (\$9,310), summer early learning focus (\$18,000), middle school reading and writing (\$37,240), summer middle learning focus (\$13,000), high school curriculum and staff development (\$50,000) and K-12 standards to practice investment (\$50,000).

"One of the concerns is the expectations for Regents for All," McGuire said, "How do we do all the work we are mandated to do with growing enrollment and no growing tax base?"

The board looked closely at the numbers allotted for pilot projects to address the needs of pupils struggling to achieve academic success, and was concerned about the amount of post testing that would be conducted. "Unless you can see demonstrative results, you are wasting the money," board member Pamela Williams said.

Board member Dennis Stevens agreed. "To get the greatest bang for the dollar we want to look closely at them next year," he said.

When the board questioned some of aspects of curriculum development for programs, McGuire said he hoped the board would see the "importance and urgency" of the development segment.

"Think of these components as the research and development of a business," said McGuire.

"We need to flag (the additional amounts allotted) each year," Williams said. "It forces you to look at budget time."

The board was particularly interested in knowing what components of the curriculum were being developed and how the projects would be assessed.

"We want to promote evaluation not only in Regents for All projects, but to pervade every classroom," Loomis said. "It's hard

for a teacher to say 'this isn't working.' They need to feel it is safe to do that type of assessment and won't be branded as failures."

Peter Shawhan, president of Parents for Excellence, said parents understood it would be a tight state budget year and that there were many needs that could not be addressed, but urged the board to support the teaching staff.

"Some fairly heavy demands will be placed on faculty for Regents for All and they will need all the tools they can get," Shawhan said. "This is going to be a big challenge for the district."

Addressing a concern not on the agenda, Lynne LaJeunesse urged the board to rethink the distance requirements for busing students to the middle and high schools. She said times have changed, and it's no longer safe to have students walk a mile and a half to school.

"The community has changed since 1969," LaJeunesse said, referring to the last time the walking distance rule was evaluated.

Loomis said the board has asked for costs associated with the bus schedule, and who can and can't currently be bused. "It is a concern for many people," said board President Happy Scherer of the walking-distance issue.

The next budget meeting is scheduled for Wednesday, Feb. 24, at 7 p.m. at district offices on Adams Place and will cover operations and maintenance, transportation, central administration, fringes, insurance and debt service.

Delmar library offers kid's craft program

Bethlehem Public Library, 451 Delaware Ave., Delmar, will host a winter vacation craft program for kids in grade three and up will be held on Thursday, Feb. 18, at 2 p.m.

To register, call 439-9314.

Reports

(From Page 1)

report, submitted by Building Inspector John Flanigan, noted an overall increase in building permit requests, for everything from new construction to alterations, additions and signage. The department awarded 792 such permits this year, up from 716 in 1997. The permitted work is valued overall at more than \$41.7 million.

Leading the permit activity was a surge in building requests for single-family dwellings from 119 to 166, at an estimated value of approximately \$25.3 million.

This boom offset the continued slow growth in multi-family units. For the second straight year, no permits for duplex dwellings were issued. The first permit in two years for construction of an apartment unit was issued (for The Terrace at Beverwyck), as were a pair of permits for six townhouse units.

The Parks and Recreation Department's annual report cited a slight decline in attendance at town parks and events from record highs of the year before of nearly 282,000. Last year's figure fell just shy of 280,000 in total attendance.

Highlighting department Ad-

ministrators David Austin's report were events surrounding the 25th anniversary of Elm Avenue Park, including a major regrading of the soccer field and improvements to cross country and volleyball facilities. Attendance was slightly down due to a mild winter's impact on the 1998 ice-skating season.

Another major event for the Parks and Recreation Department was development of Selkirk Park, for which an official ribbon cutting is to be scheduled this year. The new park recorded more than 2,500 visits for the year. The report also noted heavy boat launch use at Henry Hudson Park in Glenmont in its first full season.

A needs assessment survey, in cooperation with the community center committee, was launched in the fall to query community organizations about their space needs. Results of that survey are

expected early this year.

The Wednesday, Feb. 24, board agenda will likely include two controversial topics. A draft report from O'Brien & Gere Engineering, on the results of test wells and the recent dredging of the Hudson River near the town's water plant on Schermerhorn Island, was received last week and distributed to town board members. Supervisor Sheila Fuller said she anticipated a discussion of the long-awaited report at the meeting.

Also likely to be on that agenda is another round of discussion of the controversial proposal by CMI Healthcare Associates, which seeks to build a 94-unit assisted living facility on Delaware Avenue.

The town's planning board was due to meet Feb. 16 to review final site plans for the proposed facility and to make a recommendation to the town board for further action.

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Obituaries

Homer Graf

Homer "Hank" Graf of Slingerlands died Wednesday, Feb. 10, at his home.

A veteran of World War II, he was a graduate of UCLA.

Mr. Graf worked in the automotive supplies business before he retired and moved to Slingerlands.

During his retirement, he was a volunteer for Literacy Volunteers of America and Meals on Wheels.

Survivors include his wife, Germaine Graf; two sons, Allan Graf of Los Angeles, Calif., and Robert Graf of Singapore; a daughter, Michelle Unser of Albany; a brother, Justin Graf; and six grandchildren.

Mr. Graf donated his remains to the Anatomical Gift Program of Albany Medical College.

A memorial service will be held at a time to be announced.

Arrangements were by the Hans Funeral Home in Albany.

Contributions may be made to the Juvenile Diabetes Foundation, 6 Greenwood Drive, East Greenbush or Meals on Wheels of Albany, 20 Rensselaer St., Albany 12202.

Edith Alcena Cass

Edith Alcena Cass, 98, of Gunderland and formerly of Clarksville died Monday, Feb. 8.

Born in Worcester, she lived in Clarksville for 76 years.

Mrs. Cass was a member of Faith Temple United Pentecostal Church in New Salem and attended Bethel Full Gospel Church in Gunderland. Mrs. Cass was a foster parent for 16 years.

She was the widow of William

S. Cass.

Survivors include a son, Donald E. Cass; two daughters, Tryllys Filkins of Schenectady and Karen Hammes of Clarksville; seven grandchildren; and nine great-grandchildren.

Services were from Bethel Full Gospel Church.

Spring burial will be in Onesquethaw Cemetery.

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

Contributions may be made to the Alzheimer's Association or Bethel Full Baptist Church.

Edmunda Gainor

Edmunda Ringelmann Gainor of Teresian House in Albany and formerly of Delmar died Sunday, Feb. 6, at the nursing home.

Born in Albany, she was a graduate of Albany School of Nursing and The College of Saint Rose.

Mrs. Gainor worked in her husband's office as a pediatric nurse and Albany Medical Center Hospital. She also worked as a real estate agent for Pagano Weber in Delmar.

She was a member of Four Seasons Bridge Club and was historian for the faculty wives club at Albany Medical Center.

She was the widow of Dr. John E. Gainor.

Survivors include three daughters, Patricia Ryan of Manlius, Onondaga County, Kathleen Andreoli of Chicago and Carol



Resnichek of Los Angeles; three sons, Dr. John W. Gainor of Santa Barbara, Calif., Michael J. Gainor of Voorheesville and Dr. Barry Gainor of St. Louis, Mo.; 15 grandchildren; and 13 great-grandchildren.

Services were from the Church of St. Thomas the Apostle in Delmar.

Arrangements were by the Applebee Funeral Home in Delmar.

Contributions may be made to Albany Medical College Scholarship Fund, 47 New Scotland Ave., Albany 12208.

Grace Liebich

Grace Liebich, 90, of Eden Park Nursing Home and formerly of Slingerlands died Friday, Feb. 5, at the nursing home.

Alongtime resident of the Capital District, she was the first woman to graduate from Cornell's School of Hotel Management. Mrs. Liebich was manager of dormitories at the former Albany State Teachers College.

She was active in the local chapter of the American Association of University Women.

She was the widow of Werner P. Liebich.

Survivors include two cousins, Horton Wainright of Stratham, N.H., and Ralph Wainright of Easton, Conn.

Arrangements were by the Tebbutt Funeral Home in Albany.

Services were private.

Katherine Wiley

Katherine Wiley of Good Samaritan Nursing Home in Delmar

died Monday, Feb. 15, at the home.

Mrs. Wiley was a member of the Lutheran Church of the Holy Spirit.

She was the widow of Charles Wiley.

Survivors include a daughter, Norma Little of Denver, Colo.; a son, William Wiley of Pensacola, Fla.; seven grandchildren; and

nine great-grandchildren.

Services will be on Thursday, Feb. 18, at 11 a.m. from the Applebee Funeral Home, 403 Kenwood Ave., Delmar.

There will be no calling hours.

Contributions may be made to Community Hospice of Albany County at St. Peter's Hospital, 315 S. Manning Blvd., Albany 12208.

Everybody's favorite



Girl Scouts from Troop 52 in Delmar, from left, Samantha Felitte, Lauren Quirk and Hannah Fudin sell cookies at the Grand Union in Elsmere.

Elaine McLain

Special on WMMT CHANNEL 17

NOVA: Escape! conclusion
Wednesday, 8 p.m.

Ballykissangel
Thursday, 8 p.m.

New York Week in Review
Friday, 9 p.m.

National Geographic Word:
Survivors of the Skeleton Coast
Saturday, 7 p.m.

Nature: Extraordinary Cats
Sunday, 8 p.m.

American Experience: Meltdown at
Three Mile Island
Monday, 9 p.m.

NOVA: Battle Alert in the Gulf
Tuesday, 8 p.m.

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Delmar library plans story hours

Bethlehem Public Library will continue its series of Saturday morning story times for preschoolers through March.

The next session of Saturday Storybreak is set for Feb. 20 at 10:30 a.m.

The program, which explores a theme through books, media and hands-on projects, is appropriate for ages 3 to 6. Parents must attend with children.

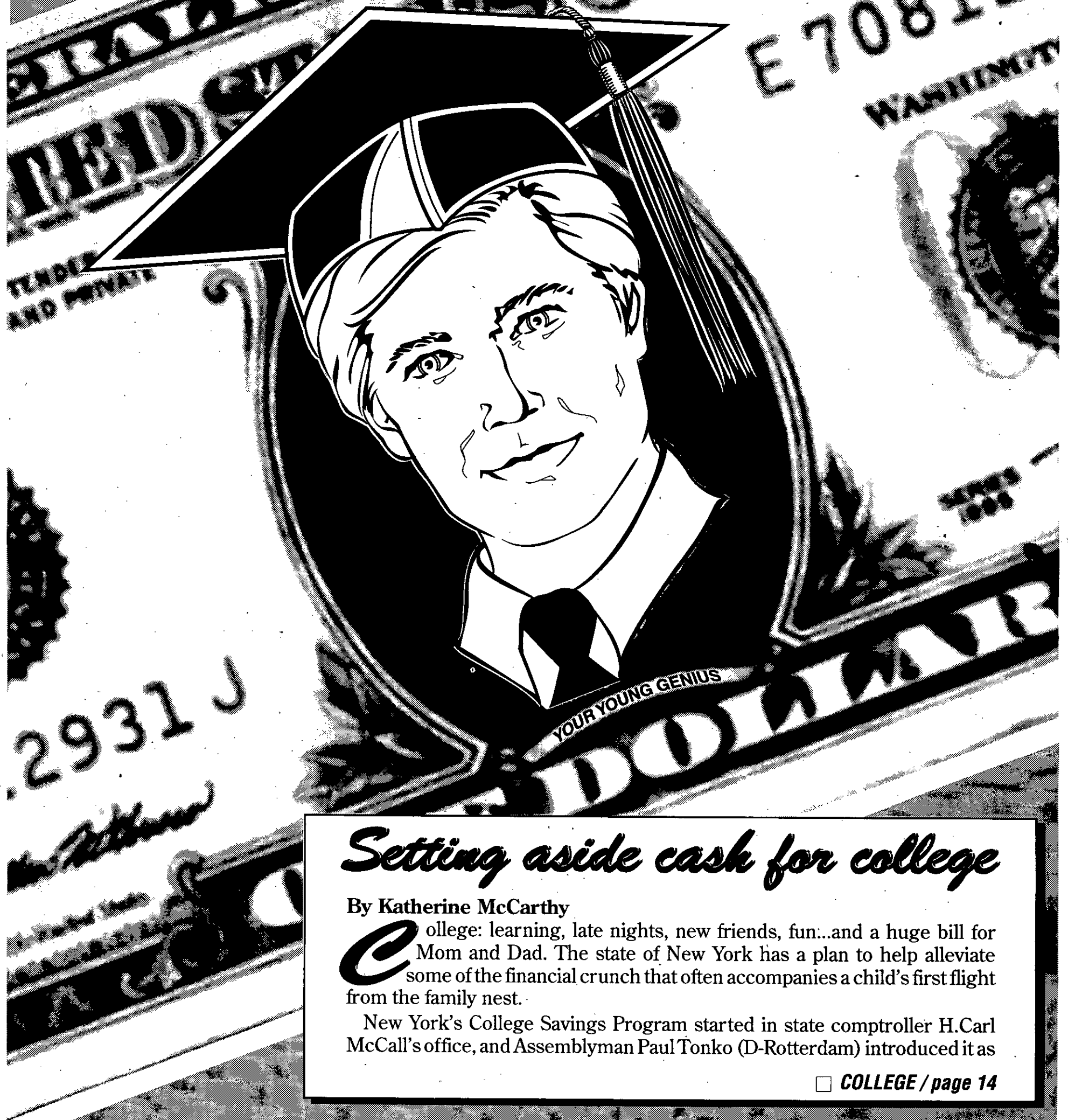
Additional sessions are set for March 6 and 27. To register, call 439-9314.

Cadette Scouts to sell cookies

Cadette Girl Scout Troop No. 884 from Bethlehem Central Middle School will sell Girl Scout cookies in front of Boscov's Department Store, in the lower level of Colonie Center, on Saturday, Feb. 20, from 11 a.m. to 3:30 p.m.

Proceeds from the sale will help provide funds for troop activities.

FINANCIAL *Services*



Setting aside cash for college

By Katherine McCarthy

College: learning, late nights, new friends, fun...and a huge bill for Mom and Dad. The state of New York has a plan to help alleviate some of the financial crunch that often accompanies a child's first flight from the family nest.

New York's College Savings Program started in state comptroller H. Carl McCall's office, and Assemblyman Paul Tonko (D-Rotterdam) introduced it as

College

(From Page 1)

a legislative bill in 1996. The bill was passed with strong bipartisan support in 1997, and was put into effect in September 1998.

With the College Savings Program, any adult can put away 5,000 pre-tax dollars annually for the beneficiary of his or her choice. A married couple can put a total of \$10,000 each year for each of their children. The money is invested by TIAA-CREF (Teachers Insurance and Annuity Association-College Retirement Equities Fund), which currently has over \$200 billion in assets under its

management.

The beneficiary can use the money for tuition, room and board, fees, books, supplies and equipment related to higher education.

When the beneficiary starts his or her higher education — which can be at an accredited college or technical institution in or out of New York State — the money is taxed at the student's income rate.

"The response has been even better than we could have imagined," Theresa Bourgeois, spokesperson for the state Comptroller's Office, said. "We had thought things would go well if we had \$40 million in the

first year. We have \$140 million in contributions to 43,000 accounts already."

Bourgeois credited the program's success to its flexibility. "Comptroller McCall had two bottom lines," she said. "He wanted the account to be flexible, in the types of education it could be used for; be it college or technical training. He also wanted the fund to be accessible. There are very low barriers to entry, so that even if someone only had a small amount to put away, they'd get the benefits of compounded interest."

An account can be opened with a minimum of \$25 depos-

ited electronically, or \$250 by check. The account must be held for three years before money can be withdrawn, and up to \$100,000 can be deposited over the lifetime of all accounts for one beneficiary. TIAA-CREF will invest in a diversified portfolio, using equities, bonds, and money market investments.

There is no application fee, sales charge or annual fee. An annual asset-based management fee is paid to TIAA to cover the cost of administering the program. This is payable from the program trust fund at a rate of only 0.65 percent of the average daily net asset value.

To open an application for the

College Savings Program, call 1-877-NYSAVES; a toll-free number. Further information can also be obtained from the web site, www.nysaves.org.

In addition to savings, most colleges have financial aid packages. Jack McKenna of Access College Funding helps parents position their families to receive the most financial aid possible.

"There are things you can legitimately do to position your assets, and to some extent your income, to generate a higher level of need," McKenna said, "which will result in a greater financial aid package."

McKenna, a financial planner, helps families through the entire financial aid application process. Using software that replicates that of the College Scholarship Services; McKenna can help families fill out the Free Application for Federal Student Aid (FAFSA), a four-page form with more than 100 questions sent to the colleges of the student's choice. McKenna also assists with the Financial Aid Profile many other schools require.

McKenna advises starting early on this process. "You use the income figures for the year just closed," McKenna said. "You want to get your financial aid forms in January, which is before you do your taxes, and I'll help with projections to submit the forms. When you're looking for money, it's important to be at the front of the line." In addition to the fact-finding, data gathering, analysis and completion of forms, McKenna also consults with families by phone as they receive letters of admission and financial aid from colleges. His fee is \$390. McKenna, who lives in Voorheesville, was a deputy commissioner at the state Department of Taxation and Finance before starting his own business six years ago. He has qualified to take the Certified Financial Planner exam, but work and family demands haven't provided the time.

"My best qualification for advising people about college financial aid is that I have five children, all of whom went to private colleges," McKenna said. "In a way, I learned from my own mistakes, and can now prevent others from making the same mistakes I did."

Access College Funding is located at 251 New Karner Road in Colonie, and can be reached at 456-9609.

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Guilderland 862-1988
Schenectady 346-0402

Clifton Park - Hannaford 373-0236
Clifton Park/Halfmoon 371-2330
Queensbury - Glen St. 798-3333

Queensbury - Quaker Rd. 745-5100
Whitehall 499-2200

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Tax-managed investing may reduce tax hit

By Thomas E. Brockley

TRED OF GETTING WALLOPED BY TAXES ON YOUR MUTUAL FUND distribution each year? If you are, you might consider investing in a tax-managed equity fund, which is a fund that seeks to reduce your tax burden while providing long-term after-tax growth of capital.

Each year, trading and investment activity in a mutual fund can generate a significant tax liability. You can even pay taxes on a fund that has lost money.

Tax-managed equity funds aim to help you keep more of what you earn by helping you to:

- Limit current taxes when advantageous, the portfolio managers will plan on holding their investments for more than one year in order to qualify for the more favorable long-term capital gain rates.
- Reduce future taxes with the use of trading and portfolio management strategies designed to help reduce your exposure to future tax liability.
- Maximize after-tax returns while managing risk in an

analytical stock selection process which will help the managers analyze data and make targeted decisions geared toward balancing after-tax returns and risk.

A convergence of factors has led to an increased focus on the issue of taxes and investment performance. These factors include new legislation, advancing information technology, and ever-increasing taxes paid by investors over the past few years on their bull-market gains. Increased media coverage on the tax issue has led to a more educated investing public, and more desire for tax-efficient investment strategies. The market place has responded with a multitude of investment options in both mutual fund and wrap separate account formats. Potential demand, however, is not even close to being sated. Nearly 60 percent of the \$4.5 trillion in mutual fund assets resides in taxable accounts, and currently only about \$11 billion is in tax-managed mutual funds.

Although the prolonged bull market has played a role in directing attention toward the issue of tax efficiency, its

sustainability is not essential to maintain attention to the issue. Investors that are already aware of things like fund expenses and tax efficiency that are likely to further dissect their investments should double-digit returns become the exception rather than the norm. For investment managers, down markets provide an opportunity to harvest losses and bank them for use in better times. Such facets make tax efficiency a relevant issue, regardless of market conditions.

Like death, paying taxes is, unfortunately, inevitable. But while forestalling the former is not necessarily within our control, we do have the ability to reduce or at least delay the latter by using the right strategies.

Reducing or avoiding taxes, while desirable, should not be an end in and of itself, though. Robust pre-tax returns are still the key to strong after-tax returns. So an investment manager's ability to add value by uncovering attractive oppor-

tunities is still essential to satisfying investors. It is encouraging to note that so far, tax-managed strategies have been able to help deliver greater tax efficiency without sacrificing pretax performance.

We believe that the rapid growth and acceptance of tax-managed strategies thus far is a sign of the initial stages of a major industry trend. Not only do we expect a significant increase in the number of tax-managed strategies available as well as increased asset flow into

these products — but also the average equity strategy will likely be forced to become more tax aware.

Since each investment strategy has its own investment objective, risk tolerance and time horizon, you and your investment advisor can work together to choose which strategies are best for you.

Thomas Brockley is first vice president of investments for Prudential Securities and can be reached at 1-800-426-8961.



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It's never too early to think about retirement planning

By Bill Fonda

A HHHH, RETIREMENT! A TIME OF STRESS-FREE BLISS; A CHANCE TO PLAY the golf, do the travelling or anything else that had been put off during all those years in the work force.

However, even though the working stops, the need for money does not. Scott Ferguson, a financial planner with Raymond James Financial Services at 634 Columbia St. in Latham, said people in their

mid-20s who wish to retire at age 65 need to make \$1 million over that time.

"It's a goal-setting process; how much money are you going to need today? Starting early is key. It's critical," he said.

According to Ferguson, getting the jump on retirement planning is a difficult concept for young people to grasp because they are more concerned with the here-and-now than looking 30 or more years down the road.

"They're still trying to achieve the American Dream,"

he said. But if those people wait too long, Ferguson said they could reach middle age and be well behind what they need to do to ensure the retirement lifestyle they are hoping for, especially considering that life spans are increasing.

"Sometimes it's difficult to meet expectations. For those people who have not planned, there is a stark reality there," he said. According to Ferguson, mutual funds are a good way to get started on a retirement plan, since they are fairly simple and safe investments. He cautioned against people using the stock market as an investment vehicle unless they have money they can afford to lose in the event of a downturn.

"Then we would certainly take that chance," he said. Ferguson also recommended not counting on Social Security, saying that it is going to take a long time to fix.

"It didn't become a big pothole overnight," he said.

Keith Vink, vice-president of First Albany Corp. at 80 S. Pearl St. in Albany, said he advises

clients to contribute as much as possible to their 401(K) or 403(B) plans at work because they are usually company-matched and are tax-deductible.

In addition, 401(K) contributions are taken before taxes, lessening the out-of-pocket expenses.

"A lot of people can be a little more aggressive than they feel they can be because of that," Vink said. The other main recommendation Vink makes to his clients is to contribute to a Roth Individual Retirement Account, which allows for tax-free withdrawal after age 59 1/2 if the money has been in the account for five years.

"I think the Roth IRA was one of the greatest tax breaks the government has given us for a long time," he said.

Charles Bradley, president of CC Bradley & Associates at 67 Lansing Drive in Delmar, said retirement planning is a matter of making decisions with the 25 to 33 percent of income left over after taxes and other bills are paid.

The first decision Bradley —

a certified instructor with Debt-Free & Prosperous Living, Inc. — feels people should make is to pay off their debts before starting a saving program.

According to Debt-Free & Prosperous Living's basic course book, if someone \$100,000 in debt paid off all debts in five years, then invested the \$2,000 to \$3,000 they had been using to pay off debts in a standard mutual fund with 10 percent interest, the investment would be worth approximately \$154,874 in another five years.

"That's a quarter-million-dollar turnaround in 10 years. Once you pop \$2,000 to \$3,000 per month into an investment, the magic of compound interest works rather quickly," Bradley said. His plan may sound simple, but he said most of the people he has worked with over the past two years have trouble sticking with the program without reinforcement because delayed gratification is not as important to them.

For information, call Ferguson at 783-6602, Vink at 447-8459 or Bradley at 475-0152.

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Slow and steady will help win the savings race

by Debbie Eberle

DO YOU NEED AN INCENTIVE TO START SAVING EARLY? THERE is a good reason — it's called "compound interest." Someone once said, "Compound interest is one of the greatest inventions of all times." The following example of "Becky" and "Bill" will show you why.

Bill and Becky are the same age and in the same financial situation. When Becky was 21 she saved \$2,000 a year at 8

percent interest, compounded annually.

Ten years later she stopped saving. The \$20,000 she saved during those 10 years continued to earn 8 percent interest until she retired at age 65.

Bill on the other hand waited until he was 31 years old to start saving for his retirement. Then, for the next 35 years

he deposited \$2,000 a year. His \$70,000 also earned 8 percent interest, compounded annually.

Becky saved \$20,000 during the 10 years she invested, while Bill saved \$70,000 during the 35 years that he put away money.

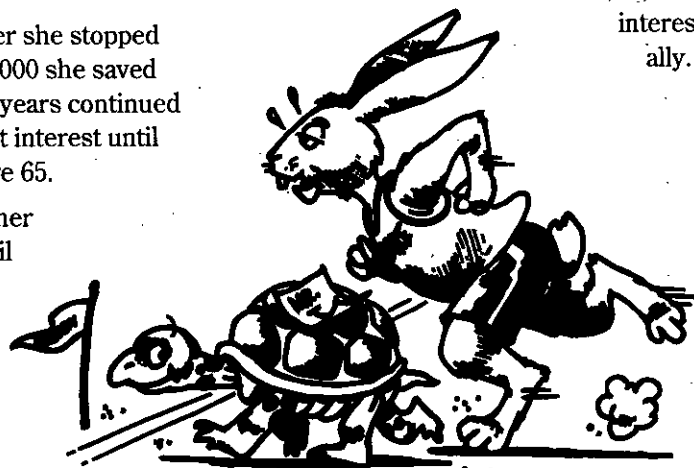
Although Bill saved almost 3 1/2 times as much as Becky she ended up with \$642,648 while

Bill had only \$372,204. Starting to save early can make all the difference in the end.

Even if you can only save \$50-\$200 per month start doing it as soon as possible so your money can start earning interest right away.

Also, when your money is compounded annually, your interest earns more interest.

Based on information provided by Waddell and Reed.



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1-800-829-4059 using TTY/TDD equipment.

Tax assistance 1-800-829-1040

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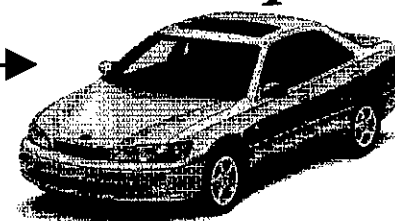


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Yes, Virginia, you too can get a mortgage

By Joseph A. Phillips

FOR MANY CONSUMERS, GETTING A FIRST MORTGAGE RANKS RIGHT UP THERE WITH a root canal. Talk about points and closing costs, debt ratios and mortgage insurance, can be very intimidating, and many a first-time mortgage seeker wonders: will I even qualify?

But with current lending rates being at near-historic lows — hovering just below 7 percent nationally at the moment — plenty of lenders are eager to

sign you on the dotted line, from mortgage brokers to your local bank or credit union. But how to get started?

"It often happens that a mortgage shopper hasn't had the experience to even know what's necessary to apply," said Bill Terry, senior vice-president of Schenectady-based Trustco Bank. "We try to keep it very simple for them."

Lending professionals agree: qualifying for a mortgage is really very simple. Here is a checklist

for preparing to step up to the plate:

1. Repeat after me: I can afford this, I really can.

The first psychological obstacle can be just imagining oneself paying, say, \$750 to \$1,000 a month for *anything*. Numbers like those make even brave people's palms sweat. But if you're making a steady, stable income, and renting at typical suburban market rates, chances are a mortgage should be no sweat at all. Take a good look at what you're paying now.

"Some customers are already paying more in rent payments and housing expenses that they might pay on a mortgage," said Terry. And rent have a big disadvantage: they don't work for you.

Payments toward a mortgage build up an equity value over time: rent just goes out the door. And mortgage interest and property tax payments are widely deductible from taxes; rent is not.

A simple rule: add a couple hundred dollars to your monthly rent (and any rental insurance you might be paying) and you have a good ballpark on how large a mortgage payment you can probably afford.

2. Decide: are you ready for responsibility?

A mortgage by definition has a long lifetime. If you're young and you may still do a lot of moving around personally and professionally, think about whether your income is likely to fluctuate.

Another litmus test: if you're worried about a the

commitment a marriage entails, perhaps a mortgage isn't for you. It's an equivalent commitment, at least in financial terms.

And it needs patience and maintenance too. Give some thought to what home ownership means: a leaky roof, a lot of driveway-shovelling and lawn mowing, toilets that break down, walls that need painting, monthly upkeep and maintenance costs you typically don't face in an apartment.

"Now you've got a whole extra set of responsibilities," said Daniel Gonzalez, controller of Excelsior Credit Union in Colonie. "Are you ready to take that on?"

Factor into your planning the extra hidden costs of owning your own home.

"One goes into a new home and looks at the appliances and the roof and everything looks fine," said Terry. "And shortly after purchasing, things start to happen. Some reserves are necessary for repairs and replacements."

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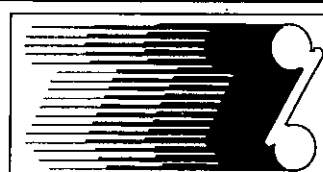
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3. Establish a credit history.

Chances are if you have already, say, gone to college or bought a car, you have one well in progress. And credit card companies will shower young consumers with applications; take one or two out.

The key: whatever you owe, large debt or small, keep up. "The biggest key to credit-worthiness is paying on time, no matter how much or how little you use your credit," said Margot Anderson, senior loan consultant for mortgage broker Homestead Funding Corp. of Colonie.

Which doesn't mean sit on an unused credit card. Believe it or not, to have no borrowings is almost as bad for your credit evaluation as borrowing too much. "If I see a customer with one credit card he doesn't use and no other credit, I have a hard time establishing credit-worthiness," said Gonzalez. So: borrow modestly, pay regularly, build up a track record. Actually, you may already have one, credit or no. If you pay rent, pay by check, or if your landlord insists on cash, pay by money order or bank order. Put a phone or utilities in your own name. This is documentation of an ability to meet obligations just as a credit card bill is.

"Sometimes I meet people

who just don't know how valuable good financial records lender will okay your remaining mortgage.

A typical bank — for instance, Trustco — will require a minimum 5 percent down. But if that seems like a lot, there are cheaper alternatives, available through any reputable mortgage broker, like Homestead. If you're a first time buyer without much savings socked away, look for "FHA" in a lenders' advertising. Federal Housing Administration loans can go as low as 2 1/4 percent down. "The unfortunate part of an FHA loan," said Gonzalez, "is it costs a lot more in the long run, but it's a good thing if you have a steady income but very little savings." And if you're a veteran, you could qualify for a zero-down mortgage, with no penalties. Even if you end up borrowing the down payment from Aunt Sadie, you'll need a cushion, and a savings habit, if you own a home. Launch some sort of savings plan for a year or two before going out to buy.

5. Decide how much you want to buy.

"Many consumers will come to us with a specific property in mind," says Terry. But if you haven't started shopping, go ahead; you need to know what you'll get for your dollar.

Sit down with a real estate

broker. Many brokers will help estimate how much mortgage you can afford and steer you toward appropriate home buys. You can even guesstimate your own mortgage-worthiness yourself. A typical "debt ratio," in the parlance of lenders, should show that you pay up to 28 percent of your total gross income in household costs — mortgage or rent, insurance, interest payments, maintenance — and about eight to ten percent more in other debt. More than that reduces the amount of mortgage you can afford. Pay some of that debt down first before you add more.

One simple way to reassure yourself that you can afford a mortgage: ask a lender to pre-qualify you. There's a difference between "pre-qualify" (an estimate) and "pre-approve" (a contract). Pre-approvals are good for people with a spotty credit history, reassuring potential sellers. But pre-qualifying is just plain good information for you.

6. Shop for a mortgage.

"Most people will look to where they do their primary banking," said Gonzalez, "but what I tell people is, buying a house is like buying a car. Shop around and see who offers the best deal."

The biggest cost — the basic interest rate — doesn't vary

much from lender to lender. Yet over 30 years, a couple percentage points can make a huge difference. So ask for long-range projections of these costs.

Ask also about where your mortgage is serviced — and if your bank holds its own mortgages. Many lenders, particularly larger regional or national institutions, "resell" their loans, and before you know it, your mortgage is held by a bank in Cleveland. (This is what those cute ads with bank executives crowding onto trains allude to.)

If your paperwork is miles away, a problem can be hard to track down. If being on hold with an 800 number for 20 minutes annoys you, this is a real issue. Get your prospective lender to explain the hidden costs added to your mortgage bill — homeowners' insurance,

tax escrow, and the infamous "closing costs." Make sure you know what services you're required to pay for, and how big a bite they'll take.

7. Believe what numbers 1 through 6 are telling you.

"People with good credit often think it's not good, and people with bad credit are convinced it's not," said Anderson. If you never thought you could qualify for a mortgage but your lender says you can — relax and take the plunge.

And if your credit isn't up to snuff, take steps to do better, and don't give up. "There's always alternate credit out there for somebody who doesn't qualify for the norm," said Gonzalez. You might have to pay a little extra or wait a little longer, but it can be done.

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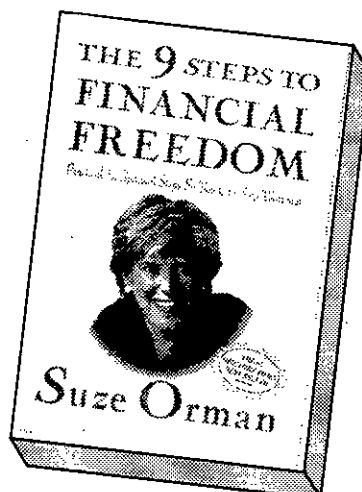
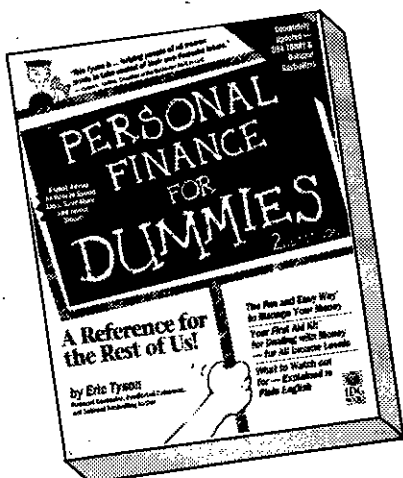
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Begin planning now for triple tax threat on IRAs

By Mark T. Bryant

WITH EMPLOYEES TAKING A MUCH MORE ACTIVE ROLE in finding their own retirement it is important to understand the variety of rules that surround their choices when they retire. A common technique is to rollover your pension assets into an individual retirement account. An investor can choose to start making distributions and receive a monthly check to meet their retirement needs. Over the past 10 years, many investors have been fortunate to participate in the amazing stock market growth. This growth could continue over the next 10 years as the large baby boomer bubble moves closer to retirement. Clients that I have consulted with have been amazed at how the growth in their account has grown into seven-figure digits. They now have to determine what is the

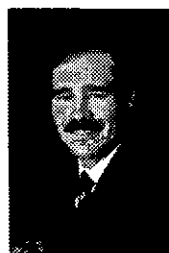
best technique to remove this money.

A seven-figure retirement will be much more common over the next 10 to 15 years if the stock market continues to advance. The stock market has averaged approximately 12 percent over the last 70 years and if you were to achieve that result in the future a \$70,000 retirement account could be worth \$1.4 million over the next six years.

You can't take your money with you when you die, so it is important to plan for your retirement assets lasting as long as possible for your heirs. If the designated beneficiary is the surviving spouse, distributions are not required to begin until Dec 31 or the later of:

1. The calendar year immediately following the calendar year in which the owner died, or,
2. The calendar year in which the owner would have attained

age 70 and a half. He or she is afforded a special privilege to pass to a child of the IRA owner prior to that IRA over making distributions, they can be taxed in the year they receive it. If the IRA owner has begun distributions, the child will need to at least maintain a distribution over his or her lifetime. Complexity is the key word in IRA distribution planning. This brief summary is a very small piece of the overall rules. An effective tool in dealing with the high level of taxation at death on pension or IRA account balances is to incorporate the use of an irrevocable life insurance trust while funding it with survivorship life insurance. Both spouses apply for life insurance protection, and death benefits are paid



at the death of the second spouse commonly when the income and estate taxes are due. A very common technique is to make a gift of money to an irrevocable trust which in turn pays for the life insurance. At the death of the first spouse the retirement asset can pass to the surviving spouse free of all taxation.

At the death of the second spouse, estate taxes, federal income tax and state taxes can be due on the retirements proceeds.

To get Uncle Sam off the backs of the heirs, the life insurance becomes paid to the trust, and the beneficiaries of the trust use the proceeds to pay the estate, federal and state income taxes.

It is important to have a

competent estate planning attorney draft the trust to address all the complexities inherent in the irrevocable trust documents.

By redeeming money out of the retirement assets earlier than they are normally needed to meet lifestyle needs in your retirement years you can use this tool of estate planning to maintain preservation of the total estate assets that are passed to your heirs.

To address this complex issue it can be a good idea to team up with a certified financial planner and an estate planning attorney who can thoroughly review all the planning issues.

Mark T. Bryant has been a certified Financial Planner for 15 years. You may reach him at 439-1141.

New IRA for education

The Taxpayer Relief Act of 1997 created an education IRA that features nondeductible contributions of up to \$500 a year per beneficiary, with no tax on the earnings if withdrawals are less than qualified higher education expenses in the year of the withdrawal. The beneficiary must be under 18 when the contribution is made.

Withdrawals not used for higher education purposes will be partially taxable to the beneficiary and will generally be subject to a 10 percent penalty.

For information call 1-800-829-3676 and ask for IRS publications 590, Individual Retirement Arrangements (IRAs), and 970, Tax Benefits for Higher Education.



Tax time is a great time to think about a State Farm Individual Retirement Annuity

See me, your good neighbor agent for details:



Elaine Van De Carr
1569 New Scotland Road
Slingerlands, N.Y. 12159
439-1292

Jane Bonavita
264 Delaware Ave.
Delmar, N.Y. 12054
439-6222



Jane M. Hans
471 Albany-Shaker Road
Loudonville, N.Y. 12211
459-1313

Maryann Fazzone
578 New Loudon Rd., Rt. 9
(Near Maxwell Rd) Latham,
N.Y. 12110 • 783-7897



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* Annual Percentage Rate. Rate accurate as of 2/9/99 and is subject to change without notice. As of 2/9/99, the Prime Rate was 7.75%. The rate will be 6.75% the first year of the loan and Prime for the remainder of the loan. The rate will be adjusted to the Prime Rate as published in the Wall Street Journal 45 days prior to the interest rate adjustment. There is an annual adjustment cap of 2% and a lifetime cap of 14.9%. Contact SEFCU for current rates.





Thomas Thacher and Margaret Lysaght

Lysaght, Thacher engaged

Margaret G. Lysaght, daughter of Henry and Anne Lysaght of Wellesley, Mass., and Thomas A. Thacher, son of Elizabeth Thacher of Delmar and the late Kenelm Thacher, are engaged to be married.

The bride-to-be is a graduate of Carleton College and has a master's degree from Iowa State University.

She is a doctoral candidate in

astrophysics at the University of Massachusetts.

The future groom is a graduate of Bethlehem Central High School and Carleton College. He has a master's from Cornell University. He is a project manager for Greater Holyoke, a nonprofit community economic development organization.

The couple plans an April 17 wedding.

Mail weddings, engagements

The Spotlight would like to publish your engagement, wedding or anniversary announcement and photo. There is no charge for this community service.

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 PO Box 100, Delmar 12054.

Dean's List

Binghamton University — Madison Brookshire, Guy Brookshire, Heather Mann, Christopher Messina, Amy Nichols, Jill Pappalardi and Margaret Teresi, all of Delmar, Emily Hartnett and Thomas Hitter, both of Glenmont, Kristin Russo of Slingerlands and Cristie Arena of Voorheesville.

Cazenovia College — Stacey Coffey of Delmar.

Cornell University — Lucy Dunne of Delmar.

George Washington University — Robert Peyrebrune of Delmar.

Massachusetts College of Liberal Arts — J. Adam Cole of Voorheesville.

Middlebury College — Brad Pryba of Glenmont.

Princeton University — Claire Dunne of Delmar.

Rensselaer Polytechnic Institute — Todd Heim, Scott Hill, Timothy Huang, Alan Kimball, Erin Many, Scott Maybee and Timothy Wilson, all of Delmar, and Kelly Robinson of Glenmont.

And Paul Belemjian, Doryen Bubeck, Justin Hyslop, Sarah Janssen and Peter Losee, all of Selkirk, and Jennifer Adams, Bradley Junco, Charles Peters, Scott Rider and Brandon Holcomb, all of Slingerlands.

And James Cooper, Todd Dombrowski, Larina Suker and Jacqueline Tracy, all of Voorheesville.

Russell Sage College — Christine Cedilotte of Glenmont.

St. Lawrence University — Kelley Banagan of Delmar.

SUNY Fredonia — Marcus Anderson, Marielle Postava-Davignon, and James Slingerland, all of Delmar.

SUNY Oswego — Elizabeth Hallenbeck and Patrick Roberts, both of Delmar, and Michael Stanton of Voorheesville.

Tufts University — Brad Einhorn of Delmar.

University of Arkansas — Danielle Torre of Delmar (chancellor's list).



Kathleen and Ronald Bell

O'Grady, Bell marry

Kathleen S. O'Grady, daughter of Richard and Sally O'Grady of Topeka, Kan., and Ronald J. Bell Jr., son of Ronald and Sandra Bell of Delmar, were married Aug. 29.

The Rev. Marc Giedinghagen performed the ceremony at Trinity Presbyterian Church in Topeka. A reception followed at Abouds Country Club.

The maid of honor was Melanee Petersen. Bridesmaids were Beth Hermann, Mariah Caulgren and Michelle Burgess.

The best man was Phil Rohloff. Ushers were Eugene Collen, Pe-

ter MacNamee and Bradley Jacobs.

The bride is a graduate of Allen County Community College and Emporia State University.

She is a vocational rehabilitation counselor for the Nebraska Department of Education in Omaha.

The groom is a graduate of Bethlehem Central High School. He is a machine technician at Molnue Packing in Omaha.

After a wedding trip to Las Vegas, the couple lives in La Vista, Neb.

Recycle this newspaper

Here's to a *Wonderful Wedding!*



INVITATIONS

Paper Mill Delaware Plaza. 439-8123
Personalized invitations & announcements for weddings, showers, bar mitzvah, new baby, graduation.

JEWELRY

Harold Finkle, "Your Jeweler" 1585 Central Ave., Colonie. 456-6800. Diamonds - Handcrafted Wedding Rings & Attendant's Gifts.

LIMOUSINE

Super Special!!!! 3 hours for only \$99. Advantage Limousine. 433-0100 Some rest.

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We've moved right up the street. Now, it's your turn.

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Family ENTERTAINMENT

CALENDARS ♦ ARTS & ENTERTAINMENT

By JOSEPH A. PHILLIPS

The version of "The Wizard of Oz" at the Pepsi Arena this weekend has a familiar air to it — but oh, I don't think we're in Kansas anymore.

It has, virtually word for word, the dialogue you remember fondly from the beloved 1939 film version (".... and your little dog too!") and all the songs ("There's a land that I've heard of once, in a lullaby..."). They've been amped up and given a lush contemporary underscore, but they've not been

tampered with fundamentally.

They've added back in one sequence cut from the original film, the "jitter-bug" number, which has been given an all-new score.

All the well-loved characters are there, too, pretty much as they were on the big screen: the professor and The Wizard; Uncle Henry and Auntie Em; that mean old lady who evolves into a Wicked Witch; Munchkins and Winkies and those scruffily noble companions, Scarecrow, Tin Man and the Cowardly Lion.

And Toto, too? Toto, too.

With this difference: except for Toto, they're all on skates.

Come to think of it, Toto might as well be on blades too, as he scampers and skitters around the icy arena. Yes, it is a live dog, a little hyperactive

Scotty. (Actually, one of four dogs that take turns in the role.)

Amazing how he manages to stop with only a minimum of skidding.

"The Wizard Of Oz On Ice," on tour for more than four years to date, will come gliding into town this weekend for its first visit to Albany's Pepsi Arena. Unlike many a pricy ice show, this one's within reach of the average family pocket book: at \$12 a ducat, it's comparable to a night out at the local community theater.

The sensibility behind this luminous and colorful road show is the massive Kenneth Feld organization, purveyors of grand entertainments for the family audience. Feld produces such all-in-the-family faves as the Ringling Brothers-Barnum & Bailey Circus and the Disney-On-Ice tours. (If you paid a visit to the concession stand at last fall's circus stop in Albany, some of the merchandise here

might strike you as awfully familiar.)

They know how to bring out a family crowd, and at \$9

million, and 18

truckloads of costumes, sets and equipment, they know how to do

big.

Big as in the production, not necessarily the names. Unlike one of those Stars on Ice ensembles, there aren't many marquee names on hand. The production was choreographed by a bona fide star, Olympic gold medallist Robin Cousins, and features the recorded vocal work of man-of-a-thousand-voices Bobby McFerrin. The "Don't Worry, Be Happy" guy bends his voice to speak the dialogue and sings the songs of all but one character — 53 of them; Toto too. Dorothy is the sole exception, given voice by Broadway "The Wiz" vet Lurnea Wilkerson.

Beyond those names, the celebrity factor is a little low, with

a cast of stalwart but largely unknown professional skaters, many of them foreign-born. Nataliya Ivannikova, a veteran of the Kiev Ballet On Ice, skates the role of All-American Dorothy. Ukrainian pairs champion Andrei Kirov is the Scarecrow, Russian master skater Gueorgei Galoustian the Tin Woodman, and Canadian ice-clown Jason Graetz the Cowardly Lion. Throughout the 47-member company are fresh faces, energetic performances, but no gold-plated names on the marquee.

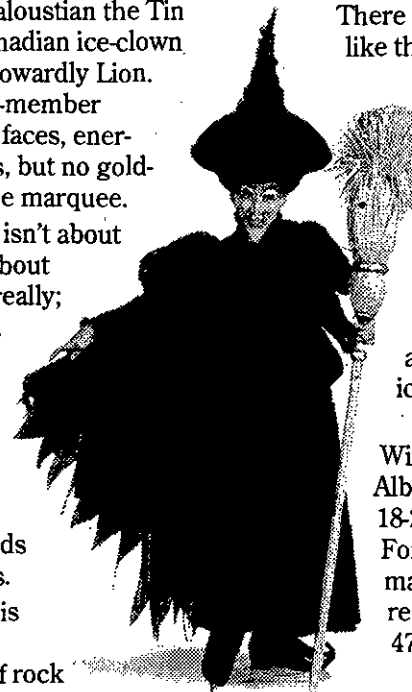
No matter. This isn't about the headliners or about technical skating, really; it's about the story. And it's rendered with lots of color and flash. If you remember the film as a long slog, it's amazing how much skating speeds up the proceedings.

The production is designed by Mark Fisher, a veteran of rock

concerts, and it shows in the pyrotechnics and the lighting. No expense is spared in the lavish costumes by Frank Krenz, updated with eyepopping color. There's a contemporary glitz to the proceedings but great faith to a familiar original.

There are "skate show" touches, like the balletic work of featured pair team Natalia Krestianova and Alexei Tortchinski, but if your youngsters have seen "The Wizard of Oz" on tape or TV a hundred times, everything they know and love is here. The magic, the music, the details are all lovingly in place, on ice.

Performances of "The Wizard Of Oz On Ice" at Albany's Pepsi Arena are Feb. 18-21, and all tickets are \$12. For information on performance dates and times and reservations, call Ticketron at 476-1000.



Ooos and Oz

Classic tale takes to the ice



Dorothy (Nataliya Ivannikova) and her allies Tin Man (Gueorgei Galoustian), Scarecrow (Andrei Kirov) and the Cowardly Lion (Jason Graetz) skate down the Yellow Brick Road onto the ice at the Pepsi Arena this weekend, the first Capital District visit for a production on tour for almost five years.



ARTS and ENTERTAINMENT

THEATER

THE GLASS MENAGERIE

Tennessee Williams classic, Home Made Theater, Spa Little Theater, Saratoga Springs, Feb. 19, 20, 26 and 27 at 8:15 p.m., and Feb. 21 and 28 at 1 p.m., \$14-\$16. Information, 587-4427.

TONY 'N TINA'S WEDDING

Off-Broadway hit, featuring original cast, fund-raiser for Proctor's Theatre, The Desmond, Albany-Shaker Road, Colonie, Feb. 18 and 19, 7 p.m., \$75 and \$100, includes dinner. Information, 346-6204.

THE MALE INTELLECT: AN OXYMORON

Capital Repertory Theater, 111 N. Pearl St., Albany, through March 21, \$10-\$35. Information, 445-7469.

MACK AND MABEL

musical about silent movies, Schenectady Light Opera Co., 826 State St., March 5 to 7 and 11 to 14, \$16, \$8 for children under 14. Information, 377-5101.

LIGHT UP THE SKY

by Moss Hart, Circle Theater Players, The Church of the Covenant, Route 43, Averill Park, Feb. 19, 20, 26 and 27 at 8 p.m., \$10, Feb. 21 and 28 at 2:30 p.m., \$7. Information, 674-3761.

AN EVENING OF BECKETT ONE ACTS

University at Albany theater department, Performing Arts Center, Feb. 19, 20, 24, 25, 26 and 27 at 8 p.m., Feb. 21 at 3 p.m., \$10, \$7 for students and seniors. Information, 442-3997.

SUNSET BOULEVARD

romantic musical starring Petula Clark, Proctor's Theatre, State Street, Schenectady, Feb. 26 at 8 p.m., Feb. 27 at 2 and 8 p.m., Feb. 28 at 2 and 7 p.m., \$36.50-\$42.50. Information, 346-6204.

HIDE & SEEK and THE TEMP
Harlequin Players' production, Community United Methodist Church, Route 85, Slingerlands, Feb. 26 and March 5 and 6 at 8 p.m., Feb. 28 at 2 p.m., \$7, dinner theater on Feb. 27 at 6 p.m., \$15. Information, 478-0405.

MUSIC

BRENTANO and BORROMEO STRING QUARTETS

playing works by Haydn, Mendelssohn and Ades, Union College Memorial Chapel, Schenectady, Feb. 19, 8 p.m., \$15, \$8 for students. Information, 388-6131.

FRANK PATTERSON

Irish tenor, with comedian Hal Roach, benefit for Catholic Charities, Troy Savings Bank Music Hall, State and Second streets, Feb. 19, 8 p.m., \$25. Information, 453-6624.

FINDLAY COCKRELL

pianist plays three Beethoven sonatas, Recital Hall, Performing Arts Center, University at Albany, Feb. 19 at 8 p.m., Feb. 20 at 3 p.m., \$5, \$2 for students. Information, 442-3997.

CAPITOL CHAMBER ARTISTS
Baroque concert, performing works by Telemann, Loeillet and Jacquet De La Guerre, First Congregational Church, 405 Quail St., Albany, Feb. 20, 7 p.m., \$16, \$8 for students. Information, 458-9231.

CATHY WINTER and DAN EINBENDER

blues and folk, The Eighth Step, 14 Willett St., Albany, Feb. 20, 8 p.m., \$12. Information, 434-1703.

AMERICA'S FAVORITE SONGS

Opera Excelsior house concert in GE Realty Plot, Schenectady, Feb. 28, 3 p.m., \$18. Information, 346-4187.

PATRICK STREET

Old Songs concert, Altamont Masonic Lodge, Route 146, March 1, 8 p.m., \$12. Information, 765-2815.

THE WOLFE TONES

with Tara Hall Pipe Band, 24th annual benefit concert, The Egg at Empire State Plaza, Albany, March 4, 7 p.m., \$15-\$20.

FAMILY FUN

THE WIZARD OF OZ ON ICE

Pepsi Arena, South Pearl Street, Albany, Feb. 18 and 19 at 7 p.m., Feb. 20 at 11:30 a.m., 3 and 7 p.m., Feb. 21 at 1 and 4:30 p.m., \$12-\$25. Information, 487-2000.

JIM SNACK

noted magician, The Egg at Empire State Plaza, Albany, Feb. 28, 1 and 4 p.m., \$8, \$6 for seniors and children under 13. Information, 473-1845.

VISUAL ARTS

NEW YORK STATE MUSEUM

We Shall Overcome: Photographs from America's Civil Rights Era, through Feb. 28, stoneware and antique furniture exhibits; plus permanent collections, Empire State Plaza, Madison Avenue. Information, 474-5877.

ALBANY INSTITUTE OF HISTORY AND ART

200 Years of Collecting, through May 30, Shining Objects from Our Past, silver from the Institute Collection, through May 30, The Iconography of George Washington, through May 30, 125 Washington Ave. Information, 463-4478.

SCHENECTADY MUSEUM

Recent Acquisitions, through March 15, plus permanent exhibits, Nott Terrace Heights. Information, 449-4756.

ALBANY CENTER GALLERIES

Mohawk-Hudson Regional Invitational, through Feb. 26, 23 Monroe St. Information, 462-4775.

JOSEPH RAGGIO

paintings and drawings, Learning Resources Center Gallery at Hudson Valley Community College, through Feb. 25. Information, 266-8072.

CALL FOR ARTISTS

AUDITION

for all roles in March Opera Excelsior production of "The Magic Flute," by appointment only. Information, 372-7455.

DELMAR COMMUNITY ORCHESTRA

openings in the string, horn and percussion sections. Information, 439-1603.

COLONIE TOWN BAND

openings for percussion, tuba and bassoon players, rehearsals on Mondays at 7:30 p.m. at town hall, Route 9, Newtonville. Information, 356-4331.

AUDITION

for Capital Hill Choral Society's April 25 performance, rehearsals begin Feb. 23. For appointment, call 465-3328.

Area FREEBIES

Thursday, Feb. 18

■ "Leadbelly," film about legendary singer, Page Hall, 135 Western Ave., Albany, 7:30 p.m. Information, 442-5620.

Friday, Feb. 19

■ "Shaft," action classic film, Page Hall, 135 Western Ave., Albany, 7:30 p.m. Information, 442-5620.

■ Miche Fambro, Borders Books & Music, 59 Wolf Road, Colonie, 8 p.m. Information, 482-5800.

Saturday, Feb. 20

■ Lecture on "The Byzantine Millennium: Where Light Shone in the Dark Ages" by Professor George Hero, St. Sophia Church, 440 Whitehall Road, Albany, 7 p.m. Information, 783-1204.

■ Kris Kehr, Borders Books & Music, 59 Wolf Road, Colonie, 8 p.m. Information, 482-5800.

Spotlight on Dining

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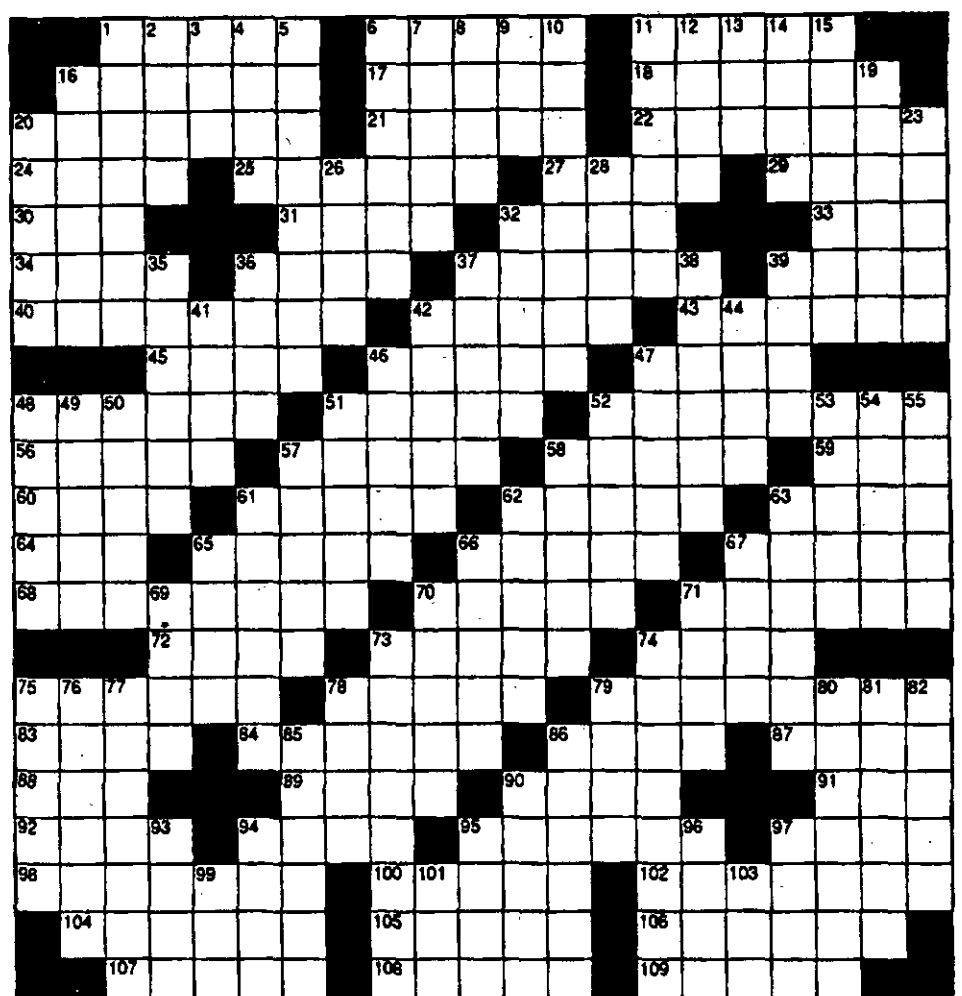
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Super CROSSWORD

Super Crossword

- | | | | | | |
|------------------------------------|--------------------------------------|--------------------------------|----------------------------------|----------------------------|-----------------------------------|
| ACROSS | you" | 72 Biblical name | 108 Stormed | 32 Betel palm | lead-in |
| 1 "My Way" | 42 Meal or work | 73 Greek physician | 109 Italian epic poet | 35 Dark Chinese tea | 69 Dogs and cats, often |
| 6 Canter and trot | 43 "...thou hast a name that thou —" | 74 Intoxicating plant juice | DOWN | 36 Fast planes | 70 Chest sounds |
| 11 Punctuation marks | (Rev. 3:1) | 75 Congregation's head | 1 Chafing | 37 Plant shoots | 71 Cross |
| 16 Spanish-speaking district | 45 Narrow slit | 78 Young male horses | 2 Band on a shield | 38 Base-stealing maneuvers | 73 Aggressive person |
| 17 Range of activity | 46 Herd | 79 Reduce lens aperture | 3 Head of Benjamin's clan | 39 Tel — | 74 Stays away from home all night |
| 18 Cylindrical and tapered | 47 The south of France | 83 River islands | 4 Ship of 1492 | 41 Antony's loan request? | 75 American patriot/author |
| 20 "Norma" composer | 48 John Jacob and Mary | 84 Degrees in development | 5 Share expenses | 42 Conspiracies | 76 Giving assistance |
| 21 Instrument for Casals | 51 Impure type of sodium carbonate | 86 "Lady Be —" (old movie) | 6 Recreation vehicle | 44 Caesar's fatal date | 77 Temporary substitute |
| 22 Largest living bird | 52 Railroad handcars | 87 Wild ox | 7 Sharp mountain crest | 46 Fern leaf | 78 Moslem magistrate |
| 24 Auk genus | 56 Schemas | 88 Altar phrase | 8 Gull or leg follower | 47 Bus or boat lead-in | 79 "— Like It Hot" |
| 25 Handled | 57 Owlish sounds | 89 Summer refreshers | 9 Sesame | 48 Church parts | 80 In constant motion |
| 27 Small, sudden explosions | 58 Dove shelters | 90 Ram down | 10 Regulating valve | 49 Point of view | 81 Suits |
| 29 Fencing sword | 59 Tourist's need | 91 High, craggy hill | 11 Drop by | 50 Gracful dance | 82 Asiatic plants |
| 30 — polli | 60 Confessed to a crime | 92 Palm leaf used in thatching | 12 Hardy heroine | 51 London fortress | 85 Circus workers |
| 31 Down to the — (to the very end) | 61 Acts servilely | 94 Anagram for time | 13 Table scrap | 52 Pierced with horns | 86 Increased |
| 32 Start of the play | 62 Philippine Moslems | 95 Most arid | 14 Pierre's father | 53 Adult insect stage | 90 Hackneyed |
| 33 Greek letter | 63 Frog genus | 97 Lean-to | 15 Fleck | 54 Bowling alleys | 93 River in Italy |
| 34 Japanese aborigine | 64 Chang's brother | 98 Etch designs on | 16 Wisconsin city | 55 Scanty | 94 — Knievel |
| 36 River sediment | 65 Rescued | 100 City on the Po | 19 Successful plant relocation | 57 Sheltered anchorage | 95 Rope or line lead-in |
| 37 Sings like Bing | 66 Part or break off | 102 Legal evictions | 20 Believer in a modern religion | 58 Gathering of witches | 96 Salad fish |
| 39 Boxer and caliph | 67 Aged beer | 104 Stupid or silly fellow | 23 Robbery | 61 Small souvenirs | 97 Fr. holy women |
| 40 — show | 68 Night's pause on a journey | 105 Related on mom's side | 26 Rural structure | 62 Apportion | 99 — Annie, of "Oklahoma!" |
| | 70 Appraised | 106 Opens | 28 Indian | 63 Spanish arbor | 101 Merkel of movies |
| | 71 Branching | 107 Steno groups | | 65 Choir plum | 103 Childless; plural abbr. |



The Spotlight CALENDAR

**WEDNESDAY
FEBRUARY 17**
BETHLEHEM

DELMAR REFORMED CHURCH
Ash Wednesday breakfast and program, 9:30 a.m., 386 Delaware Ave., Delmar, 9:30 a.m. Information, 439-9929.

CHILDREN'S NATURE PROGRAM

"Naturalists as Reading Partners", short story and outdoor activity, Five Rivers Environmental Education Center, Game Farm Road, Delmar, 10 a.m. Information, 475-0291.

YOUTH EMPLOYMENT SERVICES

Parks and Recreation Office, Elm Avenue Park, 2 to 4:30 p.m. Information, 439-0503.

BETHLEHEM LIONS CLUB

Days Inn, Route 9W, Glenmont, 7 p.m. Information, 439-4857.

LIBRARY VACATION PROGRAM

"Collage Wild", children kindergarten and up, Bethlehem Public Library, 451 Delaware Ave., Delmar, 7 p.m. Information, 439-9314.

SOLID ROCK CHURCH

1 Kenwood Ave., evening prayer and Bible study, 7 p.m. Information, 439-4314.

BETHLEHEM LUTHERAN CHURCH

Ash Wednesday Communion service, 7:30 p.m. 85 Elm Ave., Delmar. Information, 439-4328.

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.

BC SCHOOL BOARD

district office, 90 Adams Place, 8 p.m. Information, 439-7098.

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.

NEW SCOTLAND

VOORHEESVILLE PLANNING COMMISSION

village hall, 29 Voorheesville Ave., 7:30 p.m. Information, 765-2692.

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.

NEW SCOTLAND SENIOR CITIZENS

Wyman Osterhout Community Center, New Salem, call for time. Information, 765-2109.

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, 489-6779.

**THURSDAY
FEBRUARY 18**

BETHLEHEM

RECOVERY, INC.

self-help for chronic nervous symptoms, First United Methodist Church, 428 Kenwood Ave., 10 a.m. Information, 439-9976.

BETHLEHEM COMMUNITY CHURCH

women's Bible study, 9:30 to

11:15 a.m. in a local home, children's program and nursery provided for morning session, 201 Elm Ave. Information, 439-3135.

AMERICAN LEGION LUNCHEON

for members, guests and membership applicants, Blanchard Post, 16 Poplar Drive, noon.

BETHLEHEM SENIOR CITIZENS

town hall, 445 Delaware Ave., 12:30 p.m. Information, 439-4955.

YOUTH EMPLOYMENT SERVICES

Parks and Recreation Office, Elm Avenue Park, 2 to 4:30 p.m. Information, 439-0503.

LIBRARY CRAFT PROGRAM

Children grade 3 and up, Bethlehem Public Library, 451 Delaware Ave., Delmar, 2 p.m. Information, 439-9314.

BETHLEHEM LUTHERAN CHURCH

children's choir, 6:30 p.m., senior choir, 7:30 p.m., 85 Elm Ave. Information, 439-4328.

BETHLEHEM HISTORICAL ASSOCIATION

Route 144 and Clapper Road, Selkirk, 8 p.m. Information, 439-3916.

CLASS IN JEWISH MYSTICISM

Delmar Chabad Center, 109 Eismere Ave., 8 p.m. Information, 439-8280.

AA MEETINGS

Singerlands Community Church, 1499 New Scotland Road, noon, and Delmar Reformed Church, 386 Delaware Ave., 8:30 p.m. Information, 489-6779.

LEGAL NOTICE

NEW YORK STATE BOARD ON ELECTRIC GENERATION SITING AND THE ENVIRONMENT

PUBLIC STATEMENT HEARINGS ON NIAGARA MOHAWK POWER CORPORATION'S APPLICATION TO CONSTRUCT AND OPERATE A NATURAL GAS-FIRED GENERATING FACILITY IN THE TOWN OF BETHLEHEM

THE NEW YORK STATE BOARD ON ELECTRIC GENERATION SITING AND THE ENVIRONMENT WILL HOLD A HEARING BEFORE PRESIDING EXAMINER JEFFERY E. STOCKHOLM AND ASSOCIATE

LEGAL NOTICE

EXAMINER DANIEL E. LOUIS FOR PUBLIC COMMENT ON NIAGARA MOHAWK POWER CORPORATION'S APPLICATION TO CONSTRUCT A NATURAL GAS-FIRED GENERATING FACILITY AS FOLLOWS:

ALBANY: TUESDAY, FEBRUARY 23, 1999, 1:00 P.M., EMPIRE STATE PLAZA, SWAN STREET BUILDING, CORE 4 (NORTH), THIRD FLOOR.
DELMAR: TUESDAY, FEBRUARY 23, 1999, 7:00 P.M., BETHLEHEM TOWN HALL AUDITORIUM, 445 DELAWARE AVENUE

EACH HEARING WILL RE-

LEGAL NOTICE

MAIN OPEN FOR AT LEAST ONE HOUR AND CONTINUE UNTIL ALL PERSONS WISHING TO COMMENT HAVE BEEN HEARD OF OTHER ARRANGEMENTS MADE.

THE HEARINGS ARE FOR THE PURPOSE OF RECEIVING UNSWORN STATEMENTS OF MEMBERS OF THE PUBLIC REGARDING THIS APPLICATION. THE BOARD ULTIMATELY MAY GRANT OR DENY NIAGARA MOHAWK POWER CORPORATION'S APPLICATION, OR AMEND THE PROPOSED CONDITIONS PRESENTED BY THE APPLICANT.

IT IS NOT NECESSARY TO MAKE AN APPOINTMENT IN ADVANCE OR TO PRESENT WRITTEN MATERIAL IN ORDER TO SPEAK. SPEAKERS WILL BE CALLED ON A FIRST-COME, FIRST-SERVED BASIS AFTER COMPLETING A CARD REQUESTING TIME TO SPEAK AT THE TIME OF THE HEARING. PERSONS NOT WISHING TO SPEAK AT MAY NEVER THELESS COMMENT IN WRITING BY MAILING THEIR STATEMENTS TO ACTING SECRETARY DEBRA RENNER AT THE OFFICES OF THE PUBLIC SERVICE COMMISSION, THREE EMPIRE STATE PLAZA, ALBANY, NEW YORK 12223-1350. BOTH WRITTEN AND ORAL STATEMENTS WILL BE CONSIDERED IN THE SITTING BOARD'S REVIEW PROCESS.

DISABLED PERSONS REQUIRING SPECIAL ACCOMMODATIONS SHOULD CONTACT THE COMPLIANCE OFFICER AT (518) 473-8869 (OR, FOR SIGN LANGUAGE INTERPRETER, CALL (212) 290-4292) AT LEAST ONE WEEK IN ADVANCE.

THE BOARD WILL CONDUCT FORMAL EVIDENTIARY HEARINGS, AT WHICH WITNESSES USUALLY TESTIFY AND ARE CROSS-EXAMINED, AT A LATER DATE.

THIS MATTER IS

LEGAL NOTICE

BEING HEARD IN CASE 97-F-2162- APPLICATION BY NIAGARA MOHAWK POWER CORPORATION FOR CERTIFICATE OF ENVIRONMENTAL COMPATIBILITY AND PUBLIC NEED TO CONSTRUCT AND OPERATE A 750 MEGAWATT NATURAL GAS-FIRED COMBINED CYCLE COMBUSTION TURBINE GENERATING FACILITY, IN THE TOWN OF BETHLEHEM, ALBANY COUNTY.

DEBRA RENNER
ACTING SECRETARY
JANUARY 27, 1999
(February 17, 1999)

NOTICE OF FORMATION OF A FOREIGN LIMITED PARTNERSHIP (FLP)

The name of the FLP is Rosewood Plaza, L.P. The application for authority to do business in New York State of the FLP was filed with the NY Secretary of State on December 22, 1998. The jurisdiction of organization of the FLP is the State of Georgia. The date of organization of the FLP is December 14, 1998. The principal office of the FLP is located at 427 New Karner Road in the County of Albany. The NY Secretary of State is designated as the agent of the FLP upon whom process against the FLP may be served. The address to which the Secretary of State shall mail a copy of any process against the FLP is c/o Rosetti Associates, L.L.C., 427 New Karner Road, Albany, New York 12205. The purpose of the FLP is to engage in any lawful act or activity. A list of the names and addresses of all general partners of the FLP is to engage in lawful act or activity. A list of the names and addresses of all general partners of the FLP are available from the Secretary of State. The name and address of the authorized officer of the FLP in the State of Georgia where a copy of its Certificate of Limited Partnership is filed is the Georgia Secretary of State, Suite 315, West Tower, 2 Martin Luther King, Jr. Drive, Atlanta, Georgia 30334-1530. (February 17, 1999)

NOTICE OF FORMATION OF LIMITED LIABILITY COMPANY

Articles of Organization of Ekstein Consulting, LLC ("LLC") filed with the Secretary of State of New York ("SSNY") on February 1, 1999, effective upon the 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 c/o 25 Partridge Road, Delmar, New York 12054. The purpose for the 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 17, 1999)

LEGAL NOTICE

NOTICE OF FORMATION OF A DOMESTIC LIMITED LIABILITY COMPANY (LLC)

The name of the LLC is NW Partners, L.L.C. The Articles of Organization of the LLC were filed with the NY Secretary of State on January 21, 1999. The purpose of the LLC is to engage in any lawful act or activity. The office of the LLC is to be located in Albany County. The Secretary of State is designated as the agent of the LLC upon whom process against the LLC may be served. The address to which the Secretary of State shall mail a copy of any process against the LLC is 30 Corporate Circle, Albany, New York 12203. (February 17, 1999)

NOTICE OF FORMATION OF LIMITED PARTNERSHIP PURSUANT TO SECTIONS 120-121 OF THE REVISED LIMITED PARTNERSHIP ACT

1. The name of the Limited Partnership is THE KING LIMITED PARTNERSHIP.
2. The certificate of Limited Partnership was filed with the Secretary of State on January 15, 1999.
3. The office of the Limited partnership is to be located in Albany County.
4. The Secretary of State is designated as agent of the 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 against the limited partnership served on him is:

THE KING LIMITED PARTNERSHIP
116 Wolf Road
Albany, New York 12205
5. J. Eric King, whose address is 116 Wolf Road, Albany, New York, is to be the registered agent of the limited partnership upon whom process against the limited partnership may be served.

6. The names and the business or residence street address of each general partner is accessible from the Secretary of State.
7. The latest date upon which the limited partnership is to dissolve is January 1, 2028, unless otherwise terminated in accordance with the limited partnership agreement.
8. The character of the business is to conduct any lawful business activity for profit that is not otherwise prohibited by the laws of the State of New York. (February 17, 1999)

NOTICE OF FORMATION OF LIMITED LIABILITY COMPANY

Articles of Organization of Kellington Arts, LLC ("LLC") filed with the Secretary of State of New York ("SSNY") on January 20, 1999, effective upon the date of filing. Office Location: Albany

LEGAL NOTICE

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 64 Railroad Avenue, Albany, New York 12205. 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 17, 1999)

NOTICE OF FORMATION OF A DOMESTIC LIMITED LIABILITY COMPANY (LLC)

The name of the LLC is WESTERN CORNERS REALTY, L.L.C. The Articles of Organization of the LLC were filed with the NY Secretary of State on January 14, 1999. The purpose of the LLC is to engage in any lawful act or activity. The office of the LLC is to be located in Albany County. The Secretary of State is designated as the agent of the LLC upon whom process against the LLC may be served. The address to which the Secretary of State shall mail a copy of any process against the LLC is 582 New Loudon Road, Latham, New York 12110. (February 17, 1999)

NOTICE OF FORMATION OF A DOMESTIC LIMITED LIABILITY COMPANY (LLC)

The name of the LLC is KARNER CORNERS REALTY, L.L.C. The Articles of Organization of the LLC were filed with the New York Secretary of State on January 14, 1999. The purpose of the LLC is to engage in any lawful act or activity. The office of the LLC is to be located in Albany County. The Secretary of State is designated as the agent of the LLC upon whom process against the LLC may be served. The address to which the Secretary of State shall mail a copy of any process against the LLC is 582 New Loudon Road, Latham, New York 12110. (February 17, 1999)

NOTICE OF FORMATION OF A DOMESTIC LIMITED LIABILITY COMPANY (LLC)

The name of the LLC is First Columbia Plank, L.L.C. The Articles of Organization of the LLC were filed with the NY Secretary of State on December 17, 1998. The purpose of the LLC is to engage in any lawful act or activity. The office of the LLC is to be located in Albany County. The address to which the Secretary of State shall mail a copy of any process against the LLC is 210 Washington Ave. Extension, Albany, New York 12203. (February 17, 1999)

**ALBANY ACADEMY FOR GIRLS
and
THE COLLEGE OF SAINT ROSE
present**

FEBRUARY FORUM

**GIRLS ARE READY FOR SPORTS:
ARE SPORTS READY FOR GIRLS?**

Wednesday, February 24, 1999 at 5:30 p.m.

**Albany Academy for Girls
140 Academy Road, Albany**

Panel:

Sara Donnaruma, AAG '94

**Graduate Student & Assistant Women's Lacrosse Coach
Washington College, MD**

Laurie Darling Guthell

Head Women's Soccer Coach, College of Saint Rose

Catherine Haker

Director of Athletics, College of Saint Rose

Elizabeth Hemstead

Director of Athletics, Albany Academy for Girls

Margaret Lamar King, AAG '65

Instructor of Physical Education, Hackett Middle School

Moderator: John Spadofora - Sportscaster, TV 10

(A complimentary light supper will be served.)

**To reserve your place at this presentation, please call
Myra Frese at Albany Academy for Girls, 463-2230, ext. 100.**

Spotlight CLASSIFIEDS

ADOPTION

ADOPT: A young devoted married couple seeking newborn to love with all our heart. Expenses paid. Please call Marissa and Joe toll-free 1-888-474-6755.

PREGNANT? Adoption is an option. Birth mom chooses adoptive parents. No expenses for birth parent. Christian families available. Baby From Heaven Adoption Facilitation. 1-800-364-6933.

ANNOUNCEMENTS

SOPRANO SOLOIST AUDITIONS for Ne'imah Jewish Chorus at Albany JCC, Sunday, February 21st, 6:30 p.m. By appointment only. Call 475-7827.

BUSINESS OPPORTUNITIES

A PERFECT PART-TIME HOME BUSINESS- 1998 People's Choice Award winner. 2 hours a day earns you financial freedom. 24 hour message 1-888-573-3689.

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RUG REMNANTS: Values up to \$28 square yard, suitable for runners, accent rugs, foyers and baths. Many also bound and ready to go! Starting at \$3 and up a square yard. CARBONE'S CARPETS, 169 Freeman's bridge Road, Scotia. 372-0332.

CHILDCARE SERVICES

CHILDCARE- My home, experienced mom has full or part-time openings. 439-2094.

YOUR HOME, nights or overnights. References, experienced. 469-8895.

V.I.P. DAYCARE/ GUILDERLAND, (near Crossgates) has several openings in all age groups (18 months to 5 years). Weekly tuition is \$120 for full-time. Hours are 7:00 a.m.-6:00 p.m., snacks & lunches served daily, security cameras, nurses on site daily. Call or come see us anytime. 869-2957.

CHILD CARE NEEDED

CHILDCARE in my Niskayuna home, car & experience a must. 381-9277.

CHILDCARE- my Loudonville home. Non-smoker. references required. 786-7916.

DAYTIME BABYSITTER needed in Delmar home for 4 & 1 year old. 25 hours per week. Call 478-9309.

FREE Capital District Childcare seeker directory. Home daycare/ Centers, Preschools. 346-9712. (24 hours)

NANNY NEEDED: Experienced, caring non-smoker to care for 2 neighbor boys, 8 months & 7 months, in our Delmar home. references required. 439-9014.

RESPONSIBLE, REASONABLE childcare needed for toddler, Latham area. 785-4771, 449-1696.

CLEANING SERVICES

CLEANING- residential/ small business. Free estimates. References. Call Rose 439-0350.

J'S CLEANING: Experienced, personalized service, fully insured, bonded. Full estimates. 872-9269.

ALL CLEAN & THEN SOME: Residential cleaning/ small offices. Cleaning with personal touch. Free estimates, fully insured. Call 449-1094.

CLEANING- Experienced, trustworthy, and thorough. For satisfaction call the best! 465-3609, 467-7058 (beeper).

RESIDENTIAL CLEANING: Free estimates. Call Beth, 869-4340.

SQUEAKY CLEANING SERVICE: 7 years of quality service. Residential and offices. Call Tally, 427-2846.

SWEEP IT CLEAN with "Clean Sweep". Fully insured, bonded. References. Call Dawn. 433-0417.

WILL DO HOUSE CLEANING, excellent references. \$12 per hour. 347-2630.

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190+ COMPUTER CLASSES AVAILABLE NOW. Online, convenient! Over 190 classes just \$159.99. Word, Excel, C++ Win95

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CRAFT OR ANTIQUE SPACES Available. \$50 a month, no percentages or hours worked. 478-0947.

CRAFTERS WANTED for Girl Scout Bazaar, March 20. Contact: 439-8155.

EDUCATION

EARN ACCREDITED COLLEGE DEGREE QUICKLY: Bachelors, Masters, Doctorate, by correspondence based upon life experiences, knowledge already attained, prior education and short study course. For free information catalog phone: Cambridge State University (800)964-8316 (24 hrs).

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COLLEGE FINANCIAL PLANNING: Time is running out for High School Seniors! Parents, still struggling with the financial forms? Don't panic! Access College Funding will accurately complete forms, help negotiate the best \$ package and guarantee a minimum level of aid, or, there is never a fee. Convenient private appointments and frequent workshops. Call now (518) 456-9609.

CONSOLIDATE YOUR BILLS- low rates, no up front fees. Bad credit accepted, bankruptcies accepted. 24 hour approval. Toll free 1-877-378-0424.

HOMEOWNERS NEED CASH? Start off 1999 by getting your finances in order. Credit problems? Self-employed, even bankrupt-

cies. Fast approvals, no application fee's personal service. Optimal Funding Inc., licensed mortgage banker, NYS Banking Department. 383-6168, ask for Jim Parvis.

REFINANCE & SAVE \$100s EACH MONTH! Consolidate debt, improve your home or get needed cash. Custom programs for every need: Good & problem credit, no income verification, self-employed & bankruptcy. 24 hour pre-approvals, quick closings, competitive rates. We bend over backwards to approve your loan. Colony Mortgage 1-888-767-8043, ext. 312. NY Lic: LMB 04804.

\$FEDERAL PROGRAMS\$\$. Helping homeowners payoff creditcards/catch-up back taxes; overdue bills; late mortgage payments... Other programs include remodeling; refinancing; grants / private agency / business assistance. 1-800-844-7454.

\$\$\$ WE BUY \$\$\$ *Seller financed notes *Insurance settlements *Land note portfolios. Colonial Financial 1-800-969-1200, ext. 49.

OVER YOUR HEAD IN DEBT? Credit cards/bills? *Cut payments up to 60%!!! *Maintain good credit. *Free consultation (800)556-1548. www.anewhorizon.org Licensed, Bonded, Non-profit /National Co.

A DEBT FREE LIFE! Confidential help. Cut monthly payments. Reduce interest. Stop collection calls. Avoid bankruptcy. Nation's largest nonprofit: Genus Credit Management. (24 hours) 1-800-308-4857.

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MIXED HARDWOODS: Full cords, \$125; face cords, \$55. Jim Haslam, 439-9702.

FURNITURE REPAIR/ REFINISHING

FURNITURE REPAIR/ REFINISHING. Touch-up. 25 years experience. Kingsley Greene, 756-3764, evenings, weekends.

ALPHA NU - Furniture refinishing and decorating. Antiques our specialty. Pick up and delivery on larger items. Call 233-8490.

GARAGE SALES

DELMAR ESTATE SALE, February 19 & 20, 9:00 a.m. - 4:00 p.m. Contents of house: 421 Wellington Road, 2 blocks in from Rowland (across from Town Hall), off Delaware.

HEALTH & DIET

T/N/T POWERLIFTING CLUB- Accepting new members, Schenectady, NY 346-3662 or 355-1849.

Classified Information



OFFICE HOURS • DEADLINE

8:30AM-5PM Monday-Friday
Deadline: Friday at noon



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Delmar, NY 12054 Delmar



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IN SCHENECTADY COUNTY

Niskayuna Journal • Scotia-Glenville Journal • Rotterdam Journal

Classified Rates

- **Private Party Classifieds - Line Ads -** Six paper combo \$10 for 10 words 30 cents for each additional word.
- **Merchandise for Sale - 4 lines • 4 weeks • \$4** (one item per ad. Must be priced under \$1000. Price must be stated in ad. Private party ads only. No vehicles, garage, lawn or antique sales. Price is for a 16 word ad. Add \$1 for each additional line.)
- **Commercial Classifieds - Line Ads -** Six paper combo - \$13.50 for 10 words 30 cents for each additional word. Multiple insertion discounts available. Please call for information.
- **Display Classifieds -** Several combination rates are available - please call for information.
- **Business Directory -** Several combination rates are available - please call for information.

Ads will appear in all six newspapers, as well as on the internet for the number of weeks requested.

Order Form

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

1 word per blank, please.

Name _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Amount Enclosed _____ Number of Weeks _____

MasterCard or Visa # _____

Expiration Date: _____ Signature _____

COOLEY VOLKSWAGEN THE ALL NEW 1999 JETTA GL



\$199*

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39
MONTH LEASE

- ABS Brakes
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Drivers wanted!

10 YR./100,000 Mile Engine & Drive Train Warranty
FREE Scheduled Maintenance for 2 Years!

*Based on a 39 month closed end lease. You pay first month payment of \$199, lease acquisition fee of \$595, security deposit of \$299, \$1,000 down payment (cash or trade equivalent). Excess mileage charge over 32,500 mi. 15¢ per mile. Total of payments = \$7,761. Customer responsible for excess wear & tear. Tax, title, registration extra. Must be credit qualified through Hann Leasing. Feb. 22, 1999

Now easy access off I90 use Exit 8, left on Rte. 4 only 1/4 mile to dealership.
Or 2 miles south of Hudson Valley Community College

283-2902

LEGAL NOTICE**ADVERTISING FOR
SUMARK FINANCIAL
SERVICES, LLC.**

Articles of Organization for a New York LLC, to wit, Communications to Go, LLC, whose office is located in Albany County, were filed with the New York State Department of State on December 29, 1998. The Secretary of State shall mail a copy of any process against it served upon him or her is: Communications to Go, LLC, c/o Jeffrey Aussicker, 28 Spice Mill Boulevard, Clifton Park, New York 12065. The purpose of this LLC is to engage in any lawful activity to which the LLC may be organized under the LLC of New York State.
(February 17, 1999)

APPLICATION FOR AUTHORITY OF THE MELLER FAMILY LIMITED PARTNERSHIP UNDER SECTION 121-902 OF THE REVISED LIMITED PARTNERSHIP ACT

1. The name of the foreign limited partnership is The Mellen Family Limited Partnership.
2. The fictitious name the Partnership will use in New York State is The K.R. Mellen Family.
3. The Partnership was formed on December 8, 1998 under the laws of the State of Delaware.
4. The office of the Partnership will be located in the County of Albany, New York.
5. The Secretary of State is designated as its agent upon whom process against the Partnership may be served. The post office address within the state to which the Secretary of State shall mail a copy of any process against it served upon the Secretary of State is: The K.R. Mellen Family Limited Partnership, c/o Kathryn R. Mellen, 37 Buckingham Drive, Albany, New York 12208.
6. The address of the principal office of the Partnership is 37 Buckingham Drive, Albany, New York 12208.
7. The name and business

LEGAL NOTICE

address of all general partners is Albany KRM CORP., 37 Buckingham Drive, Albany, New York 12208.

8. The Partnership is in existence in Delaware at the time of filing of this certificate of existence.

9. The name and address of the authorized officer in Delaware where a copy of its certificate of limited partnership is filed is Secretary of State, Townsend Building, P.O. Box 898, Dover, Delaware 19903.

The undersigned general partner has executed this application for authority on February 4, 1999 and affirms under penalties of perjury the truth of all the foregoing statements contained herein.

ALBANY KRM CORP.
By: s/ Susan L. Mellen,
Secretary
General Partner
(February 17, 1999)

ARTICLES OF ORGANIZATION OF HFF CLOSING COMPANY LLC

Under Section 203 of the Limited Liability Company Law

FIRST: The name of the limited liability company is HFF Closing Company LLC.

SECOND: The county within the state in which the office of the limited liability company is to be located is Albany.

THIRD: the latest date on which the limited liability company is to dissolve is December 31, 2049.

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:

105 Old Niskayuna Road
Loudonville, New York 12211

FIFTH: The effective date of the Articles of Organization shall be the date of filing with the Secretary of State.

LEGAL NOTICE

SIXTH: The limited liability company is to be managed by 1 or more members.

IN WITNESS WHEREOF, this certificate has been subscribed to 25th day of January, 1999, by the undersigned who affirms that the statements made herein are true under the penalties of perjury.

s/ E.J. Vandergrift, Attorney in Fact
(February 17, 1999)

ARTICLES OF ORGANIZATION OF NINE DRAGONS CITY ASSOCIATES, LLC

Under Section 203 of the Limited Liability Company Law

FIRST: The name of the Limited Liability Company is: NINE DRAGONS CITY ASSOCIATES, 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 limited Liability Company shall continue until the occurrence of an event set forth in the Operating Agreement which causes the termination of the Limited Liability Company.

FOURTH: The Limited Liability Company hereby designates the Secretary of State of New York as agent of the Limited Liability Company upon whom process against the Limited Liability Company may be served. The post office address of the limited liability company, to which the Secretary of State shall mail a copy of any process against the Limited Liability Company served upon the Secretary of State, is: 120 Washington Avenue, Albany, New York 12210.

FIFTH: The limited liability Company is to be managed by one or more of its managers.

SIXTH: The business purposes of this limited liability company are to engage in any lawful act/activity for which limited liability companies may be organized under the Limited Liability Company Law; provided, however, that the limited liability company is not formed to engage in any act or

LEGAL NOTICE

activity requiring the consent or approval of any state official, department, board, agency or other body without first obtaining the consent of such body.

SEVENTH: None of the Members of the Limited Liability Company are liable for payment of any debt, obligation or other liability of the Limited Liability Company.

IN WITNESS WHEREOF, this certificate has been subscribed this 7th day of January, 1999, by the undersigned who affirms that the statements made here are true under the penalties of perjury.

s/ Raymond Xu
Sole Organizer
STATE OF NEW YORK
JSS:

COUNTY OF ALBANY

On this 7th day of January, Nineteen Hundred and Ninety Nine, before me the undersigned, a Notary public in and for said State, personally appeared RAYMOND XU Personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity, and that by his signature on the instrument, the individual, or the person on behalf of which the individual acted, executed the instrument.

s/ Patrick J. LaPorta
Notary Public, State of New York
No. 4962675
Qualified in Schenectady County
Commission expires Feb. 26, 2000.
(February 17, 1999)

ARTICLES OF ORGANIZATION OF CZAR PROPERTIES, 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")

LEGAL NOTICE

hereby being formed under Section 203 of the Limited Liability Company Law of the State of New York (the "LLCL"), certifies that:

FIRST: The name of the Company is CZAR PROPERTIES, LLC (hereinafter referred to as the "Company").

SECOND: The business of the Company is to engage in the ownership, leasing renovating and managing of real estate and any and all things necessary, convenient or incidental to that purpose.

THIRD: The county within the State of New York in which the office of the Company is to be located in Albany County.

FOURTH: The effective date of the Articles of Organization shall be the date of filing with the Secretary of State.

FIFTH: The Company does not have a specific date of dissolution in addition to the events of dissolution set forth by law.

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 may mail a copy of any process against the Company served upon such Secretary of State shall be CZAR Properties, LLC, c/o Waite & Associates, P.C., 90 North Pearl Street, Albany, New York 12207.

SEVENTH: The name and street address within the State of New York of the registered agent of the Company upon whom process against the Company may be served is:

Waite & Associates, P.C., 90 North Pearl Street, Albany, New York 12207

EIGHTH: The Company is to be managed by one or more members.

NINTH: None of the members of the company, in their respective capacities as members, shall be personally or individually liable for any debts, obligations or liabilities of the Company.

TENTH: A member, acting in his or her capacity as a manager of the Company, shall not be per-

LEGAL NOTICE

sonally liable to the Company or its members for damages for any breach of duty as a manager, except for damages that, in addition to any and all other requirements for such liability, are found to have come about by any reason of one or more act(s) or omission(s) of such manager and proximately resulting in a judgment or other final adjudication which establishes that: (a) such manager's acts or omissions were in bad faith or involved intentional misconduct or a knowing violation of law; (b) such manager personally gained, in fact, a financial profit or other advantage to which such manager was not otherwise legally entitled; or (c) with respect to a distribution which is the subject of Section 508 of the Limited Liability Company Law of the State of New York (the "LLCL"), such managers acts were not performed in accordance with Section 409 of the LLCL. Neither the amendment nor the repeal of this Article "TENTH" shall eliminate of reduce its effect relative to any matter occurring, or any cause of action, suit or claim that, but for Article "TENTH", would accrue or arise, prior to such amendment, repeal or adoption of an inconsistent provision. This Article "TENTH" shall neither eliminate nor limit the liability of a manager for any act or omission occurring prior to its adoption.

ELEVENTH: the Company shall have the power to indemnify, to the full extent permitted by the LLCL, as amended from time to time, all persons whom it is permitted to indemnify pursuant thereto.

IN WITNESS WHEREOF, I have subscribed these Articles and do hereby affirm the foregoing as true under the penalties of perjury, this 17th day of November, 1998.

s/THERESA L. EGAN, ESQ.
Waite & Associates, P.C.
Attorneys for CZAR Properties, LLC, 90 North Pearl Street, Albany, New York 12207
(518) 463-4257
(February 17, 1999)

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* Escargot Potenza w/Penna or Spaghetti
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* Mussels Portofino w/Penna or Spaghetti
* Spinach Tortellini w/ Creamy Red Pepper Sauce
All served with choice of soup or salad

\$5.00 LUNCH SPECIALS

Mama Jen's



FORMERLY THE LORSTER POUND
NEW OWNERS - NEW IDEAS
NEWLY RENOVATED

NY Strip Steak
Stuffed w/scallops & shrimp
Crab Legs
Blackened Chicken
Egg Plant Parm
Baked Salmon

**\$10.00
OFF**

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COUCH: Floral print, cranberry background. Traditional style. Excellent condition. \$550. 439-5383, after 5:00 p.m.

METAL DESK double pedestal. Very good condition. \$100. 439-6435.

METAL DESK, single pedestal. Very good condition. \$75. 439-6435.

MINK COAT, size 8, like new, dark brown. One year old. \$800. 355-9646.

PIANO: Hallet Davis Spinnet. Very good condition. \$800. 439-0268 after 4:00.

PIANO: Upright, refinished with bench. Asking \$300. 783-3851.

PROFORMCROSSWALK Tread Mill, all dials incline adjust. Used very little. \$215. 478-9878.

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STEEL BUILDING CLEARANCE ...All roof pitches, example 4:12; 25x30 \$3,300.00; 25x40 \$3,900.00; 30x40 \$5,300.00; 35x50 \$6,700.00; 40x60 \$8,200.00; 45x80 \$12,000.00. Others. Pioneer... 1-800-813-1358. www.usmb.com.

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****WE CARE A LOT**** If you enjoy the elderly and are an extremely dependable person, join our team. We provide non-medical companionship and help in the home for the elderly. Flexible part-time work. Home Instead Senior Care. Call 437-0014.

CHILD CARE ACTIVITY leaders. Before school 7:30-9:30 am. School's Out Inc., 439-9300.

CHURCH SECRETARY: Permanent part-time position available immediately, computer skills a must, please apply with cover letter and resume, send to: Reverend Holly Cameron, Presbyterian Church in New Scotland, 2010 New Scotland Road, P.O. Box 129, New Scotland, NY 12159.

CNA's: NYS Certified. Full and part-time, all shifts. We offer competitive pay rates, shift differentials, free uniforms, medical, dental, life insurance, and a Retention Bonus. Good Samaritan Lutheran Health Care Center, 125 Rockefeller Road, Delmar, NY 12054. Telephone: (518) 439-8116. EOE.

CONSULTANTS WANTED for rapidly expanding party plan. Cookin' The American Way. Excellent income. Cheryl Frantzen (518) 872-1199.

COUNTER HELP/SERVER, part-time, various hours. Must be 18 years old. 382-2955.

COUNTER PERSONS: Will train, part-time/full-time, Monday-Saturday, paid holidays and vacation. Apply in person, Capitol Cleaners, 98 Wolf Road, Colonie (Next to Hannaford's) 458-8846. \$6.25 to start.

CUSTODIANS, part-time. 1 position 6-9 a.m. Monday - Friday. 2 positions evening hours, every 3rd weekend. Flexibility necessary. \$9.15/hour. Contact Richard Porfert, Bethlehem Public Library, 439-9314, ext. 3007.

DELI HELP- Flexible hours, will train. Call Dale or Ann at 439-0028.

DELMAR CHIROPRACTIC OFFICE: Seeking an energetic, outgoing and pleasant individual to work in a busy office environment. Must be multi-task oriented and a self-starter. Computer skills helpful. Part-time and full-time positions available. Willing to train. We are looking for the right person, not the right resume. If interested call 439-7644 ask for Jane.

LIBRARY CIRCULATION DESK ASSISTANTS, 3 part-time positions available. Alternate week-ends plus some weekday and evening hours. 9-15 hours/week. \$7.95/ hour. Apply at Bethlehem Public Library, 451 Delaware Avenue, Delmar, NY 12054, Attention: Cathy Howell. 439-9314, ext. 3005.

NURSES AIDES: Part-time positions available on 7-3 and 3-11; lovely geriatric setting. Call Kenwood Convent, 465-3341, ext. 104.

PART-TIME ASSISTANT TO REAL ESTATE EXECUTIVE, Delmar. Should be an organized positive person with excellent communication & computer experience. Not an entry level position. Fax resume to Julia Rosen at 439-0728 or e-mail to jrosen10@aol.com.

PART-TIME, NO NIGHTS, NO WEEKENDS: Delmar warehouse, daily Monday-Friday about 1:30-4:00 PM, packing shipping and receiving of UPS shipments and odd jobs. Accuracy and dependability important. 439-1158.

PIZZA MAKERS & DELIVERY DRIVERS: Immediate openings, full or part-time. Apply at Domino's, Route 9W Albany. 465-7219.

PRESSERS: For Dry Cleaning Experienced in finished work, 7:00-2:00, Monday-Friday, paid holidays and vacation. Apply in person, Capitol Cleaners, 98 Wolf Road, Colonie (Next to Hannaford's) 458-8846. \$12.00 to start.

SALES: 27 year old national public company looking for self-motivated sales associates for this area expansion. Our Company was ranked #5 of Forbes best small companies 11/2/98. For

more information call 2 minute prerecorded message. Advanced commissions paid daily. 1-800-367-4719.

SECONDARY PART-TIME income, work from home. Part-time or full-time income earning opportunity. No inventory, no boss. No paperwork. 24 hour message. 439-9715.

SENIOR CITIZENS ACTIVITIES CLERK, part-time to schedule and coordinate program for Senior Citizens for the Town of Niskayuna. Must be Town resident and have experience working with senior population. Send resume and letter by February 28th to: Kathleen DeCataldo, Supervisor, Town of Niskayuna, One Niskayuna Circle, Niskayuna, NY 12309.

SHIRT PRESSERS: Experience necessary, 7:00-2:00, Monday-Friday, paid holidays and vacation. Apply in person, Capitol Cleaners, 98 Wolf Road, Colonie (next to Hannaford's) 458-8846. \$7.00 to start.

SUBSTITUTE TEACHERS: Contact Ravena-Coeymans-Selkirk Central School District. 756-5213.

TEACHER AIDE substitutes for all schools at RCS Call 756-5204 for application.

TELLER POSITIONS: If you have good math skills, cashier experience and enjoy working with the public, give us a call. We offer paid training, excellent benefits and opportunity for advancement. Call Sandra at 370-7265 between 9:00-11:00 a.m. daily for information and appointment. Fax 370-7268. First National Bank of Scotia. EOE.

TUTOR TIME CHILD CARE CENTER, Delaware Plaza, seeks Head teacher with 2 year degree and assistant teachers with experience. Call 478-9701.

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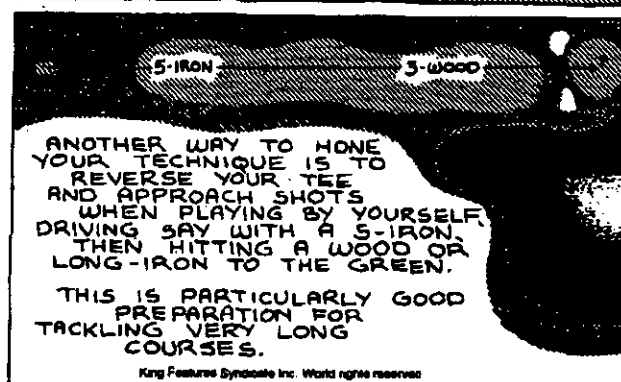
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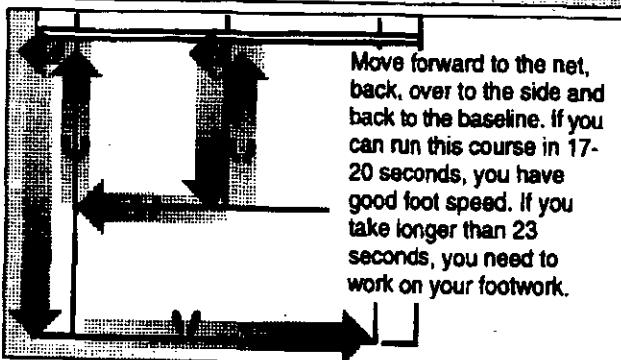
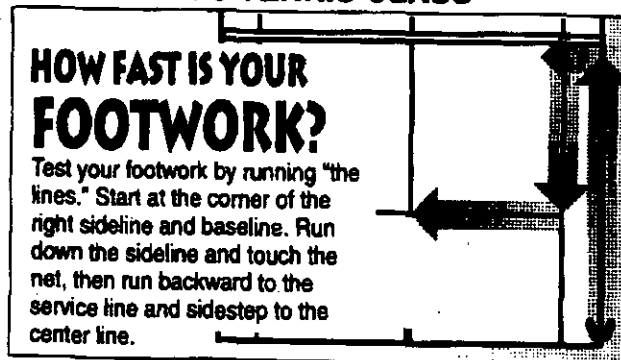
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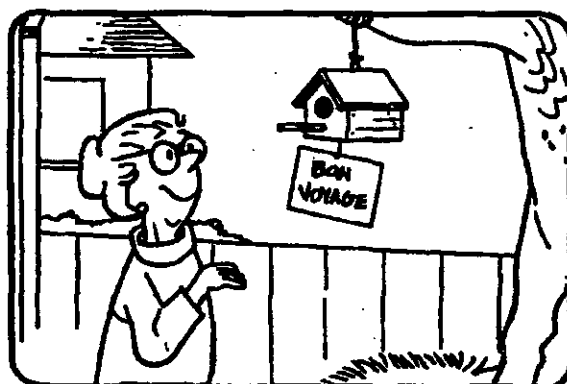
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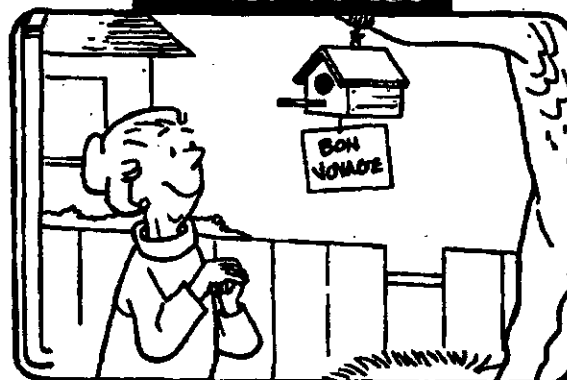
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Security, references. Call 477-7616.

DELMAR: \$525+ including all utilities, 2 bedroom in basement at Village Drive Apartments. No pets, security & references required. Available March 1st. 434-9783.

DELMAR: One bedroom apartment. Heat, yard. \$435 New Scotland: 2 bedroom house \$475. 475-0617.

DELMAR: \$540, 1 bedroom, large living room, heat, hot water, bus line. Front & rear entrance. 439-6287.

DELMAR: \$660, 2 bedroom apartment, 1st floor, including heat and garage, on bus line. No pets. Available immediately. Security deposit and references required. 475-1173 or 434-4946.

DELMAR: 2 Bedrooms, upstairs, garage, yard, \$585. 439-0981, 768-8208.

DELMAR \$450: Furnished studio apartment. All utilities and garage. Call 439-4891.

GLENMONT: 2 bedroom apartment, hardwood floors, porch, storage, large kitchen. Ideal for one or two people. No pets. \$500. Call 432-4005.

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VOORHEESVILLE: \$515+ 2 bedroom upper flat, storage. Immediate. 765-5692.

OFFICE SPACE: Professional office space available, various options including private office with reception area. Call 439-9958.

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MOBILE HOME- 2 bedrooms, garage, large lot. Breckenridge Village- Selkirk. \$12,900. 459-2691, 756-3589.

VACATION RENTALS

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MAINE: Lakefront, 3 bedroom house. Boat included. \$500 per week. 346-0898.

MARTHA'S VINEYARD- Lovely 4 bedroom house- outside Edgartown. Call for flyer. 439-5287.

MARTHA'S VINEYARD- New 4 bedroom, 2 bath home, centrally located, near beach. Call 439-7356 for details.

MARTHA'S VINEYARD: Charming cottage near beach, sleeps 5. May-October. \$700/week. 439-6473.

MARTHA'S VINEYARD: New, 4 bedroom, 2 baths, sleeps 8-10, summer & off season rates. Call for brochure. 439-6269.

SANIBEL ISLAND Lighthouse condominium, 3 bedrooms, waterfront, April 10-17, \$975, 765-2261. Bargain!

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LEGAL NOTICE

BETHLEHEM CENTRAL
SCHOOL DISTRICT
NOTICE TO BIDDERS

The Board of Education of the Bethlehem Central School District hereby invites the submission of sealed bids in accordance with Section 103 of the General Municipal Law for the following:

TECHNOLOGY
EDUCATION

Bids will be received until 2 PM on March 3, 1999, at the office of the

LEGAL NOTICE

Business Administrator at Bethlehem Central School District, 90 Adams Place, Delmar, New York, at which time and place all bids will be obtained at the same office.

The Board of Education reserves the right to reject any or all bids. Any bids submitted will be binding for 90 days subsequent to the date of bid opening.

Board of Education
STEVEN O'SHEA
District Clerk

LEGAL NOTICE

Date: 2/5/99
(February 17, 1999)

CERTIFICATE OF LIMITED
PARTNERSHIP
OF NW PARTNERS, L.P.
UNDER SECTION 121-201 OF
THE REVISED LIMITED
PARTNERSHIP ACT

1. The name of the limited partnership is "NW PARTNERS, L.P."
2. The county in which the office of the limited partnership is located

LEGAL NOTICE

is Albany County, New York.

3. The Secretary of State is hereby designated as agent of the limited partnership upon whom process against it may be served, and the office address to which the Secretary of State shall mail a copy of any process against the limited partnership served upon him is 582 New Loudon Road, Latham, New York 12110.

LEGAL NOTICE

4. The names and business addresses of the general partners are:
Schuyler Development Co., LLC
c/o Schuyler Companies
582 New Loudon Road
Latham, New York 12110
5. The latest date upon which the limited partnership is to dissolve is January 1, 2098.

IN WITNESS WHEREOF, the

LEGAL NOTICE

undersigned have executed this Certificate of Limited Partnership on the 20th day of January, 1999, and verify and affirm under penalties of perjury that the foregoing is true and correct as of the date hereof.

CATSKILL PARTNERS, L.P.
BY: SCHUYLER DEVELOPMENT
CO., LLC
By: s/ Kenneth B. Segel, Member
(February 17, 1999)

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LEGAL NOTICE

F981221000135
CERTIFICATE OF REGISTRATION OF A DOMESTIC REGISTERED LIMITED LIABILITY PARTNERSHIP
 of Troidle & Delehanty, L.L.P.
 under Section 121-1500 (a) of the New York State Partnership Law

LEGAL NOTICE

It is certified that:
 1. The name of the registered limited liability partnership is: Troidle & Delehanty, L.L.P.
 2. The address of the principal office of the partnership without limited partners is:
 Troidle & Delehanty, L.L.P.
 1484 Western Avenue
 Albany, New York 12203

LEGAL NOTICE

Albany, New York 12203
 3. The partnership without limited partners practices the profession of Dentistry, each partner of which is a professional authorized by law and the New York State Education Department to render professional dental services within New York State. The partnership

LEGAL NOTICE

without limited partners is eligible to register as a registered limited liability partnership pursuant to Section 121-1500 (a) of the Revised Limited Partnership Act.
 4. The Department of State is hereby designated as an agent of the Partnership upon whom process against said Partnership may

LEGAL NOTICE

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 Partnership served upon the Secretary of State is:
 Troidle & Delehanty, L.L.P.
 1484 Western Avenue
 Albany, New York 12203

LEGAL NOTICE

5. The Partnership without limited partners is filing this registration for status as a registered limited liability partnership.
 6. The registration of the partnership without limited partners is to be effective at the time of filing.
 7. All partners of the Partnership are to be liable in their capacity as partners for all or specified debts, obligations or liabilities of the registered limited liability partnership as authorized pursuant to Section 26(d) of the New York Partnership Law.
 IN WITNESS WHEREOF, the undersigned have executed this Limited Liability Partnership Registration of Troidle & Delehanty, L.L.P. this 10th day of December 1998.

s/ Paul E. Troidle, D.D.S. Partner
 s/ Janice M. Delehanty, D.D.S. Partner

(February 17, 1999)

NOTICE

NOTICE IS HEREBY GIVEN that on January 5, 1999 HMT ASSOCIATES, LLC filed Articles of Organization with the Secretary of State, of a limited liability company, effective January 1, 1999, its principal office is to be located in Albany County. The purpose of HMT ASSOCIATES, LLC's Business is to engage in all lawful business for which a limited liability company can be formed pursuant to Section 201 of the Limited Liability Company Law. The Secretary of State is Designated as agent of HMT ASSOCIATES, LLC upon whom process against it may be served and the Secretary of State shall mail a copy of any such process to Pine West Plaza, Bldg. 2, Albany, New York 12205.
 (February 17, 1999)

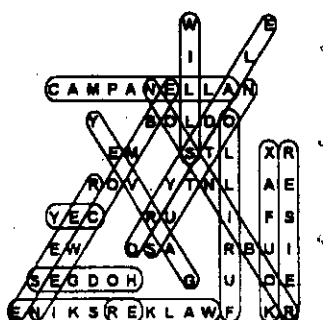
NOTICE OF ARTICLES OF ORGANIZATION OF LIMITED LIABILITY COMPANY

Please take notice that (1) a limited liability company named "EACMRC, LLC" has been formed under the New York Limited Liability Company Law; (2) the office of such company is located in Albany County; (3) the New York State Secretary of State has been designated as agent of such company upon whom process against the company may be served; (4) the post office address of such company to which the Secretary of State shall mail a copy of any process against the Company served upon the Secretary of State is 79 North Pearl Street, Albany, New York 12207; (5) the purpose of the business of such company is to acquire a partnership interest in Materials Recovery Company, a New York partnership, and to hold and otherwise deal in such interest and participate in such partnership and do all things necessary, convenient or incidental to the foregoing.
 (February 17, 1999)

NOTICE OF FILING

The limited liability co., Woodstock '99, LLC ("LLC"), was formed for any lawful business purpose. LLC's articles of organization filed with sec. of state ("SOS") on 12/17/98. LLC's office located in Albany County. SOS designated as agent for services of process. SOS shall mail copy of process against LLC served on it to Whiteman Osterman & Hanna, 1 Commerce Plaza, Albany, NY 12260, att.: Philip H. Gitten, Esq.
 (February 17, 1999)

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NOTICES

Hi, when I was 37 years old and a GE manager, I had a chronic problem with alcohol and drugs. Today I have been sober and drug free for 20 years, and I will never drink or drug again. If you need help with a drug or alcohol problem call The Hagaman Guest House at 842-2204. Jerry.

Hi, at age 12, I started drinking and drugging. The youngest of 12 kids, I grew up on a successful farm. By 13 years old I used drugs and alcohol nearly every day. Today, at 28 years old, I have been sober and drug free for 10 years. I am the President of a successful business, which I helped build. I will never drink or drug again. If you need help with a drug or alcohol problem call The Hagaman Guest House at 842-2204. Mark.

Hi, at age 20 I failed out of SUNY in my third year because of drug and alcohol use. Today I am married and the mother of two boys. I have been sober and drug free for more than 8 years, and I will never drink or drug again. If you need help with a drug or alcohol problem call The Hagaman Guest House at 842-2204. Michelle.

Hi, I am from a wonderfully loving family, but at age 18 I was on the street and on drugs. I have been sober and drug free for two years. Today, I have a three year old

son, I have a good job, my own apartment and a close loving relationship with my dad, mom and brother. I will never drink or drug again. If you need help with a drug or alcohol problem call The Hagaman Guest House at 842-2204.

Hi, I started drinking and drugging when I was 12. At 16 years old, my parents sent me to a 9 month long therapeutic community. The therapeutic Community did little to persuade me not to drink and drug which I planned to do just as soon as I got out. However, I didn't drink or drug. Instead I found a solution for my drug and alcohol problem that no therapeutic community could offer—a solution that will last a lifetime. Today I am 26 year old law student. I have been sober and drug free for 10 years and will never drink or drug again. If you need help with a drug or alcohol problem call The Hagaman Guest House at 842-2204. Jim.

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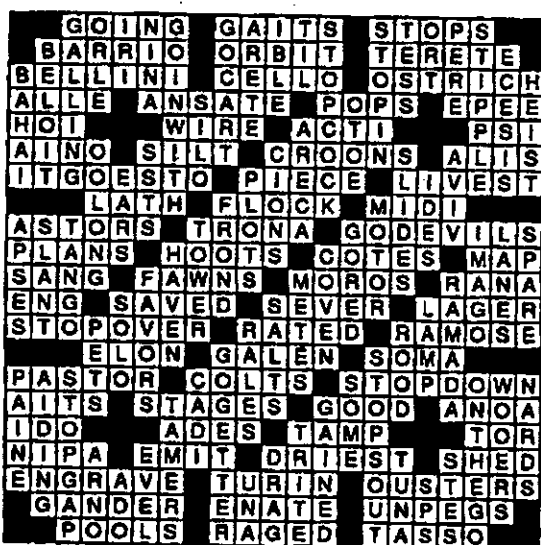
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8PC78MB	91	DODGE	DYNASTY	74K	4995.00	9S41A	96	SUBARU	LEG SW	57K	12995.00	8PC100M	98	SUBARU	LEG OUTBACK	14K	19995.00
8S299B	91	OLDS	CUTLASS CPE.	31K	5995.00	9S64A	96	SUBARU	LEG SW OUTBACK	69K	13995.00	8PC121M	98	SUBARU	LEG OUTBACK	9K	19995.00
8PC97MA	95	GEO	TRACKER 4X4	54K	7495.00	9S113A	96	SUBARU	LEG 4DR	53K	13995.00	8PC105M	98	SUBARU	LEG OUTBACK	10K	19995.00
9S105A	93	CHRYSLER	LEB. CONV.	58K	7995.00	8PC130M	95	SUBARU	LEG SW LSI	37K	14995.00	8PC30	98	PLY	GRAND VOYAGER	31K	19995.00
8PC73M	96	PLY	NEON 4DR.	44K	7995.00	8PC114M	97	SUBARU	OUTBACK SPT.	24K	14995.00	TRUCKS					
8PC76M	97	PLY	NEON 4DR	25K	8995.00	8PC86M	97	SUBARU	OUTBACK SPT.	21K	14995.00	8T205A	96	GMC	SONOMA	43K	9895.00
G8V61A	94	DODGE	INTREPID	45K	9995.00	8PC86MA	97	SUBARU	IMP. RS SPT. CPE.	14K	16995.00	9T76A	94	CHEVY	C20 CONV. VAN	56K	9995.00
9PC14M	95	SUBARU	IMPREZA CPE	35K	9995.00	8P78M	98	SUBARU	LEG 4DR AWD	8K	16995.00	9T25B	94	GMC	JIMMY 4DR	74K	12995.00
9PC3M	95	SUBARU	IMPREZA CPE AUTO	54K	9995.00	9P3M	98	SUBARU	LEG 4DR	7K	16995.00	9T48A	95	CHEVY	BLAZER 4DR	58K	15995.00
8S120A	95	SUBARU	LEG 4DR AWD	71K	9995.00	9P12M	96	SUBARU	LEG OUTBACK	27K	17995.00	9PC18M	95	FORD	F150 4X4 EXT. CAB	48K	16995.00
8PC125M	97	PLY	BREEZE	35K	9995.00	8P109M	98	SUBARU	LEG SW AWD	7K	17995.00	G8CR22A	95	GMC	JIMMY 4DR	48K	16995.00
8PC34M	96	DODGE	STRATUS	39K	9995.00	9P37M	98	SUBARU	LEG SW	11K	17995.00	9PC15M	96	GMC	JIMMY 4DR	38K	17995.00
G8V66A	96	FORD	TAURUS 4DR	47K	11995.00	9P55M	98	SUBARU	LEG SW	7K	17995.00	9T39A	95	GMC	JIMMY 4DR	49K	17995.00
9PC10M	96	SUBARU	IMPREZA 4 DR.	39K	11995.00	9P13M	96	SUBARU	LEG OUTBACK	25K	17995.00	8S300A	96	OLDS	BRAVADA 4DR AWD	36K	18995.00
						8P117M	98	SUBARU	LEG OUTBACK	24K	18995.00	8PC32M	98	GMC	JIMMY 4DR	29K	21995.00
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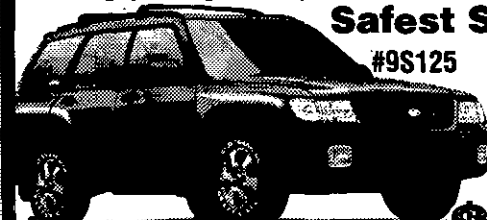
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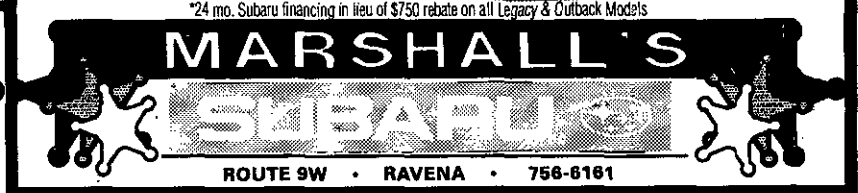
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Election

(From Page 1)

matter, I have reached a much different conclusion than you have. Accordingly, I have advised Mrs. Newkirk not to amend the certificate she filed with the Albany County Board of Elections."

Newkirk said late last week that she had been informed of Kaplowitz' position, but had not made a decision about the certification, pending receiving his advice in writing.

Town Democratic Chairman Matthew Clyne, has distanced himself from the action taken by Kelly on Munnely's behalf. "There is authority for Judge Munnely's position," Clyne said, "but I have reviewed the matter myself, and I don't feel the legal authority is persuasive."

Apart from the legal issue, Clyne believes that Munnely's election in 1997 was clearly intended to be for the two-year remainder of Wenger's term only. "Everybody was operating on the same assumption, both Democrats and Republicans," he said. "So that's the way it's got to be."

Supervisor Sheila Fuller agreed: Judge Munnely ran for a two-year term and knew it was a two-year term," she said. "But it's up to the attorneys to resolve the question."

"I think Mr. Kelly's interpretation would work a fraud on the voters, and I don't think the court should let that happen," Kaplowitz said, anticipating legal action by Munnely and Kelly. "I also think they're a little late. They should have said all this before the elec-

tion... A large part of my decision was that it was done one way, and now we're saying, voters be damned, tough luck."

Clyne said neither Kelly nor Munnely had consulted with him or with the town Democratic Committee as a whole before sending their Feb. 3 letter to Newkirk. He said he was in the dark about what they intended to do next.

"I talked to Ken last Thursday, and said I didn't agree with his position. He didn't indicate to me (what he planned to do). He said he'll think it over." For his own part, he said, "I don't think there's anything to debate."

Both Kelly and Munnely learned of Kaplowitz' reply late last week, and both declined comment on the matter until they had had an opportunity to review it. But Kelly said he was surprised by the tone of Kaplowitz' letter.

"A terse one-liner is typically not the way you would argue to convince somebody of your position," he said. "Typically you'd have some citation of a case or a statute. The absence of any makes it difficult to comment."

Chinese dancers to perform at library

The Chinese Dance Troupe of the Capital District will present a free performance at Bethlehem Public Library in Delmar on Monday, Feb. 22, at 7 p.m.

The performance will feature dancers in costume presenting traditional stories of ancient China, and is appropriate for all ages. For information, call 439-9314.

Church plans Lenten soup suppers

First Reformed Church of Bethlehem at 30 Church Road in Selkirk will begin the observance of Lent with an Ash Wednesday service on Feb. 17 at 7:30 p.m.

Wednesdays in Lent, beginning Feb. 24, the church will host soup and sandwich suppers at 6:30 p.m.

A number of guest speakers will share insights on the topic "How My Soul Has Changed."

The Rev. Larry Deyss, pastor of Delmar Presbyterian Church, will speak on Feb. 24.

Everyone is asked to bring a sandwich; soup and beverage will be served. For information, call 767-2243.

Dance to benefit library

Dance the night away to music by Crystal Image Reunion to benefit RCS Community Library on Saturday, Feb. 27, from 8 p.m. to midnight at the Ravena Knights of Columbus hall on Main Street.

Tickets are \$25 per couple and include snacks, soda, beer and wine. You can buy tickets at the library or at the door.

Only those age 21 or over will be admitted. For information, call the library at 756-2053.

Book group sets discussion

RCS Community Library's book group will discuss J.D. Salinger's *Franny and Zooey* on Thursday, Feb. 18, at 7 p.m.

To register and reserve a copy of the book, call the library at 756-2053.

NEWS NOTES

Selkirk
South Bethlehem
Linda Marshall
756-3520



Soccer club slates meeting

RCS Youth Soccer Club will meet on Monday, Feb. 22, at 7 p.m. at the middle school.

Pee Wee wrestling starts

Boys in grades one to eight are invited to participate in a new RCS Pee Wee wrestling program.

Practices are held in the high school cafeteria. Grades one and two practice from 5 to 5:45 p.m.; grades three and four from 5:45 to 6:30 p.m.; and grades five to eight

from 6:30 to 7:15 p.m.

Practice dates are Feb. 24 and 25, and March 3, 4, 10, 17 and 18. For information, call Henry Mormile at 756-2455.

Parent-teacher group to sponsor program

The senior high PTSA will host a program entitled "Motivation! For Parents, Teachers and Students" at its next meeting on Thursday, Feb. 25, at 7 p.m.

The middle school PTSO will hold its monthly meeting on Wednesday, Feb. 24, at 7 p.m.

Safe Schools Committee to meet at middle school

RCS Safe Schools Committee will meet on Tuesday, Feb. 23, at 6:30 p.m. at the middle school.

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