
The Seasoned Observer II

Issue 49 *"All that is needed for evil to triumph is for good people to do nothing"* Sept. 2006

We must be doing something right. Last month, The Seasoned Observer published a rather lengthy article on Reverse Mortgages and the response was quite favorable. We received compliments from many who would never consider such a financial move, but expressed gratitude in the knowledge they learned from the article. We at The Seasoned Observer could not be happier, for that is what we are all about. Based on that response and the topic we will discuss this month, there is a section in this issue (beginning on page 4), a rather lengthy one again, designed as an instructional lesson in accounting. It is designed to take the mystique out of anything you may have heard and not understood and it will challenge Wentworth for their inability to deliver a good set of numbers on a timely basis.

As an investor in any company and we are all investors in Four Seasons at Smithville, we are entitled, as a matter of fact, in public companies required to receive quarterly financial statements. We will push to receive full quarterly financial statements and detail the performance to you.

The whole accounting thing has been generated because we are now in the final stages of preparing our 2007 budget, and that budget will dictate what our monthly maintenance fee will be.

To begin with, I really don't like the word budget, because we really function in a different manner. I would call the process, cash-flow projections and performance projections from individual committees. Let me back-up for a minute and tell you what I believe a budget is.

Think back to your working days. You came home on Friday evening with your paycheck. After the necessary tax deductions, you had an amount of money to use for the next week, or for whatever period of time the paycheck was for. You sat down with your spouse, figured out your bills, and then decided if you would be eating steak, or chicken. Would you get leather seats in your new car, or just cloth, and whether or not dining out that week was a possibility. You were working within a budget. And if your paycheck did not allow you to have steak that week, you could not go back to the boss for more

money, you learned to eat, and like, chicken. Under this scenario, which I believe all of us worked under, the budget began with an amount of money and we had to plan on how we were going to best live with it.

At Four Seasons, it appears we do something different. Our committees decide if they like steak better than chicken and submit a budget request to encompass everything they could possibly want. Our Finance Committee goes over those requests, may try and dissuade a committee from asking for certain things, and in the end, establish the amount of money needed for the year to meet these goals. The total amount is then divided by the number of homeowners we have at Four Seasons and a monthly figure is presented to the Board of Trustees for approval. Normally, when our developer is no longer in the picture, the desire to keep the monthly fee lower in order to ease the sale of homes will not be a factor, and the fee will be whatever it has to be.

I say, why not work in the reverse order. Instead of "Bottom Up", "Top Down". Our Board of Trustees have the absolute power to decide on any amount they think our monthly dues should be. In their infinite wisdom, they can say \$180 or they can say \$350. We elected these four men based on our belief that they will act as responsibly as possible in our best interest. Remember, best interest does not necessarily mean lowest monthly fee, but it does call upon them to consider all factors and all the residents. So let us assume they take the position that our 2006 budget was really \$210 (without K. Hovnanian's contribution) and so they determine a 2007 budget of \$195.

Now our Finance Committee has a new function. How to best proportion that money amongst all the functions at Four Seasons. And when they tell the Landscape Committee, or the Pool Committee, the amount of money they will have for the year, it will now force every committee to learn to plan and work within a budget. Sure there will be screaming and complaining. But I ask all of you, isn't that really the way our budget, or our cash-flow plan should be generated?

The Seasoned Observer

Our Staff

Editor-in-Chief	Marty Horak
Columnist	Ginny Schwab
Columnist	Brian Astle
Columnist	Jerry Farra
Columnist	Carl Benner
Ghosts of the Past	Frank Loeb
Dear Dr. Joy	Joy Sanchez
Musical Notes	Mitch Rosalsky
Claire de Bloom	Claire Farra
Barbara the Book-Worm	Barbara Farneski
Distribution Mgr.	Joanne Annacone
Editing & Proof Reading	Mitch Rosalsky
The Lighter Side	S. D. Freedman
Yo! Flower Guy	Lenny Kantz
Advertising Mgr.	Lee Sanchez

Marie Carraro, Renée Horak

Distribution:

Deb Astle, Mike Caesar, Earl Cain, Sonny Celani
John Farneski, Gerald Goldman, Edie Hackbarth,
Toshie Legg, John Marlin, Marilyn McDonald,
Tom Mullins, Ken Nagel

Have an idea; want to contribute?
Contact our staff or E-MAIL us at
SEASONEDOBSERVER@MSN.COM

To Advertise... Call Marty 404-9764

The Seasoned Observer is a resident publication that is not affiliated with K. Hovnanian, Inc., or the Four Seasons HOA. Contents selected and the opinions offered are the sole responsibility of the editorial staff and/or their individual authors.

Talk To Tony

For the month of September I will be in the clubhouse on Monday the 18th from 9 to 10 am. I will be available to listen and discuss any questions, concerns or ideas you may want to talk to me about. If it is impossible for you to make this date, please do not hesitate to call me at home, you will find my number in the Four Seasons telephone directory or on our web site.

Tony Annacone
Board Trustee

Help is on the way...

This **Helping Hand** section will appear each month to assist any of you in need of help in changing your furnace filter, batteries, light bulbs, and/or cleaning the lint collector behind your dryer.

The following people are available, at no cost, to help you...just give one of them a call.

"Our Helping Hands"

Jim Cavallo	652-5685
Brian Astle	748-6384
Harry Wolverton	404-4649
Lee Sanchez	404-0010
Jerry Farra	748-7337
Nick Russo	652-7074
Renée Horak	404-9764

Eucharistic Minister available for communion distribution for shut-ins, or those physically unable to get to church.

Call Marie at 748-2988 to make arrangements – weekdays only

Looking for an outlet, to donate unwanted cloths or household goods...The following appeared in St. Elizabeth Ann Seton's bulletin

WHAT SAC NEEDS! Gently used towels, sheets, comforters, curtains, throw-rugs, coffee pots, toasters, vac's, irons and boards, micro ovens, clocks, small lamps!! Remember- all of these items help a needy family set up a home or apartment with your kind donations. Questions, please call Mary G 272-1906

ALSO – those toiletries that you collected on your vacation can be used to help those in need. Why let them sit idle and take up space on your shelves? Refresh someone.

**The Seasoned Observer Staff will meet on
Monday, October 9, at 10:00AM in the Library
Everyone is invited**

Up Your Chute...By Marty Horak

On August 30, we held our monthly HOA Board of Trustees meeting.

The board voted on replacing the carpet in the exercise and workout rooms at a cost of about \$5,500. The question remains as to why we are replacing rugs before a termite inspection and the water drainage problem is corrected, which during the weekend of Aug 26, dumped approximately 30 gallons of water into the clubhouse hallways. Mike Perro indicated that the leakage due to improper grading, will be one of the first issues discussed in transition and that the inspection of the walls, sole plates and all, will be a top priority. Mike went on to say this was a band-aid fix and Tony Annacone added that because the old rugs were coming up at seams, it presented a possible safety issue.

Frank Miller indicated that his draft of the 2007 budget was complete and it will be submitted to the Board. Tony Annacone reminded us how so few attended last year's budget meeting and rightfully urged us to attend this years. I agree and make the same plea, "Make it a point to attend!"

During the open session, I challenged the Board's and the Finance Committee's decision to issue what I feel is an insulting financial statement for all of us to see. There is no balance sheet to see our financial strength or weakness. There is no breakdown of our expenditures and there is no comparison to the budget we were all forced to pay in to. As I pointed out to the Board, any company in which you own even one single share, is required to send you a quarterly statement, whether you understand it or not. We are the investors of Four Seasons at Smithville and are therefore rightfully deserving of these reports and with "Full Disclosure".

Frank Miller told me after the meeting, these numbers will be available in the library. If so, we will print them in **The Seasoned Observer**.

HOT-WATER HEATER LEGAL UPDATE

Interrogatories were served on K. Hov. and now he served his questions on the plaintiffs. If you have not received a copy from Jim Schatzle via e-mail, please call Ralph Paolone at (856) 728-5885 (ask for either Mr. Paolone or his paralegal, Heidi).

These Interrogatories must be answered in a timely manner and the attached letter from Jim's e-mail is self explanatory.



Serving Lunch & Dinner

*Appetizers • Soups • Salads • Sandwiches
Seafood • Steaks • Veal • Chicken • Pasta*

**Open 7 Days From 11am
Lunch & Dinner Specials Daily**

**New Early Bird Menu
7 Days from 3pm-7pm**

**Happy Hour At The Bar
Sun.-Fri. 3pm -7pm**

**Mon-Thurs 2 for 1 Appetizers
(at the bar)**

**NFL Football Sunday Ticket
Halftime Buffet**

LIVE MUSIC Fri. & Sat. 8pm



**265 S. New York Road (Rt 9) Galloway
(609) 652-4100**

Accounting 101...

By: Marty Horak

Am I qualified to write this piece and give this lesson? YES! In my prior life to Four Seasons, I founded three separate design/manufacturing companies, brought two of them public, via IPOs (Initial Public Offerings) and in doing so, became very familiar with financial statements, accounting and reporting. As a public company, we had to provide our shareholders with quarterly reports, known as 10Qs, within 45 days of the period. There is something very wrong here at Four Seasons and it pertains to how long it takes for us to see our financial position. If it was our own home finances, we would not put up with it. If it was our business, we would be filing for Chapter 7. And this problem has been going on for years.

Make no mistake about it, we are entitled to see our financial position upon request (POS page 119 Sec. 6.15). We should accept seeing these records on a timely basis, not to exceed every 90 days. These financial statements will help us understand how our budget affects our lifestyle. This article is designed to take the mystique out of accounting and will question why we are unable to get basic reports, on a timely basis, from Wentworth.

Let me begin by telling everyone who is responsible for paying the bills and writes the checks, you are doing a lot more accounting than you imagined. You certainly know and list in your checkbook all the money that comes in each month. Perhaps a pension check, a dividend, your social security check and so forth. If you did not know this amount, you obviously would not know how much money was available to pay your bills. During the month, you receive your telephone bill, the gas bill, the electric bill, etc., And, when you pay these bills, they are posted in your checkbook.

So now I want to show you how easy it is for you to determine a budget for next year. If I asked you to tell me what your electric bills were for the year, you would simply go into your checkbook, find each entry payable to the electric company, mark the amount down and add it up. And if you wanted to refine that budget, you would easily be able to tell me how much the electric bill was for each month, demonstrating that in the summer, with air-conditioning running, the bills were higher. With the knowledge of the amount of money you will receive each month and a means to record, or hold in an envelope, or place them on a desk,

the bills you need to pay, you run your household. Guess what, that's basic accounting!

Now let's get a little more detailed in our bookkeeping. Let's say you just received your insurance bill and you have one company that covers your home, your liability umbrella, your jewelry and your car. You have two simple ways to record, or keep track of your insurance cost. One is merely to lump all insurance in one category, or you could keep track of each part of the insurance bill to allow you to itemize each of the separate portions, should you want to distinguish one from the other. Both methods are right, it just depends on your personal needs. Hopefully, so far, so simple.

This next statement may surprise those without a computer, but it is a fact. *A computerized bookkeeping system can do nothing more than you can do by hand, with a pencil and a piece of paper.* Computers are stupid. They can only do what you tell them to do, but they can do it, much, much faster.

Continued on page 6

Frank's Airport Shuttle Galloway



For Reservations call:

1-609-748-2238

Servicing All Airports

**Atlantic City – Philadelphia – Newark
JFK – La Guardia**

**Doctor Visits – Shopping – Diners
Casino Drop Off & Pick-up – Day Trips
Courier Service**

Operates 7 Days a Week

24 Hours a Day

Reservations Required

Facing the
LOSS of a loved One
is **Hard Enough**

Estate Planning Options Don't Have to Be

Take advantage of TOD (Transfer on Death) from Edward Jones. TOD allows you to directly pass assets to your heirs without the delays, expenses and publicity of probate. I'd like to work with you, your attorney and your tax advisor to help design and implement the estate planning option that's right for you.

Call or stop by today to schedule a free, no obligation consultation.



Norman Johnson Jr.
Investment Representative

45 Central Square
Linwood, NJ 08221
Bus. 609-601-9420 Fax 877-222-9481
Toll-free 800-ED-JONES

Edward Jones[®]
Serving Individual Investors Since 1871

And so, if I asked you to go into your checkbook to see what your telephone costs were for the year, it may take you several minutes, and you may make a mathematical mistake when adding the numbers by hand. The computer will give you that answer in a second or two, and it never makes a mistake. It never makes a mistake if the figures you entered were correct. This generated the very famous computer statement of *“Garbage In, Garbage Out”*. Put wrong information in and the results are wrong. Put the correct information in and the results can only be right. Computers do not know how to make a mistake. These facts are going to be brought up again when I summarize this article and the reason for it. OK, computers are wonderful tools because they can file faster, add numbers quicker, produce information in ways that would take you hours to days if doing it by hand.

Many of you may have heard the name of various accounting programs that are available for computers. I personally have two different ones on my home computer and use them both continuously. One is a Peachtree product and the other, the one we have at Four Seasons is QuickBooks Pro. What I want each of you to know, that no matter what program you use, no matter whose computer you use, the accounting functions remain the same. And for the purpose of this article, the ability to separate all expenses, by as much detail as you may want, each and every system will accomplish that. And I would go so far as to say, it may take a day or two to become familiar with the newest program you used, but they are all basically doing the same thing.

Now let me get into some of the basics of the accounting that I feel are important to us. When you use your checkbook to post the telephone bill paid, the only way you can recall that amount is by going

through your checkbook for the year and finding each telephone entry. In accounting, we set up what is called a “Chart of Accounts”. Everything we are going to do has a specific space (page), either by name or by number. Most accounting firms assign numbers, because it allows for the groupings of accounts, to better find things. As example, all cash accounts may begin with 1000, all expenses with 2000, etc. but not for any other reason. Let’s begin with your checking account. If you have one account, we can call it account number 1001, if you have more than one checking account, it can be 1002 and savings accounts can be 1003, etc. Our income comes from a variety of sources and we can name those social security, stock sales, pensions, etc. We will call our first income account “Social Security Income” and we can assign it a number. So let’s assign our Social Security payment number 1501. Let us assign your Pension Check as account 1502, and dividends as 1503. We can add another account as 1504 for all other income that may come in, or you can assign more and more numbers to separate each. We may assign the telephone cost as account number 2001, electric as 2002 etc. When we are finished we have our “Chart of Accounts”. On one side is the definition, i.e. telephone, Insurance, and next to it, is the number of the account.

What we are doing, with the above, is setting up separate accounts for every function and if we were doing this by hand, a separate piece of paper for each. And when the telephone bill came to the house, we would take out the paper that had the telephone monthly bills on it and merely post the next charge. At the end of the year, we would see 12 postings on this one separate sheet of paper. We would no longer have to go to the checkbook to go through every check written and find those paid to the telephone company, but rather just find the one sheet. A computer does this and finds that sheet in a second.

There is one more decision that is made when setting up your Chart of Accounts, what kind of account is it. You have all heard the term Debits and Credits. In accounting, everything must balance. If you take away from one account you must put an equal amount into another account so the system balances. Even with your own checkbook, when you paid the telephone bill, you removed a debt from your payable accounts and had to remove an equal

**By Ken Discount
Carpet Repairing**
Specializing in Repairs, Stretching
Seaming, Stains, Burns, Bleach
and Paint Spots

NORTHFIELD 645-7773	ABSECON 748-2111	MARGATE 823-2227
SEA ISLE CITY 263-2242	AVALON & STONE HARBOR 368-4550	

Professional Carpet Repairs and Measurements

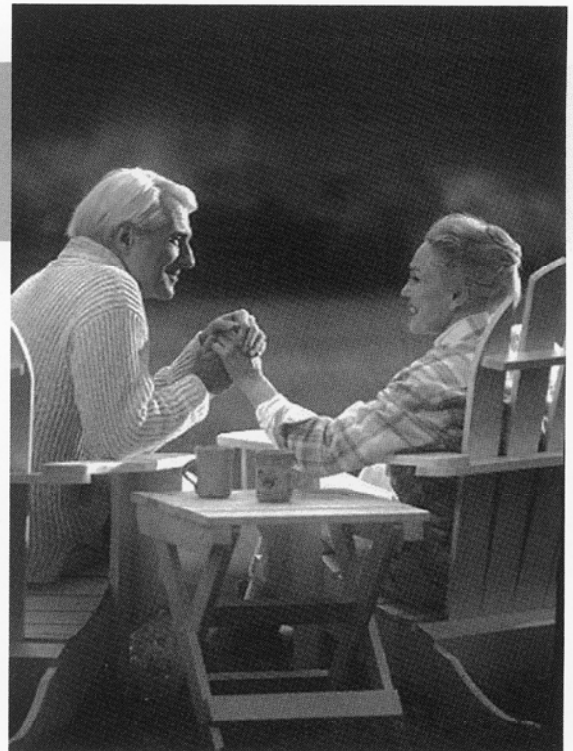
A New Source of Retirement Income

If you are 62 years of age or older and own your own home, a *REVERSE MORTGAGE* can provide the funds needed to:

- ***Increase Monthly Income***
- ***Make Home Improvements***
- ***Pay Off Existing Bills***

Maintain ownership of your home and make no monthly payments for as long as you live in the home!

Learn how to increase your retirement income.



Gateway Funding • 325 E. Jimmie Leeds Road • Unit 2 • Galloway, NJ 08205
609-652-1188 • 800-910-2035



Gateway Funding is licensed by the PA Department of Banking as a first mortgage banker and licensed pursuant to the PA secondary mortgage loan act, and a Residential Mortgage Licensee in GA and IL. Gateway Funding is also a Supervised Mortgage Company in MS and mortgage lender # MC3052 in MA, and a licensed mortgage banker in NJ, DE, MD, VA, CT, MI and AL.

amount from your checking account so it balanced.

In accounting, we set up our Chart of Accounts to specific functions. Asset Accounts, such as checking accounts, savings accounts, accounts receivable, inventory, etc. and Expense Accounts such as telephone, gas, etc., are all Debit accounts, shown on the left side of the page. Liability Accounts, such as bank loans, accounts payable and Income Accounts for all types of revenues, sales, retained earnings, are Credit accounts shown on the right side of the page. To balance, the left side of the page (Debits) must always equal the right side of the page (Credits).

Now let me add one more fact of accounting. In all computerized accounting systems, whenever a bill comes in, not only does it get posted to its individual page (Debit) as indicated above, but it also gets posted to an account called "Accounts Payable"(Credit). As each invoice comes in, whether it be for telephone, insurance or electric, it not only gets posted to its individual page, but also added to the accounts payable page. Accordingly, at any time, we can go to this one page called "Accounts Payable" and see how much money we owe in total.

When we pay the invoice for the telephone bill as example, we go to the telephone page, mark that specific invoice paid and go to the Accounts Payable page and remove that same amount. With a computer, when we post a payment for a bill, it does all these functions instantly and automatically. It marks the payment on the individual page, removes the amount from the total accounts payable listing and lowers the amount of money in our checkbook by that same amount.

On the other side, we have an accounts receivable page. Suppose you sell stock for \$1,000. Until the money for the sale arrives, you have a receivable. Pages are set aside for this. First a Sales Page, for every account you will eventually receive money from (Credit) and the other, an Account Receivable page (Debit), indicating the total amount of money owed to you. When the payment comes, the computer would mark the sale of stock as being paid on its page, reducing the amount on the accounts receivable page and at the same time increase the amount of money in your check-book by that same amount.

Continued on page 9

Let us Rejoice!
The Absecon Presbyterian Church
Seeking fulfillment in spiritual fellowship

Multigenerational activities

<i>Men's Club</i>	<i>Women's Circles (2)</i>
<i>Prime Timers (over 50 social group)</i>	<i>Voice and Bell Choirs</i>
<i>Evergreens (senior social group)</i>	<i>12 Step Programs (5)</i>
<i>Youth Clubs (3)</i>	<i>Fantastic Special Events</i>
<i>Bible Study (2)</i>	<i>Strong Mission Programs (local & afar)</i>
	<i>Christian Readers</i>

Sunday Services:
9:30am & 11:00am

David Cobb
Pastor

Worship with us at:
208 New Jersey Avenue
Absecon, NJ 08201
(609) 641-3759

Gerry Reedel
Associate pastor
(4 Seasons resident)

Accounting 101... Cont. from pg 8

My friends, that's accounting! And if I explained it well enough, you can see it is not rocket science.

Last and the most important piece of the puzzle is how you set your program up. Following the above, scenarios, if we have more than one checking account, we can program the computer to say, for instance, pay all bills from account number 1001, pay our entertainment bills from account number 1002 or any number of accounts for any function. Naturally, setting this program up, as we would have had to do at Four Seasons, takes time, perhaps many hours, even days, or giving Wentworth all the time in the world, a week. But once it is done, the program automatically follows the steps of how the bills are paid, how the money is received and at any time, within a second or two, can produce a full financial statement as of the last entry made. As a matter of fact, I can not think of a single function that may occur, from depreciation, to interest received on investments, to receipts from Bingo, or parties, or whatever, that requires more than one single entry. Computer accounting programs do not allow that. They are designed to make all the necessary adjustments to all the accounts affected by any single action you take.

At Four Seasons, as compared to your home accounting, we have more accounts, larger amounts, but that in no way should stagger the mind of anyone responsible for this function. Our sales/receivables are the number of homes, times our monthly dues. We have approximately 1,000 sales accounts, (our homeowners) each owing dues for the month. Therefore, just as you had a page for your Social Security payment, there is a page for every homeowner. On the first of each month, the computerized system would automatically invoice every homeowner their monthly dues. Each time a resident pays their dues, whether by mail, direct deposit, or in advance, the total receivables drop and the cash in the checking account increases, and if we have more than one checking account, the program will direct and show the money in the right one.

With the knowledge of the number of homes we have at Four Seasons and the amount of money that K Hovnanian is going to contribute each month, if any, we now have the basis for our budget plans for the year. Expenses at Four Seasons may be different than your individual homes, but I am sure you can readily see how similar the accounting really is. More accounts, larger amounts, but certainly not rocket science.

Continued on page 10 9

Smithville Bakery

IN HISTORIC SMITHVILLE

Rise and Shine!
Breakfast Served Daily



We Specialize in:
A Full Breakfast Menu,
Birthday Cakes, Pastries,
and Breads


Rt. 9 & Moss Mill Road
in Historic Smithville
652-6471

david martin

A Four Seasons Resident specializing in the installation of

- Ceiling Fans
- Chandeliers
- Garage Door Openers
- Food Waste Disposers and more

Call 609-748-5153




Signal Graphics.

PRINTING

6716 Black Horse Pike, Egg Harbor Twp., NJ 08234
609.569.9990 • Fax 609.569.9993

- Brochures/Flyers
- Business Forms
- Business Cards
- Stationery/Envelopes
- Newsletters/Manuals
- High Speed Copying
- FAX Services
- Desktop Publishing
- Layout/Design
- Pick-up and Delivery



Accounting 101... Cont. from pg 9

OK, the reason for the article: Just like all my shareholders of my public companies, we at Four Seasons, are the shareholders and we are entitled to know how our money (monthly dues) is being spent. Now that you have an idea of how readily accessible the information is, we should expect to see full accurate financial statements, prepared by Wentworth (who we pay to do so), on a timely basis, or demand to know why not!

Full financial statements are comprised of two things, a balance sheet and an income statement. The balance sheet shows your financial position as of that moment in time. It begins gathering data from the day of inception, when you put that first \$100 in a checking account and showed the money as either a loan, or investment or whatever, to the current moment in time requested. The balance sheet for us would be titled, as example:

BALANCE SHEET As of June 30, 2006

It would show our overall financial position, pointing out all our Assets: Our money, investments, receivables, etc. and all our Liabilities, accounts payable, loans, etc. as well as our net worth (our Assets minus our Liabilities) as of, in this case, June 30, 2006.

The other portion of a financial statement is called the Income Statement (Profit/Loss) and unlike the balance sheet, it is for a period of time and does not reflect any activity outside the period shown. It may be titled as example:

INCOME STATEMENT (PROFIT/LOSS)

For the period January 1, 2006 – June 30, 2006

On this portion of the Financial statement we would see all the revenue we earned (monthly dues for the period, earned interest, K Hov contributions, etc.). We would see all our expenses, such as landscaping, telephone, insurance etc. And we would see if we made a profit or loss (more or less revenue as compared to all our expenses) for in this case, Jan-June 2006.

It is this portion of the financial statement that our budget tries to predict. And we should be able to see what we predicted (our budget) as compared to what our Income Statement shows (actual). This comparison is the basis for preparing the following year's budget and we have an absolute right to see it! Continued on page 11

*Allow me to help you make
2006 a SPECIAL YEAR
by taking the Tour
or Cruise Vacation
of your dreams*



**Winter '07
Cruise through the Panama Canal**
**Cruise with "Golden Oldies" entertainment
in the Caribbean**

Call for Details

FREE QUOTES – NO OBLIGATION!
Call now for Early Booking Discounts on Escorted Tours
Special Attention to Grandparent-Grandchildren Travel

Tel. Toll Free for Bob Nachtman
a Four Seasons Homeowner
1-877-921-SAVE (7283)

A DOG'S WORLD

Professional All Breed Grooming
For DOGS

AT OUR NEW LOCATION
at the
ABSECON VETERINARY HOSPITAL

646-4889

51 North Shore Road
Absecon, New Jersey

Tues, Wed, Fri & Sat
9am – 5pm



28 Years of Experience

Accounting 101...Cont. from pg.10

Accordingly, I asked Frank Miller, Chairman of the Finance Committee and HOA Treasurer to publish financial reports, either in the Official Newsletter, our paper, or via the mail chutes, for each of us to see. Basically, how are we spending our money and it is our money, because most of the receivables at Four Seasons are our dues. I wanted to see both a balance sheet, which would show how much money we had, our investments, all our assets and liabilities, as well as a profit and loss statement, which would itemize all our revenues and expenses. *And my friends, with a properly set-up computerized system, the above mentioned figures should all be available with one click of the mouse key. And current, to the last entry made to the specific date requested!*

Frank told me, as Mike Perro told me before him and Bob Marcino before him, "I wish I could, but the numbers we get from Wentworth are never accurate when first received and we need to figure out all the adjustments". In Frank's case, he was about 2-3 months back on final numbers (April adjusted/corrected numbers first available in July). This problem has been going on for years and it is not acceptable! But even if we attribute this to total incompetence, something doesn't make sense.


Here's why. When K Hovnanian first began to build Four Seasons at Smithville, he hired Wentworth as community manager responsible for seeing that all the dues were collected, finding all the necessary vendors, making sure all the bills were posted and payments made. Wentworth has been doing this for many, many years, in many communities. They are one of the leading companies capable of performing this function. We can only assume that when the bookkeeping was first set-up, Wentworth knew all the types of accounts we would need. They most probably had a "Chart of Accounts" specific to communities like ours. They knew we would have insurance bills, landscaping and more. They knew our receivables would come from our monthly dues and developer contributions. And we know that when Four Seasons was first built and our Board of Trustees was controlled by the developer, all our bills were being paid. And we should all know by now, that this could not take place without Wentworth having a clear understanding of what our receivables were,

Continued on page 13

GALLOWAY AUTO & TIRE

Old Fashioned Service...MODERN TECHNOLOGY
339 JIMMIE LEEDS RD.
ABSECON
652-8444

BRAKES
TIRES
BALANCING
ALIGNMENTS
STATE INSPECTION
COMPLETE AUTO REPAIR
EMISSION REPAIR FACILITY



**\$3.00 OFF
FULL SERVICE
OIL CHANGE**

**\$20.00 OFF
ANY 4 TIRE
PURCHASE**
Any Brand Installed

YIASOV

(IT'S GREEK)

Mediterranean & Middle Eastern Food

269 West White Horse Pike
Pomona, NJ 08215
Phone: (609) 804-9400

11:00AM to 9:00PM Mon-Sat
Closed Sunday

James G. Stapleton
Sales Associate
Four Seasons Resident

Office 609-404-3100
Direct 609-404-0641
Fax 609-652-3015



REALTY

29 So. New York Road
Suite 900
Smithville, NJ 08205



Village Maintenance

Owned and Operated by Four Seasons residents

***It's Fall... Time to get ready for the Holiday Seasons..
Let us Powerwash your home and seal your Driveway!***



Interior

Painting Walls, Ceilings and Woodwork
All Types of Wallcovering
Garage interiors painted
Garage and Closet Shelving



Exterior

Power Washing:

Siding, Walks and Patios, Including Furniture

Painting:

Shutters, Doors, Trim, Bay Windows and Deck Staining
Premium Driveway Blacktop Sealing
Patio/Garage Floor Sealing

Call us for a Free In-Home Consultation!!

(609) 652-7310 or 404-9772 - Insured

Email - villagem123@yahoo.com



EMMAUS UNITED METHODIST CHURCH

of Smithville - Rev. Delloyd Green, Pastor

Located at the Intersection of Rt 9 & Moss Mill Rd

Office: 609-748-1917 emmausumc1@juno.com

Web Site: www.gbgm-umc.org/emmaus

Worship Service	Sunday	10:45 AM
Sunday School (Ages 4 thru 11)	Sunday	10:45 AM
Boy Scouts Troop 77	Monday	7:00 PM
Prayer Meeting & Bible Study	Tuesday	6:15 PM
Youth Group	Friday	7:00 PM

✠ Upcoming Community Fellowship Events ✠

9/9	Sat Attic Treasures Sale/Lunch (Rain Date 9/16)
9/21	Thu 12:15 Community Fellowship Luncheon
10/19	Thu 12:15 Community Fellowship Luncheon



Arise, shine, for your light has come, and the glory of the Lord rises upon you.

Isaiah 60:1 NIV

Accounting 101...Cont. from pg 11

how much money we had in the bank and which invoices needed to be paid. But, I have been told for more than three years, which is as long as I have been asking, we never receive accurate and timely numbers from Wentworth. I say, **How can that be possible?**

Remember the words, *“Garbage in, Garbage out?”* The only reason that any number of any account or any financial statement, including a profit and loss statement, an/or balance sheet, cannot be given, **correctly**, in a matter of seconds, not minutes, not hours and certainly not days, in seconds, is because we have the case of *“Garbage in, Garbage out”*. There can be no other legitimate explanation.

Accounting numbers are snapshots in time. When you ask for a balance sheet, as of July 18, the statement should be current, and correct, up to the last posting made to that date. Remember, in a computerized accounting system, when you make any entry, it automatically adjusts all the other figures. Post an invoice and your accounts payable total goes up, the expenses for that category goes up, causing your profit/loss to go down. The up-to-date balance sheet will now reflect the amount of money in each account, the accounts receivable, the accounts payable, your assets in the form of cash, investments, equipment and more. And if you ask for a Profit/Loss statement, it will show you every expense you had to that date, the telephone expense, the landscaping expense, the insurance etc., etc., as per the last posting. And all of this is available from a computer in seconds! And yet, with Wentworth, we are told, we get incorrect numbers and dated months before.

Assuming Wentworth is not doing anything illegal and I am certainly not going to make that charge without such absolute knowledge, I will say that they are one of the most incompetent accounting services I have ever seen or heard of. When in business, as I was, they would have been gone the first month the numbers did not track. Our Four Seasons at Smithville is like a business. We have sales, in the form of our monthly dues. We have expenses as we all know and we need to know, **AT ALL TIMES**, exactly where we stand with respect to all financial matters.

Can you imagine trying to pay your bills without a precise and correct checkbook balance?

Continued on page 34



*Mystical
Enchantment*

*Accents For Your Home & Garden
Gift Shop & Collectibles*

Autumn Sales

Choose from one of many Gifts for that
“Special Person”

Wind-chimes, Garden-ornaments
Beautiful September Mums

One of a kind fresh-cut & silk flower
arrangements, are always available

*Visit our Nursery
& Garden Center*

**10% OFF
for all Four Seasons Residents**

Now selling all Jerseylite candles
(a very clean burn)
Also available in – aroma sand –
For those who don't like to burn candles

Fresh Produce - from the farm to you

delicious giant tomatoes, beautiful white corn
peppers, potatoes and more

Stop by and see what other fresh produce is
available that day

Visa, MasterCard, Discover & MAC are accepted
Open 7 Days a week
8AM - 6PM everyday

**119 South New York Road (Route 9)
Smithville, NJ 08205 Tel/Fax 609-652-7676**

Dear Dr. Joy... By Joy Sanchez

Dear Dr. Joy,

I attended the town meeting on August 16 and heard so many people, including yourself, beg for residents to get involved in committees, in your drama club, or at least attend parties and trips. I can justify in my mind, why some people feel they do not need organized trips to visit something, find the parties to expensive, do not want to devote the time required for committees and are shy about getting on a stage. What I cannot understand is why so many residents just do not seem to care about anything. They never attend a meeting to learn what's happening, even if they have no question to ask. Dr. Joy, can you tell me why these people move to a community like ours, where their votes control their live-style? Having your lawn mowed and snow removed has to cost much less than, what will soon be, over \$200 per month.

Dear Neighbor,

I'm going to try to answer your very good question although just about everything I'm going to say will be speculation because no one actually ever gave me their reasons.

To begin with, you are correct in saying that it is less expensive to run a home outside our community because a lot of people are paying for amenities they are not using as well as additional 'site value' taxes. However, just because people are not using Four Seasons facilities does not necessarily mean they are staying home and doing nothing. I understand that in the Four Corners the residents have their own 'in home' parties and for personal reasons that I am not privy to, do not want to come to HOA parties and the like. They would not have had the opportunity to meet as many people of their own age if they moved to neighborhood homes outside Four Seasons. So one reason for moving here despite the higher costs is to find a homogenous group where it would be more likely to make new friends. This is probably why they don't attend meetings either. They don't really care what is happening here with regard to community politics, parties, events, etc. They are just going about the business of living their lives and paying their dues to do that. I'm pretty sure I don't have to add that they have every right to do that and are in no way obligated to participate in formal functions. Their only obligation is to pay the dues and keep their houses in presentable fashion.

Continued on page 17



Full Line of Discount Carpets

All Types of Paints and Varnishes

*Come Visit Our Spacious Showroom Where You'll Find
Samples of Mini and Vertical Blinds, Wallpaper, Carpets
Vinyl, Laminate and Hardwood Flooring*

**Duerer & Hamburg Ave
Egg Harbor City**

965-1392



**Bring in this Ad for a 20%
discount off Paint & Wallpaper**

C and R Appliance

Of Galloway

748-6222

**Same Day / Next Day Service Guaranteed
(Except Weekends)**

**Washers & Dryers
Ranges & Ovens
Garbage Disposals**

**Dishwashers
Refrigerators
Microwaves**

- **We Repair Most major Brands**
- **Honest – Prompt – Dependable**

15% OFF

your repair

Expires December 2009

Cannot be combined with
any other offer

**Fully Insured Appliance Repair Company
Family Owned and Operated Since 1989**

DEDUCTIBLE REWARDS

SIGN UP TODAY AND GET

\$100 OFF

YOUR DEDUCTIBLE.

YOUR CHOICE  AUTO™



John Palaszewski
609-404-9333
170 South New York Road
Leeds Point Shoppes next to the Post Office
Galloway

Deductible Rewards. Earn \$100 off your deductible for every year of safe driving - up to \$500.

Call me about Allstate Your Choice Auto Insurance today.



Allstate®

You're in good hands.

Feature is optional and subject to terms and conditions. Available in select states now and in most states by 1/31/06 (subject to regulatory approval where required). Allstate New Jersey Insurance Company, Home Office, Bridgewater, NJ ©2006 Allstate Insurance Company.

Gas is three dollars a gallon and a barrel of oil sells for seventy-five dollars. The talking heads on television say that both prices will continue to rise. And that's the good news! The bad news has been indicated by scientists for many years now. We face climate changes to this world we live in that can reach horrific proportions. The main causes of these changes are also known --- the burning of fossil fuels releasing large quantities of carbon dioxide into the atmosphere. This was once a debatable issue among scientists but as pointed out in the Al Gore movie *An Inconvenient Truth* there is no longer any scientific doubt.

So what do we do? We can ignore the threat and pretend it will go away. We can reason that we will be dead and gone before it gets too bad. Or we can take action **NOW**. And what is that action? We can and should start taking the small steps indicated in the Gore movie --- primarily conservation measures. But there is also a **MAJOR STEP** to be taken. We should unite as a country to determine and implement a solution to the problem. Our elected officials **MUST** declare this to be our national priority much as John F Kennedy did to place a man on the moon.

But it is painfully obvious that this type of statement will never come from the current administration. And they are completing their terms as elected officials and will never need our votes again. But members of **CONGRESS** work only as long as we continue to vote them in. So the first priority for those of us who vote is to make it very clear that we require **EVERY CANDIDATE** to support this national priority.

What will this national priority advance as a solution? I can not be sure, but I am willing to put forth my personal answer to the problem. Who knows, there might actually be some value in these ideas.

WE MUST ELIMINATE GASOLINE AS THE ENERGY SOURCE FOR OUR CARS.
And replace it with what? **ELECTRICITY !!!!**

Several things must happen to realize this goal. First and foremost is the development of car batteries capable of powering a car for 200-300 miles before requiring a recharge. And these batteries must be capable of being recharged in a time period similar to the current refueling time of a car with gasoline.

How difficult is that development process? I don't know, but most of us have heard that these batteries have already been invented and been suppressed by special interests. It's time to find out.

Next we must establish an infrastructure to support these electric cars. Actually, once the electric car concept has been shown to be viable we must have the infrastructure in construction and waiting for the mass production of the cars. During the transition period we must be willing to support both the gasoline infrastructure and the electricity infrastructure. More about this later.

Where will all this electricity come from? First a projection that our current use of electricity will be significantly reduced in the near future as we convert from the incandescent light bulb to the light emitting diode (LED) light bulb. This change will occur over the next 5 years. It has been estimated that a 20% reduction in electric usage can be accomplished by this transition. Further advances in the efficiency of our electric appliances will probably reduce our usage by another 10 percent. But we will need far more than that to power our electric cars.

Wind and solar being renewable sources of power are by far the preferred choice but we keep nuclear as our ace in the hole to be used as calculations prove these plants to be necessary. Some suggest that our current use of electricity can be supplied by windmills constructed entirely in the state of North Dakota. The problem would be the transport to the large usage centers. Here another soon to be available product could mitigate that problem. High temperature superconductors (HTS) able to move electricity from point to point with little or no loss will soon be in mass production. These HTS wires carry considerably more current in the same volume of wire than do copper wires. So if pipelines of these current carrying wires were constructed linking generation sources with users much of that problem would disappear. Similar pipelines linking solar or nuclear generating sites could also be constructed.

Continued on page 17

Save Our World... Continued

And of course North Dakota is not the only location where available wind conditions can produce large quantities of electricity.

Let's consider solar for a moment. With the proper incentives and motivation large numbers of homes and businesses could and would install solar panels on their south facing roofs to add much more supply to the national total. And the roofs of our electric cars will eventually be a photo voltaic material. Just think, parking your car in a sun drenched spot would be considered a preferred parking perk where you work.

As promised let me speculate about the infrastructure setup. We have all heard about the promise of fuel cells to power our cars. I see a huge place for fuel cells but not in the cars. Rather I envision large fuel cells acting as giant batteries. They would use electrolysis to produce and store hydrogen during periods when electricity demand by the consumers is low. They would use the stored hydrogen to reproduce the electricity when the demand is greater. The largest of these fuel cells could be positioned near cities and other major users by electric utility companies, while somewhat smaller systems can be built at service stations to keep a supply of electricity readily available to the cars needing a recharge.

In summary this article presents 3 points:

- Horrific climate changes will occur if dramatic reductions in the burning of fossil fuels does not take place.
- The US must declare a national priority to determine and implement ways to achieve these dramatic reductions.
- One solution is presented as an example of what might be considered. ■

Letter to the Editor...

Dear Marty,

In response to the article (Another Idea) We think amending the POS would be very beneficial to elderly and students alike and would vote for it.

Kurt and Ingrid Malkus
Wexford Village

Dear Dr. Joy... Cont. from page 14

Remember the three types of retirement that I mentioned several times in different articles. These people may fit in to any one of them. The people at our last town meeting who spoke of apathy are assuming that there are a great many people sitting at home doing nothing because they are not out doing the Four Seasons things. This is most likely untrue.

I wonder how many people living here took part in clubs and/or organizations and/or civic activities before they moved here. It's probably close to the same percentage of people involved in those types of things here. Most people are just not that interested in a more global involvement (global in this instance only meaning the community) but would rather live more locally. The only problem I see with this is that when committee members burn themselves out there will be no one to replace them and we may have to hire outside people to do those jobs resulting in our fees going even higher, something the non-contributors will have no right to complain about.

On the other hand, if people are truly apathetic and really don't want to become involved in any activities, including local participation, and are indeed staying home and doing nothing there may be the question of depression once again. The responses to my articles on boredom were the highest I've received since I've begun writing for the Seasoned Observer. This troubles me because there is really no reason to be bored living here so I wrote about depression being one of the main causes of boredom and apathy. I refer the reader to those articles for more information. Unfortunately, as I said previously, we can't go door-to-door asking people if they are depressed and whether they would like some help overcoming it. I would love to start a support group for anyone who believes he/she fits that category. I think it would be a wonderful first step toward not only getting people involved in the community but also and most importantly helping the depressed individual. If anyone is interested in joining me in this group, please let me know.

I know the community leaders and committee leaders are frustrated because there are so many people living here and their contributions are needed to further the well being of Four Seasons.

Continued on page 42

COMPLEMENTARY DINNER
To
MEET THE CANDIDATES

DATE: *Thursday, September 14, 2006*

TIME: *5-7 pm*

PLACE: *Fred and Ethel's Lantern Light Inn, Smithville*

EVENT:

Complimentary Dinner to Meet and Greet:

Sonya Harris, Candidate for County Clerk
and
Frank Finnerty, Candidate for County Freeholder

Please RSVP to Terry Lucarelli @748-2202 by September 12, 2006

Musical Notes... By Mitch Rosalsky

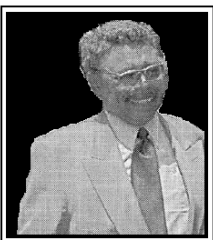


RICHARD BARRETT

Unlike past articles, in which I featured a well-known vocal group from the 50s or 60s and provided a brief biography for each. I recently learned of the passing of one of my heroes, Richard Barrett, and I chose to devote this month's piece to him.

Who was Richard Barrett? Mostly known to collectors as the splendid lead voice of the Valentines who recorded LILY MAEBELLE, which Alan Freed almost wore out, THE WOO WOO TRAIN and NATURE'S CREATION for Rama Records from 1955. He was a rhythm and blues icon who was known as a writer/producer/vocalist and talent scout.

He discovered Frankie Lymon & The Teenagers who he found singing one day beneath his window in his Washington Heights apartment. They were singing WHY DO FOOLS FALL IN LOVE, which one of their girlfriends had written and were practicing with a different lead, other than Lymon. Barrett added his expertise to the tune and it was this execution that brought them to the management of Rama/Gee Records (George GOLDNER) who loved them and quickly signed them to record in 1955. Barrett also found the Chantels and Flamingos in Queens and Little Anthony and the Imperials in Manhattan and many others.



Barrett was born in Pennsylvania, lived in the Gladwyne suburb of Philly as a teenager where he was always seen driving around in his vintage Rolls Royce and in 1953 came to New York to find work and a

group he could sing with.

When Barrett returned to Philadelphia, he quickly became the manager/producer/writer for the Three Degrees (WHEN WILL I SEE YOU AGAIN). The tune became an international success. He was also known for the outstanding A & R work done for the labels he was associated with.

He passed on in August and will eternally be remembered for his great tunes. ■

Absecon Veterinary Hospital

Most comprehensive veterinary care in Atlantic County

Award winning hospital with loving and caring staff

House-calls available Senior Discounts

**51 N. Shore Road
Absecon, NJ 08201
(609) 646-7013**

Lowenstein Funeral Home Father and Son Established

SERVING ALL FAITHS
Traditional Funerals/Cremations
Pre-planned and Pre-funded Funerals
Through NJ Pre-paid Funeral Trust Fund
Casket/Urn Showroom on Premises

58 South New York Rd. (Rt9)
Smithville, NJ 08205
652-8330

NICHOLAS RENN, Manager
NJ LIC #3892



Joy Dingler, Broker/Owner



1 N. New York Rd.
Galloway, NJ 08205
609-652-8484



Susan Durante, Associate/Owner

- Family owned and operated by two Smithville Owners
- Smithville business is our business
- Best Smithville location, in the heart of the village
- No processing or MLS fees

- Full time staff works as a team
- Updated on latest technology in advertising professional website
- Database of buyers
- Proud sponsors of Smithville community events



Paul Durante
Realtor Associate



Lisa Traynor
Realtor Associate



Laura Haden
Realtor Associate



Karren Bowers
Realtor Associate

Visit our website at: Smithville-realestate.com

Smithville... A Community for a Lifetime

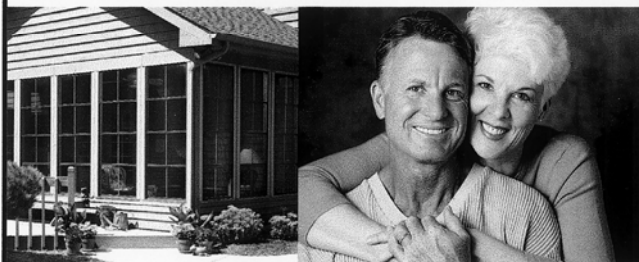
Let the breeze in.

PGT® Eze-Breeze® Sliding Panels are the perfect all-weather solution for enclosing porches, pools, decks and gazebos. The light-weight vinyl-glazed panels can be raised effortlessly to open up 75% of the window area for that breezy, screened porch feeling, or lowered to keep out foul weather. They're available in

a variety of styles and colors to fit any size opening. To learn more about affordable, custom-made Eze-Breeze Sliding Panels, call for a no-obligation, in-home presentation today.



Visibly Better.®



Authorized PGT® Eze-Breeze® Dealer

AllSeason
Custom Patio Rooms

1-888-832-5050

Serving the South Jersey Area

Keep the weather out.



© 2003 PGT Industries, Inc.

Philosophos Hygea: Organ Maintenance By: Frank X. Loeb M.D.,F.A.A.P.

Let's face it. None of us is going to get off of this planet alive. The objective is not immortality but the rather more mundane goal of staying around as long as possible. A lot depends on luck. A lot depends on your good DNA and the simple fact we're living in a retirement community means we have had a share of both.

On the other hand, diet, good medical care and changing lifestyles have made major contributions to help us hang around longer than we otherwise might have. I was swapping physician's adventures with another member this morning and he kept repeating a variant of the same phrase. "Why should I do what the doctor suggested, I feel great?"

That's a really good question but, be careful, the answer is tricky in the extreme. Before you try to answer the question, it might be better to ask yourself and your doctor: "Why shouldn't I do what he suggests?"

Most of us tend to forget that the doctor has a different perspective than we and generally has a pretty good reason for his recommendations. To the first question he might answer:

"I'm glad you are feeling so well. How do you want to feel in five years?" and to the second: "If you don't want to follow the recommendation your condition may become a lot more stable than you'd like!"

In a sense, doctors are the riverboat gamblers of life and are playing for the highest stakes possible. They have the responsibility of giving you the clearest picture possible about both the risks of a certain therapeutic plan as well as the risks of not executing it. In that, they are the ultimate salesmen. Of course, the decision is yours but you can't allow yourself the luxury of making it without having a clear concept of risk versus benefit.

When all is said and done, normally, a doctor can sense when he, or she hasn't convinced you to comply. When faced with that, the good ones will ask you to get a second opinion. If the doctor doesn't offer it, you should ask. Just make sure the person to whom you are referred has more training and experience in this matter than does

Continued on page 24

SEARCH EXTERMINATORS

Full Service Exterminators

(856) 767-8116

In Business 33 Years, Serving Four Seasons Residents since 2000

Termites ■ Flying & Carpenter Ants ■ Roaches ■ Spiders ■ Mice ■ Crickets

Termite preventive maintenance and treatment

(REAL ESTATE CERTIFICATIONS PROMPTLY ISSUED)

SPECIAL GROUP RATES for RESIDENTS of FOUR SEASONS @ SMITHVILLE
(3 or more homes) Quarterly, Semi-Annual & Annual Services



Cleanups
Thatching
Fertilizer
Tree Service



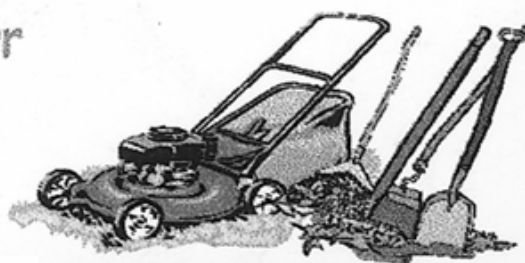
Mulch
Lime
Flowers
Shrubs

AAA

Landscape & Lawn Care

Complete Lawn care Service for
Your Home or Business

FREE ESTIMATES
748-1129



Are You Making These Painful Mistakes Concerning Arthritis?

Dear Friend:

Osteoarthritis is the most common form of arthritis, afflicting over forty-million Americans. Osteoarthritis comes from the wearing down of the cartilage that protects the bones. It usually occurs in the joints that have the most "use." Joints like the spine, fingers, knees and shoulders.

Arthritis, no doubt about it, negatively affects your quality of life. Not having the proper use of your spine and joints, with all of the accompanying discomforts, definitely hampers your golf game, gardening, fishing, time with the grandchildren and just plain enjoying life.

Most people don't realize that there are 100%, all natural things that they should be doing to help prevent arthritis, ease arthritic discomfort and improve their quality of life. As it has been reported in the media, taking arthritis drugs can kill you. And regular over-the-counter anti-inflammatory drug use can lead to kidney, liver and stomach disease, which can also kill you.

Here is a list of the top things you should be doing to help the health of your bones and joints. If you are not doing these things, arthritis will take the enjoyment out of your life.

Moderate Exercise: Swimming, walking and biking have been shown to reduce pain and swelling as well as keep the joints moving.

Omega 3 Fatty Acids: Those found in fish oil and flax seeds, have anti-inflammatory properties.

Glucosamine/Chondroitin Sulfate: These supplements help to rebuild joint cartilage.

Chiropractic Care: Gentle, low force, spinal adjustments reduce friction on the joints, helping to keep motion in the spine and prevent degeneration from occurring. In addition, spinal adjustments help increase range of motion, which means you can move better and enjoy life.

My Name is **Dr. J. Zimmerman** and I have been a chiropractor in Smithville for 17 years. Not only have I helped people with arthritis, but I have also improved the quality of life in people suffering from **back pain, neck pain, headaches, sciatica, fibromyalgia, arm pain, digestive disorders, and too many other conditions to list.** There is no reason, why you cannot live a better life. Give my office a call to set-up an appointment. **609-266-4749**

**Health First Chiropractic Clinic
Smithville Professional Center**

Rt. 9 , Smithville, New Jersey 08205 609-266-4749

For more information visit us on the web at www.healthfirstdc.com

Yo, Flower Guy...

By: Lenny Kantz, Owner South Jersey Florist



Sooner or later, most of us who grow house plants become interested in the propagation of those plants; in other words, taking cuttings to produce more plants. It's only natural. If you're the kind of person

who enjoys nurturing living, growing things, like plants, chances are you'll want to take that next step - propagation - so you can share your happy plants with friends or family members, or simply to see whether or not you can actually do it. Perhaps you've got a vigorous philodendron plant that threatens to obliterate the light from a window, or a healthy dracaena plant that's about to grow through the ceiling. You can't bear the thought of cutting it back and throwing away any part of a healthy living plant, one that you've taken such good care of. So vegetative propagation of the plant is your likely impulse.

The easiest and probably the most common way of propagating house plants is by cuttings. There are several types of cuttings that work well, again depending on the type of plant in question.

Stem cuttings are good for plants that grow on vines, such as philodendrons, pothos, hoyas, ivies, and similar plants. Using a sharp knife or bypass-style pruning shears, cut a section of the vine or stem that includes at least 4 to 6 nodes (the nodes are the places on the stem at which the leaves are attached). Cuttings may be taken from the growing end of the stem or from anywhere along it. Strip the leaves away from the bottom node or two. In most cases, new roots will emerge from the nodes.

Stem cuttings may be rooted in either water or a sterilized potting medium. Cuttings with fairly slender stems will root easily in plain water. Use tap water that has been left to sit out for 24 hours or more to allow chlorine and fluorine gasses to dissipate.

Continued on page 27

South Jersey Florist

FLOWER HAPPY HOUR

Every Friday from 4pm to 7pm ALL

bunches of flowers are

Buy 1 get 1 free.

Four Seasons Residents

10 % OFF

All purchases

Offer cannot be combined with any other discount offer or special.

South Jersey Florist

Old Fashioned Customer Service At Its' Best!

609-404-1110

Smithville Town Center • Smithville, NJ

www.SouthJerseyFlorist.com

Organ Maintenance...Cont.

your regular physician and not some dude Cousin Minnie liked because he wore cool ties. It is extremely reassuring to both you and your doctor to hear that a competent consultant agrees.

Thinking short term can be suicidal and is often the result of denial. "How can I feel so great and yet be told I have a bad heart?" is a good example of this and, if used as a pretext to make yourself feel more comfortable with your decision, can kill you. Long term thinking looks like this: "After five years of beta-blockers, diuretics and salt restriction, your ejection fraction is *still* 35%." O.K., that's not the greatest news but at least it isn't worse or zero.

The operative word there is "still" meaning "unchanged" meaning enough to keep you hanging around the planet for a bit longer. (Can you spell preservation of function?) Should you have reasonably hoped it to have improved? Maybe, maybe not. Sometimes wishes can be unreasonable. Maybe you'd have made it without the treatment but, if it were me, that's a bet I wouldn't want to place!

It is far too easy to place your faith in exceptions: "Doc said I should stop smoking but Uncle Jake smoked three packs a day until he was hit by an express train at age ninety-two." Well pal, that was Uncle Jake and getting hit by a train is a hell of a lot more pleasant (and unusual) than dying in respiratory failure! Think about it. ■

West Palm Beach. Century Village 2bed/2bath
 Beautiful condo with water-view, new kitchen, wood laminate floors throughout, new vanities, mirrors, etc. large enclosed terrace, new AC.
Call 609-213-6971

Personal Touch SALON
 Professional Hair Styling • Massage Therapy

Call For An Appointment
 609-748-7012
 609-748-7013

Route 9 & Great Creek Road
 Oceanville Station
 Galloway Township, NJ 08205

Renée's Own "Homemade Soups"

Chicken Corn A thick creamy soup, filled with chicken, mushrooms, corn and packed with extraordinary flavor **6.00**
Mushroom/Barley with Beef A thick homey base, with beans, split peas, barley, mushrooms and choice ribs of flanken beef **6.00**
Minestrone a thick minestrone to end all others **6.00**
Chicken/wild rice A creamy-based soup with chunks of chicken, mushrooms Garden vegetables and wild rice **6.00**
Chicken Noodle Grandma's standard chicken soup, with chunks of white meat chicken, carrots and noodles **5.00**
Stuffed Cabbage Soup Three stuffed cabbage, swimming in a bowl of sweet cabbage soup.. Raisins and all **7.00**
Mushroom/Barley A thick barley/mushroom with fresh string beans and split peas. **5.00**
Pasta e Fagioli "simply outstanding" **6.00**

All prices are per Quart

Call 404-3716
 Say "Get Well" with a Gift Certificate

609-748-1006



Formerly Bill's Garage
 ASE Certified

Frank Dean Automotive, L.L.C.
 Auto Center
 Foreign & Domestic

145 S. Old Port Road
 Galloway, NJ 08205

Mon - Fri
 8 - 5

Feet Hurt ?

For Relief Call

Dr. Emma Bryan
 Board Certified Podiatrist
 In Primary Podiatric Medicine
 Diabetic Foot Care and Wound Specialist

29 South New York Road
Smithville, NJ 08205
609-404-3200

King's Wok

Chinese Restaurant

**New & Unique
Specials Every Day**



WITH THIS COUPON

50% OFF

DINNER ENTRÉE

Buy one entree and get 50% off
second entrée of equal or lesser value

Offer Expires Oct. 15, 2006

WITH THIS COUPON

50% OFF

DINNER ENTRÉE

Buy one entree and get 50% off
second entrée of equal or lesser value

Offer Expires Oct. 15, 2006

WITH THIS COUPON

10% DISCOUNT

ALL TAKE OUT ORDERS

(Not valid with Daily Specials)

Offer Expires Oct. 15, 2006

King's Wok famous Chinese Restaurant
Eat In/Take Out

Shoppes of Smithville - Galloway NJ

Open for Lunch and Dinner 7 Days per week

(609) 748-1911 or (609) 748-1935

Barbara the Bookworm...

By: Barbara Farneski

The reading of all good books is like conversation with the finest men of past centuries. Descartes

THE MONK DOWNSTAIRS by Tim Farrington

This story is based on the growing romance between a San Francisco graphic Artist, Rebecca Martin and a monk or ex-Monk, Brother Jerome aka Michael Christopher, who flips burgers at MacDonald's. Brother Jerome has abandoned monastery life after 20 years. It is not that he was unhappy with the solitude of life in the monastery, quite the contrary; he feels himself increasingly drawn to contemplation. However, it appears the Abbott has other plans for Brother Jerome; such as taking a more active role in the vineyard and the abbey parish. Brother Jerome declines and leaves. Mike encounters Rebecca Martin, a single mom, with an apartment to rent. Rebecca is 38, recently divorced and the mother of Mary Martha a precocious six year old. Right now Rebecca feels she has enough issues in her life – dealing with her daughter and her pot-smoking professional surfer ex-husband, Rory. Rebecca is definitely not in the market for romance. However, when Michael begins to help with chores around the house, manages to befriend Mary Martha and joins Rebecca for cigarette breaks on the back steps; she begins to waiver. Soon we have the makings of a romantic encounter. There is some interesting dialogue when Rebecca, speaking for all single Moms, lets Michael know 'this is not just about us anymore'. And tries to make him see the big picture . . . and that involves a life with her young daughter. In the meantime, Michael is grabbling with his loss of faith by communicating via emails to his brothers in the abbey. Mike shows us what it means to bring spiritual strength to a relationship. When Rebecca becomes impatient and anxious, he sits with her, as if in meditation . . . offering her reassurance.

I liked the book. It is what I would term a "Feel Good" read. Hope you enjoy it. ■

GENERAL/COSMETIC DENTISTRY

Convenient Office Hours

10% Discount for RESIDENTS of FOUR SEASONS

Providing Quality Dentistry
For our community since 1990



craig s. puchalsky DDS

smithville professional plaza – smithville, nj 08205 – 609-652-9171

THE LAW OFFICE OF JAMES J. CARROLL, III

609-404-3440



A FULL SERVICE LAW FIRM
INCLUDING REAL ESTATE, SMALL BUSINESS,
WILLS & ALL OTHER LEGAL NEEDS

SIMPLE WILL \$99
LIVING WILL \$99
POWER OF ATTORNEY \$99

DENIED SOCIAL SECURITY DISABILITY? WE CAN HELP!
■ NO FEE WITHOUT RECOVERY ■

Located in Historic Smithville
Suite 39, One North New York Road
Galloway, New Jersey 08205

Place the fresh cuttings into a glass or jar of the water, submerging the exposed nodes but not allowing any foliage to be in the water. It can be helpful to drop a clear plastic bag over the cuttings and the glass to increase humidity while the stems are rooting. Don't seal the bag, however, as air circulation must be present to avoid rotting. The bag can be supported over the cuttings with wood plant stakes or dowels, so air can circulate from underneath. Place the cuttings in bright, indirect light away from full sun while they are rooting. Change the water as necessary to keep it clear and oxygenated, and add water to replace any that has evaporated or been used by the plants. In most cases, roots should start to appear within 3 to 4 weeks.

Roots formed in water may appear sooner than those formed in soil, but they may not be as sturdy and may have a more difficult time adjusting to being transplanted. Therefore, many growers prefer to propagate cuttings by rooting them in a sterile potting medium or soil mix. Sterilized growing mixes can usually be purchased at a garden center. Otherwise, a mixture of half sand and half peat moss is good for rooting most cuttings. Sterilize it by putting it into a 300-degree oven for an hour. Then moisten it before using. Stem cuttings should be dipped into a powder containing a rooting hormone and a fungicide (available from a garden center) before inserting into the growing medium. Insert the stem deeply enough so that the exposed nodes are covered. Keep the medium moist but never soggy. Maintain high humidity, perhaps by using a plastic bag as above or by frequent misting with water. Place the cuttings in bright, indirect light. After 5 or 6 weeks, cuttings should be ready for transplanting.

After cuttings have rooted, they must be planted into a regular soil mix. Remember that their propagation media have had no nutritional value, so the new potting soil should be one that contains some amount of organic matter to provide nutrients. Once the cuttings are established in their new pots, after a couple of months or so, begin fertilizing with an ordinary house plant food at one-half the normal dilution rate. Larger plants with heavier stems, such as dieffenbachias, Chinese evergreens, larger philodendrons, some dracaenas, etc., may also be

propagated by stem cuttings. In this case, cut the stem with about 6 or 7 leaves from the top of the plant. You can also cut similar sections of stem from further down. As before, remove 2 or 3 leaves from the bottom of the cutting, exposing the nodes. Cut the upper half away from each remaining leaf blade so as to reduce moisture loss during propagation. Dip the bottom end of the cutting into rooting powder. Then set the cutting aside for a week or so, in a bright but shaded spot, allowing the cut end to callus (similar to forming a scab) to keep the cutting from drying out too much and from rotting as it takes root. Once the callus has formed, insert the stem cuttings into a sterile potting medium as mentioned before until they've rooted.

Another, perhaps simpler way of propagating vining plants is by layering. In this process, a section of the long stem of the plant is simply pinned to the soil, without separating it from the original plant, until it grows roots. Using a U-shaped or hairpin-like wire, pin one or more nodes of the original vine to the surface of the potting soil, which is kept constantly moist but not soggy. You can pin the vine back into the original pot or onto the moist soil in a new, nearby separate pot. Once the layered stems have taken root, simply cut the stem behind the freshly rooted nodes and pot the cuttings separately. If you have enough vines and they're long enough, you may be able to pin several stems together into a new pot and create a whole new plant all at once. Some house plants may be propagated by leaf cuttings. These include African violets, begonias, peperomias, and most succulent plants, such as aloe vera, jade plant, kalanchoe and sansevieria. Using a sharp, clean knife, cut the leaf including any stem (the leaf petiole) from the main plant. Dip the cut end in rooting powder. For soft or slender stems like begonias and peperomias, insert the petiole immediately into the rooting medium, nearly up to the base of the leaf without touching it. For thicker leaves, like African violets, allow the cut end to callus for 2 or 3 days before inserting. Succulent leaves, including jade plant, aloe, and similar plants, should callus at least a week before propagation; otherwise the cuttings will tend to rot. Do not supply any extra humidity for succulents, again to avoid rotting from too much moisture.

Continued on page 28

For very heavy or woody-stemmed plants, such as rubber trees, dracaenas, and large dieffenbachias, a propagation technique called 'air layering' is best. Air layering allows a large cutting to take root before being separated from its mother plant, ensuring against loss of the cutting before it's rooted. Using a sharp knife, cut a narrow, V-shaped notch halfway into the stem at the point where you want roots to form. This should be immediately below a node from which the leaf (or several leaves) has been removed. Brace the notch open with a pebble, a short stick or a piece of toothpick to prevent it from healing closed. Dust the cut with rooting powder. Wrap the area in and around the notch, all the way around the stem, with damp sphagnum moss. Depending on the size of the plant, you should wind up with a ball of sphagnum moss approximately the size of your clenched fist. Wrap the damp moss with clear Saran or similar plastic wrap. Secure the wrapping above and below the ! wad of moss with twist-ties. The moss should stay damp throughout the rooting process (from 4 to 8 weeks). If it tends to dry out, gently add water from the top to re-dampen the moss. When vigorous roots are visible through the plastic wrap, cut the new plant below the roots, remove the wrap and plant the cutting in its own pot. The original plant will send out one or more new shoots from below the point where the cutting was removed.

Air layering is an excellent propagation technique to use when the original plant has become tall and leggy. The layering can be done at two or three points along the stem, and when all have rooted, they may be planted together, along with the original if desired, to create a new and much fuller plant. It's best to begin this process in the spring when growth is more active. ■

Eleanor Curland
Interiors
full service design
on site consultation

eleanorcurlandinteriors.com

609-748-2504



To the Editor

There are so many people in this community with UNSOLVED AND IGNORED WARRANTY ISSUES, that are frustrated and tired of contacting K. Hov to no avail, including ourselves.

Hopefully we can help solve some of these issues with a little bit of effort from the homeowner. Small claims court will handle any claim up to \$3,000.00 without an attorney. If your issues are well documented in writing and if you have pictures or anything else to support your claim you have a good chance of a settlement in court, or in my case mediation. It is a simple process and the cost is only \$15.00 to file. You do have to drive to the Middlesex County Courthouse in New Brunswick, the county that K Hovnianian has his corporate office, on a date they assign you.

We will be happy to guide you through this procedure. We will get the forms for you and help fill them out if need be. We will also try to answer any of your questions or try to find the answers for you. For those of you who want to do this on their own the Small Claims telephone number at the Middlesex County Courthouse is 732-981-2047

We are having a huge drainage problem and what K Hov said they have done to correct it has not happened or at least not working. We will be filing our form with Small Claims within the next few weeks for damage to my driveway.

And we wonder why our trees at the curb are dying. Could it be they are drowning from the excess water seeping from our properties. We have lost three trees to date.

Pat and Jack Litchauer Devonshire

Marty, Marty, Marty please... what are you thinking? College students? Wrong, wrong, wrong ... I'm sure you really didn't think this idea through! My idea is : WE ourselves have to help our neighbors and friends who live alone. Two or three families should "adopt" their living alone neighbor; calling them each day, taking turns amongst themselves to do food shopping, Dr. visits etc. Call this neighbor every day just to check in and make sure someone has their key. Stop by for an hour or so just to chat- these seniors are probably very lonely and would enjoy the company! Thanks for listening...

Suellen Cavallo Chatham Village

Editor's Note: Now that's a WINNING idea!!!

A Shore Maid

*"Superior House Cleaning
with Attention to Detail"*



Everything You could ask for
in a home cleaning service:

- Rock-Bottom Rates
- Bonded & Insured
- Courteous & Reliable
- Customized Service
- Spring & Fall Cleaning
- Gift Certificates
- Construction Clean-up
- Weekly, Bi-Weekly, Monthly
- We Bring All Supplies and Equipment

100% SATISFACTION GUARANTEED
Call NOW for your FREE Estimate!

609-804-1900

Valuable Coupon

\$10 OFF

Your First Home Service
With This Coupon!

SERVING

Brigantine • Absecon • Galloway
Ventnor • Margate • Longport
Atlantic City • Somers Point • Linwood
Ocean City • Upper Township
Northfield • Egg Harbor Township

Trivia Quiz

Here is this month's **Seasoned Observer Quiz**. **The FIRST TWO people** to e-mail the Observer, or Marty with the correct answer will win a \$10 gift certificate to one of our local retailers/restaurants.

This is my favorite all time puzzle
I showed it about four years ago and offer it again.

There is a room that is exactly 12 feet wide, by 12 feet high, by 30 feet long.

Located on one of the 12 by 12 foot walls is a spider, exactly 1 foot up from the floor and in the exact center of the wall (6 feet from either side)

On the opposite wall, there is a fly, located exactly 1 foot from the ceiling and in the exact center (6 feet from either side)

Problem:

What is the shortest distance the spider must crawl to reach the fly. The fly does not move, and the spider does not spin webs or anything like that... he just crawls along, the walls, floor and/or ceiling... There are no trick answers, only a relatively very simple math solution. **CLUE:** *the shortest distance between two points is a straight line.*

Last Month's Winners

Last month's quiz resulted in only one winner, John Heyman
A \$10 Gift Certificate was sent from one of our local restaurants.



Wilkes Window Washing

Commercial & Residential Window Washing

**PROFESSIONAL AND
AFFORDABLE**

FREE QUOTES!

CALL 609-816-3514

THE HISTORIC CHURCH of ST. NICHOLAS OF TOLENTINE

Tennessee & Pacific Avenues, Atlantic City, NJ 08401

Msgr. William A. Hodge, Pastor Office 609-344-1040

MASS SCHEDULE

Weekdays 9AM and 12 Noon

Saturday 9 AM, 12 Noon

Vigils 4 PM and 5:30PM

Sunday 9 AM, 10:30 AM, 12 Noon
and 2:30 PM in Polish

Confessions: daily at 11:30 AM and Sat. at 3:30 PM

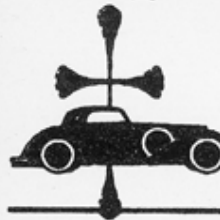
*Visit our GIFT SHOP located on the
ground floor of the Priest's home.
Imports from Ireland and Rome, both
religious and secular, for every occasion.*

Parking on premises.

Open 7 days a week

Integrity Auto Works

167 S. New York Road
Absecon, NJ 08201



General Auto Repairs
Scheduled Maintenance
Computer Diagnostics & Electrical
Classic Restoration Work
"State Emission Repair Facility"

ASE Certified
Fully Insured

Joseph M. Trama phone (609)748-3933

(609)748-6191

VINYL GUTTERS WITH SCREENS

Complete Gutter Covers Installed
\$425 (All Models)

Never clean your gutters again
Protect your home from overflow water damage
Protect shrubs & mulch from washing away

4 SEASONS RESIDENT

609-703-1730

609-748-7473

1950'S DINER & SODA SHOP

GRAND OPENING

Breakfast 7am-11am
Lunch 11am-4pm
Dinner Sun-Thurs 4-9pm • Fri-Sat 4-10pm

OLD FASHION HOMESTYLE COOKING

BREAKFAST

Chicken Fried Steak & Eggs	9.00
Hungry Man	6.25
Buttermilk Pancake Breakfast	7.25
(3) golden brown pancakes with (2) bacon strips or (2) link sausage, syrup & butter	

PANCAKES and WAFFLES

Three Country Pancakes	5.95
Short Stack (2) Pancakes	4.95
Blueberry Hill Pancakes	6.50
Chocolate Chip	6.50
Silver Dollars	5.25
Strawberry Pancakes	6.50
French Toast (3 slices)	6.25
Belgian Waffle	5.25
Add a Meat for 3.00, Add Fruit Topping 2.00 (strawberries, blueberries)	

3 EGG OMELETT'S

Cheese	4.95
Western(peppers, onions & ham)	5.95
Spanish (onions, peppers & salsa) 5.50Vegetable or Onions & Peppers	5.25
Lox & Onion	7.95
Ham, Bacon or Sausage	6.50
Corn Beef	7.95
Pastrami	7.95
Pork Roll	6.75
Mushrooms	5.25
Cream Cheese & Spinach	6.25
Tomato & Feta Cheese	6.95

SIDE ORDERS

Bagel w/Butter	1.25
Bagel w/Cream Cheese	2.25
Ham Steak	2.25
Pork Roll	2.95
Bacon, Sausage, Scrapple	3.50
English Muffin	.95
Home Fries	2.50

EGGS
(Egg Beaters or Egg Whites \$1.00 extra)

Single Egg	4.25
w/Bacon, Ham, Sausage or Scrapple, Home Fries and Choice of Toast or Bagel	
Two Eggs	5.25
w/Bacon, Ham, Sausage or Scrapple, Home Fries and Choice of Toast or Bagel	
Canadian Bacon & Eggs	5.50
w/Home Fries and Choice of Toast or Bagel	
Steak and Eggs	8.95
6oz Sirloin, served w/Home Fries and choice of Toast or Bagel	

Creamed Chipped Beef	6.95
Served over Toast Points, w/side of Home Fries	
Eggs Benedict	8.95
(2) Poached/Canadian Bacon on an English Muffin w/Bearnaise Sauce	
Ham Steak and Eggs	7.95
Served w/Home Fries and choice of Toast or Bagel	
50's Signature Breakfast	9.95
2 Eggs any style, 2 Bacon Strips, Sausage Link & 2 Fluffy Buttermilk Pancakes	
Big Ethel's Beehive Breakfast	9.25
Home Fries, Sausage, Bacon, Ham, Scrambled w/eggs and topped w/mixed Cheddar Cheese	

LUNCH WRAPS
(All Wraps served w/Cole Slaw, Pickles & Chips)

Ruben	8.95
Chicken Caesar Wrap	6.25
Romaine, Grilled Chicken Shredded Parm & Dressing	

SUBS and SANDWICHES
(Served w/Fries & Cole Slaw or Chips)

Philly Cheese Steak Grilled w/onions, Peppers & Swiss	6.25
BLT	4.50
Chicken Tuscan	8.95
Grilled Chicken Breast w/sauteed Spinach, Roast Peppers, Tossed w/Melted Provolone Cheese on Ciabatta Bread	
BLT Clubhouse	6.7
aTriple Decker w/Bacon, Lettuce & Tomato	
Grilled Cheese	4.50
Grilled Ham & Cheese	5.35
Bacon, Tomato & Cheese	5.95

HAMBURGERS
Our Hot Juicy Hamburgers come fully equipped with Tomato, Lettuce and Pickles Onions and our Special Seasoned Myonnaise. Char-broiled just right on Sourdough Roll Served w/choice of seasoned French Fries & Cole Slaw or Potato Chips

Patty Melt	10.00
w/melted Cheese Sauteed Onions, served on Marbled Rye	
Hamburger	6.50
Cheeseburger	8.00
Bacon Cheeseburger	8.50
Mushroom Cheeseburger	8.25
Veggie Burger	7.25
Turkey Burger	7.50
Big Bopper Burger	10.75
Our Double Decker Burger w/Melted American Cheese, Lettuce, Tomato & Red Onion	

Soda-Shop features
Ice Cream Floats • Malts
Old Fashioned Egg Creams

SOUPS and SALDS

Caesar Salad	8.25
Mixed Greens Salad	6.25
Tuna Salad Platter	6.95
Chicken Salad Platter	7.25
Whitefish Salad Platter	8.95
Spinach Salad	7.75
Greek Salad	7.75
Pasta Salad	6.25
Chefs Salad	8.95

PLATTERS

Fried Flounder Platter w/Fries & Tartar Sauce	11.95
Fried Oysters w/Fries & Cole Slaw	10.95
Shrimp in Basket w/Fries	9.95
Combo Platter(Shrimp, Oyster & Flounder) w/ Fries & Cole Slaw	15.95
Chicken Croquettes w/Mashed Potatoes	12.50
Open Faced Hot Roast Beef w/ Fries	9.50
Open Faced Hot Turkey w/Fries	9.50
Spaghetti & Meatballs	8.00
1/2 Rotisserie Chicken w/Mashed Potatoes & Vegetable	8.95

DINNER APPETIZERS
(Served daily from 4pm - 10pm)

(12) Wings	5.95
(5) Mozzarella Sticks	4.95
Onion Rings	4.95
Bruschetta	4.25
Catfish Strips	5.50
Crab & Artichoke Dip	5.95

ENTREES

Chicken Croquettes w/mashed Potatoes & Vegetable	13.95
Sauteed Beef Liver & Onions, Mashed Potatoes	14.95
Broiled Tilapia served atop Rice Pilaf & Vegetable	15.95
Meatloaf, Mashed Potatoes, Gravy & Vegetables	13.95
Spaghetti & Meatballs	11.95
Pork Tenderloin, Roasted Potatoes & Vegetables	15.95
Chopped Steak w/mushroom Gravy, Mashed Potatoes & Vegetables	12.95
Chicken Parmesan over Linguine	14.95
Knockwurst & Sauerkraut	12.75
New York Strip w/baked Potato & Vegetable	17.95
Linguine w/white Clam Sauce	14.95
BBQ Chicken Platter, Baked Potato & Vegetable	16.95
Veal Marsala over Spaghetti	16.95
Veal Bruschetta	17.95
(Lightly Breaded Pan Fried Veal, Topped w/fresh Tomato Caper Sauce, Spinach & Asiago Cheese on a Bed of Angel Hair Pasta)	
Flounder Franchise served w/side of Pasta	18.50
Chicken & Dumplings	15.95
Hungarian Goulash over Egg Noodles	13.95
Beef Stronganoff over Egg Noodles	13.95
Chicken Tomato Basil Pasta	12.95

1950'S DINER & SODA-SHOP
10%
SENIOR DISCOUNT

652-5353
fax 652-1799
325 Jimmie Leeds Road
Galloway, NJ 08205

1950'S DINER & SODA-SHOP
10%
DISCOUNT FOR GALLOWAY TWP EMPLOYEES WITH ID

Size Matters, the “Rest of the Story”

By: *Brian Astle*

Wow! Thank you for all of the great compliments, comments, suggestions and questions that resulted from the “Size Matters” air filter article in the August 2006 edition of the Seasoned Observer. So many quality comments and questions were received that I decided to write a follow-up article. The most frequent comments/questions are:

(1) **“Until that article, I never understood the significance of the ‘mesh size’ in the filter body.”** Filter mesh size was the whole point of the “Size Matters” article title. The homes at Four Seasons have characteristics (relatively small square footage and miniscule window airflow leakage) that perfectly lend themselves to maintaining a healthy air quality by utilizing an appropriate air filter. The 3M Filtrete Filters (Micro Allergen 1000 and Ultra Allergen 1200) are ideal for use in our homes.

(2) **“Is there a particular way that the air filter should be positioned in the return air duct?”** Absolutely! All air filters are designed to trap air particles when air is flowing through the filter in a specific direction. An “airflow direction indicator” (an arrow symbol) is preprinted on the “one inch” side of all air filters. Slide the air filter into the return air duct (filters are always positioned in the “return” airflow path) such that the arrow is pointing in the same direction as the airflow toward the large metal cabinet which contains the fan blower and the heating/cooling chamber. Pointing the arrow in the wrong direction causes the filter to be of no use.

(3) **“I can’t find my specific filter size in any local store. So I buy one that’s one inch too long and just let it stick out of the return air duct work.”**

This would be inappropriate adult behavior! If the filter sticks out beyond the side of the air duct, unwanted air flow seepage is occurring around the filter. Air from the attic itself is being sucked into circulation in your house (bypassing the air filter). This causes three potential problems: (a) Attic air is going to be hot in the summer and cold in the winter.

Consequently, your electric and gas consumption may be higher than necessary because “outside air” is being induced into your airflow at a dramatically different temperature than the air in your living area, (b) impurities in the attic air (potentially including small fiberglass particles) are being sucked into your airflow and are not being trapped by the air filter and (c) the overall airspeed/pressure is reduced. Yikes! It’s like installing an expensive home security system and then leaving all the windows open all day. Use the appropriate filter size to reduce your utility bills and have cleaner air.

(4) **“Besides always using the exact proper size air filter, is there anything else that a homeowner can do to reduce the unwanted influx of attic air into the air handling system?”**

Yes, there is one very specific and inexpensive action that each homeowner can take. If your home was equipped with a flexible rubberized/magnetized cover for the air filter opening (like mine was), be sure to keep it in place – remove it only when you are changing your air filter. If you cannot locate your cover for the air filter opening, call ADE Heating & Air Conditioning at 609-6936050 for a replacement for a nominal charge.

(5) **“OK! OK! I see the problem with a wrong-sized air filter. But how can I obtain the exact proper size air filter for my airflow system?”**

There are several different filter sizes in use at Four Seasons. Some sizes can be found at Home Depot or Lowe’s. Other sources of ordering 3M filters (without having to drive all over town) are:

(A) www.iaqsource.com – Click “filters”, “3M MERV 11 Pleated” **OR** Call 866-764-9900.

(B) www.filtera.com – Click “Residential Filters”, “Pleated Filters” **OR** Call 888-933-0100.

Both of these companies offer the full lineup of 26 different 3M Filtrete sizes! Both allow credit card purchases. Be sure to compare the total price (including shipping) before making a purchase.

This is “Article Five” in a series concerning the ongoing maintenance of your home. Send suggestions for future articles in this series to bastle@oakhurst.com or call 609-748-6384. ■



American Homes

10 S. New York Road, Galloway, New Jersey 08205
Phone – (609) 652-0090 Fax – (609) 652-6287
Website – www.myrealtor123.com



Nicholas J. Russo – Sales Associate

Hello everyone, my name is Nicholas J. Russo (Nick) of Century 21 American Homes. I am a Four Seasons Resident, who is tuned into the concerns of his fellow Villagers and has been active in community affairs that affect all of the Seniors in Galloway Township. Like you, I have had to make some tough decisions in recent years and expect to have to make tougher ones in the years to come. I understand how difficult it is to make these decisions by yourself.

Contact me and I will be more than happy to sit down, listen to and discuss with you, your situation. Whether we decide to list and sell your property together, or in the event that we do not, my recommendations will be to your benefit. I have a plan to service my customers and our community; they include but are not limited to membership in several multiple listing boards and a quarterly Senior oriented newsletter.

If you want a CMA, to chat with, or to receive a copy of my newsletter; you can contact me, Nicholas J. Russo (Nick) Russo of Century 21 American Homes at the following:

**Office–(609) 652-5500 Fax– (609) 652- 6287 Mobile–(609) 742-5500
E-Mail–njr714@comcast.net**

Termites, Follow Up...

In last month's issue, we high-lighted a "Termite Alert" as given to us, by Tony Annacone on behalf of our Board of Directors. We received several comments and some were diametrically opposite. One neighbor never received her 5-year warranty certification, and as we suggested, called the warranty department in Edison. She was told, "there was no such thing, and Hovnanian does not warranty bugs."

Another neighbor, Al Hammon, also did not receive his termite warranty certification and he contacted Duff Henderson's office who gave him the number for "Abel Exterminators" (888) 817-8825. Abel's representative stopped by and told him the warranty was issued to K Hovnanian and he showed Al a list of addresses treated, his being one of them. Al was promised that a copy certificate for the 5-year warranty will be mailed to him.

One begins to wonder which hand is speaking to who and what was really done. In our October issue, we will have an article on termites; how to spot them, what they can do and how to prevent it. Other neighbors are contributing to that research. ■

WIMBERG
FUNERAL HOME
Established 1881
Locally Owned & Operated
Lloyd A. Wimberg, Mgr
NJ Lic No. 3050

211 E. Great Creek Rd
Galloway Township
641-0001

400 Liverpool Ave
Egg Harbor City
965-0357

Accounting 101...Cont. from pg 13

Can you afford to pay any invoice if it is not certain that it is a correct one? If monies are credited to wrong accounts and payments are made from others, how can anyone accept such a condition?

And never forget, there is no function in accounting that requires the data entry person (Wentworth) to think about or make a decision about. The program does that for you. If we receive money from the party committee, the system should have been programmed to determine exactly where that posting goes, to which bank account and any other place its contribution needs to be recorded. And when the decision is made to pay something from an account it is normally not paid from, the programs all have a place to make that change on an individual pay basis, or to make the change permanent. And yet today, with all the problems we hear about, and hopefully after reading this article, a finding that no such problems should ever exist, Wentworth controls our bank accounts and delivers our financial statements. WHY???

Back to my assumptions of Wentworth. I am not speaking about their four employees who work for us at Four Seasons. I speak about the company and how I cannot understand how they are in the business they're in, servicing the number of communities that they do, being responsible for the payments to vendors and the collection of homeowners' dues and not be able to supply correct numbers on a timely basis. I shudder to think what the reason might be.

Is it not time that we change accounting firms as Frank Miller has suggested? ■

Note: I have been informed that Frank, with the Board's approval, is seeking a new accounting firm now.



Tile • Marble • Hardwood

Professionally Installed

By

David Smyth

Absecon, NJ

USA

Tel. (609) 641-7336

A Conversation With Our Treasurer...

By: *Marty Horak*

As a "Numbers Man", I always enjoy sitting down with Frank Miller, our HOA Treasurer and Chairman of our Finance Committee. This time, we spoke about the upcoming budget, new investments that Frank was implementing, the insurance issue and his new role as part of our transition team.

I mentioned to Frank my concept of budgets as it appears on the front page of this issue. Frank's goals are to keep our cost identical to our current year, or "zero based". Whatever was budgeted for a specific function at Four Seasons would be the budget number for 2007, excluding increases due to additional homes. Our Landscaping costs for example will go up, as more homes need to be mowed, but conversely, we discussed how our fixed costs, i.e. the clubhouse, electric, heat, etc., would now be amortized by more homes, causing a reduction in our monthly dues (more people paying for the same expense). Naturally, Frank reminded me that until we know if K Hovnanian is going to contribute any money, our final monthly dues number remains a mystery. Last year his contribution equated to an approximate \$50 savings per month per household in our maintenance fee.

Frank's professional financial background gave me assurances that our finances were in good hands. He currently opened a money market account to track with our operating funds to generate interest on our operating account, which has balances of approximately \$150-200,000 monthly, something we never previously had. This small move should generate approximately \$7,500 per year, all FDIC insured. Frank mentioned that although this amount seems small, every little bit counts. Additionally Frank is examining investment opportunities for our other monies, which should in his estimation, contribute another \$35,000. All these investments are in sync with our investment policy and FDIC insured.

As these seemingly small amounts are generated, we discussed how every approximate \$12,500 saved represents a dollar less in our monthly dues.

My favorite topic, insurance, was discussed and within the next few weeks we should receive quotations from three new sources. I asked Frank if any of these companies suggested that by having an immunity clause, our fees would be lower. Frank expects that the immunity clause will have no bearing on these quotes. You can all guess what my

response to that was. I also asked Frank to take another look at why we continue to pay for insurance on our clubhouse and common grounds, when they are still owned and insured by the developer, K. Hovnanian. I was assured the question will be asked again.

Most recently, Frank joined our transition team (how he has the time is really a mystery) and they are in the process of selecting an engineering firm to work with them. At the HOA Board of Trustees meeting in July, we learned that our legal representative for this function had been selected.

Frank summed up our meeting by emphasizing how his Financial Committee remains dedicated and hard working and he is greatly appreciative of all their efforts, as should we all. ■

Keeping up with the Joans!

Unique Mix of Old & New
Gifts & Accessories for the
Home, Garden and YOU!

"You never know what you'll find"



**Located in the Village Greene
(next to the railroad station)**

609-652-1400

FREE SEMINAR

A SOLID EDUCATION FOR THEM. SENSIBLE TAX SAVINGS FOR YOU.

Which will grow faster: children or their education costs?

If you want to help fund a loved one's higher-education expenses and also remove assets from your taxable estate, several investment options are available. At our free seminar, a Merrill Lynch Financial Advisor will discuss how to make informed decisions about which education funding strategies work best for your unique financial situation.

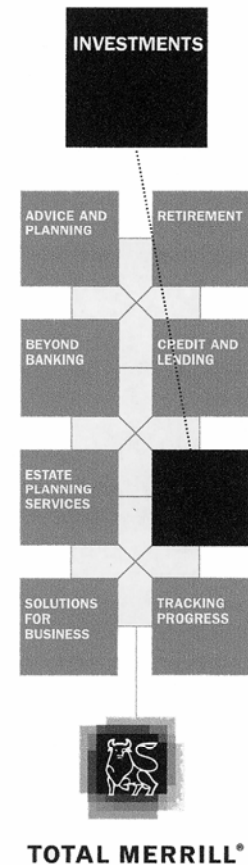
YOU'LL GET INSIGHTFUL ADVICE ON:

- Investing for college with Section 529 college savings plans, Coverdell Education Savings Accounts and UGMA/UTMA custodial accounts.
- Integrating your college funding plan with your retirement, estate and overall financial plans.
- Passing the value of education to your grandchildren while removing assets from your taxable estate.
- The benefits of the NextGen College Investing Plan®, a Section 529 plan administered by the Finance Authority of Maine, with investment oversight provided by the Maine State Treasurer. Merrill Lynch is the program manager and underwriter.

CALL P. RYAN LOCILENTO AT 609-484-7139 OR E-MAIL peter_locilento@ml.com TO RESERVE YOUR PLACE TODAY.

DATE: Tuesday, September 26th
TIME: 6:00 p.m. - 8:00 p.m.
PLACE: Smithville Community Center
25 Quail Hill Boulevard
Smithville, NJ 08205

GUEST SPEAKER: Representatives from Smithville Real Estate
SPEAKER: **Ryan Locilento**, Financial Advisor
 Merrill Lynch



Before you invest in the NextGen® plan, request a NextGen College Investing Plan Program Description from your Merrill Lynch Financial Advisor and read it carefully. The program description contains more complete information, including investment objectives, charges, expenses and risks of investing in the plan, which you should consider before investing. You also should consider whether your home state or your designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's 529 plans. Merrill Lynch, Pierce, Fenner & Smith Incorporated distributes the NextGen plan.

Any information presented about tax considerations affecting your financial transactions or arrangements is not intended as tax advice and cannot be relied on to avoid any tax penalties. Neither Merrill Lynch nor its Financial Advisors provide tax, accounting or legal advice. You should review any planned financial transactions or arrangements that may have tax, accounting or legal implications with your personal professional advisors.

Total Merrill (design) is a registered service mark of Merrill Lynch & Co., Inc.

Total Merrill is a service mark of Merrill Lynch & Co., Inc.

NextGen and *NextGen College Investing Plan* are registered trademarks of the Finance Authority of Maine.

© 2005 Merrill Lynch, Pierce, Fenner & Smith Incorporated. Printed in the U.S.A. Member, Securities Investor Protection Corporation (SIPC).

Letter to the Editor...

Dear Editor,

I was under the impression that our Board of Trustees voted a "Code of Conduct" into our governing documents. As I understand it, this code provides for respectful communications between residents and Board and Committee members. I want to detail a problem that I am having, and others may have had.

My wife sent several e-mails to Dottie Montouri, Co-chair of the L&G Committee, addressing our concerns about how unhappy we were with the appearance of our lawns. My neighbor, Mike Coster, is a Co-chair of the L&G committee also. While my wife was walking our dog, Mike Coster suddenly appeared in front of her and started to verbally attack her because he was upset with us for sending the letters that we did to Dottie Montouri. When my wife pointed out all the dead grass, fungus, weeds and crabgrass, Mr. Coster's first response was to tell her, "Why don't you bring some of the Mexican help from Florida to live in your house here in Berkshire and they can be your private landscaper. (I assume this remark comes from the fact that we have told Mike how our winter home in Florida is so well maintained). My wife was shocked when Mr. Coster went on to say that I was probably listening to one of my neighbors, who lives down the block, calling him a disparaging name, more than once.

We received an e-mail from Mr. Coster on July 25, 2006 stating that as Co-chair of the L&G, he was assigned the responsibility of collecting all our issues and concerns with respect to our rules and regulations. We then received another e-mail from Mr. Coster, which instead of addressing these concerns, he criticized my wife about an unrelated issue we had with the ACC Committee.

We then received an e-mail from Dottie Montouri which reads; "Each village when first built had the same thin and sparse turf as Berkshire has, but not as bad because they did not receive second-grade sod. At our August L&G meeting one of the agenda items will be fall renovations. We have a budget of \$50,000. Homeowners are asked to submit work order requests if they feel renovation is needed for their lawn. It's first come first served. After we count up the work orders and if there is enough money left, we will renovate Berkshire."

After receiving this e-mail, I called Mike Perro and informed him that I needed to talk to him immediately. I challenged that decision as making no sense and stating that it could show favoritism. Mike Perro, President of our HOA, is also a neighbor and I asked him how the \$50,000 for lawn renovation should be allocated. He indicated by Village. When I showed him Dottie's e-mail and her plans to fix on a first come basis, Mike seemed surprised.

Continued on page 41



Special Windows Deserve Special Treatments

40 - 75% Off

Levolor[®]
Graber[®]
HunterDouglas[®]
Comfortex[®]

Creative Window Designs

609-652-0438

Family Owned & Operated
Serving Smithville for 25 Years

- Free Shop-at-Home Service
- Free Measuring & Installation
- Free Decorating Service

Vertical Blinds ■ Woven Woods ■ Wood & Faux Wood ■ Pleated Shades
Silhouettes ■ Roman Shades ■ Cornices ■ Swags & Jabots ■ Luminettes
Custom Silk Floral Arrangements ■ and much more!

The Lighter Side...

By: S. David Freedman



Here are this month's thoughts on the **LIGHTER SIDE**. The stories are as they say, "Oldies, but Goodies." If you have a favorite, submissions are welcome.

The Perfect Store...

The new perfect supermarket near our house has an automatic water mister to keep the produce fresh. Just before it goes on, you hear the sound of distant thunder and the smell of fresh rain.

When you approach the milk cases, you hear cows mooing and witness the scent of fresh hay.

When you approach the egg case, you hear hens cluck and cackle and the air is filled with the pleasing aroma of bacon and eggs frying.

The veggie department features the smell of fresh buttered corn.

I don't buy toilet paper there any more.

The Gates Of Heaven!

After a long illness, a woman died and arrived at the Gates of Heaven. The gate keeper came by and the woman said to him "This is such a wonderful place! How do I get in?"

"You have to spell a word," the gate keeper told her.

"Which word?" the woman asked.

"Love."

The woman correctly spelled "Love" and the gate keeper welcomed her into Heaven.

About six months later, the gate keeper asked the woman to watch the Gates of Heaven for him that day. While the woman was guarding the Gates of Heaven, her husband arrived.

"I'm surprised to see you," the woman said. "How have you been?"

"Oh, I've been doing pretty well since you died," her husband told her. "I married the beautiful young nurse who took care of you while you were ill. And then I won the lottery. I sold the little house you and I lived in and bought a big mansion. And my wife and I traveled all around the world. We were on vacation and I went water skiing today. I fell, the ski hit my head, and here I am. How do I get in?"

"You have to spell a word," the woman told him.

"Which word?" her husband asked.

"Czechoslovakia."

SUBMISSIONS

The Seasoned Observer welcomes Letters to the Editor or any article you may wish published (assuming it is of interest to our community). From news heard around the pool, to committee activities, we welcome your submissions for publication.

We do however have one criterion: We will not accept articles submitted to both our paper and the "Official" Four Seasons Newsletter. It makes absolutely no sense (other than an emergency alert) to publish in both papers, when they are both delivered to all of you within days of each other.

Diocese of Camden
Led by Bishop Joseph A. Galante

Pilgrimage
Saturday, Nov 4, 2006

**The Basilica of the National Shrine of the
Immaculate Conception, Washington, DC**

RESERVE YOUR BUS SEAT NOW!

Call Sue: 609-412-6164

www.mariancommission.org

200 SOUTH PITNEY ROAD AT GREAT
CREEK ROAD GALLOWAY, NEW JERSEY
TAKE OUT & DELIVERY MENU



**Reel Good Food
Real Good Time**

Seafood & Steak Specialists

PACKAGE GOODS

THERE IS A \$ 10.00 MINIMUM
ON ALL TAKE OUT & DELIVERY ORDERS

(609) 748-5000

We Deliver Beer, Wine
& Liquor with Your Order

OPEN
7 Days
11 am to 2 am

Food can be Delivered until 11:00 pm
Food served in the Dining Room until 2:00 am
Bar is Open until 5:00 am



\$5.00 OFF

**Any Take - Out
or Delivery**

minimum \$35.00 order

ONE COUPON PER ORDER



**Four Seasons
SPECIAL**

\$3.00 OFF

**Any Two
Lunch
Selections**

ONE COUPON PER ORDER



Ghost of the Past/Toads and the Wisdom of Mankind... By: Frank Loeb

They were all over town. Suddenly toads seemed to far outnumber people in the Cape May County coastal resort. Manicured lawns were spattered with yellow-green pimples each hopping about frenetically eating as many mosquitoes as could possibly be gobbled in the twilight. It was July, peak tourist season and, frankly, the toads were both unsightly and left a malodorous residual in their wake.

To make things worse, the toads seemed to have an affinity for people frequently leaping directly toward them bent on hugging their ankles. Vacationers out for an evening stroll frequently lost their grasp on their ice cream cones after having been so threatened by the affectionate amphibians.

Cars found it virtually impossible to avoid hitting the critters as headlights seemed to be particularly irresistible beacons to them. When run over, the toads emitted a loud pop and a spray of homogenized blood and tissues issuing forth from beneath the compressing tire tread leaving a greasy putrid mess that proved irresistible to sea gulls, lots and lots of seagulls, each leaving plenty of another kind of residue of their own.

A considerable increase in the level of community angst was precipitated when, suddenly, the creatures discovered sex leading to all sorts of indiscreet activities, which in turn lead to some rather penetrating questions from the community's children.

The town government did what every other such adjudicatory would do. It held a meeting appointing a committee to study the problem. Of course the meeting was heavily populated by "shoobies" each of whom was firmly convinced that no South Jersey resident was capable of solving any sort of problem without their help. Most of them were renters but some owned local property so had to be given their say.

The committee was composed mainly of local merchants and realtors both of whom had the most to lose from an exodus of tourist dollars. Unfortunately, they knew little about biological systems. A local invertebrate zoologist who taught at Rutgers and worked at the Oyster Research Lab on the bay during the summer promised to be a helpful participant as did a local Veterinarian.

"Why not poison the little varmints?" Mr. Diller, a local realtor asked.

"Because you'd kill half the pets in town and the "shoobs" would really love us for doing that," the Vet observed.

"And probably kill some kids as well," the zoologist added.

"Well we can't shoot them," Mr. Fisher, Diller's partner, added.

"Maybe we should call in an exterminator," Mr. Hahn, a local restaurateur, noted for being sensible, suggested.

"That'll cost a fortune!" a local councilman, not noted for being sensible, retorted. That will be a course of last resort! The town can't afford to waste money like that,"

And so it went for about an hour becoming ever clearer that no one in the room had the remotest idea of what to do. The committee was about to adjourn in defeat when the Vet's ten year old son raised his hand.

"Ya know if you offered a quarter for every toad turned in, you folks wouldn't have to pay us kids our allowance for the rest of the summer."

The vote was unanimous and the next morning the kids stripped the hardware store clean of anything that could conceivably hold more than one or two toads.

A week later the toads were gone, the committee members were all puffed up, the tourists were happy, business was great and a lot of kids had nice bank accounts. The success story was told in the newspapers as far north as Camden. Everyone was oh so proud of the community's kids and everything was just hunky-dory doncha know?

But, the following summer, the 'skeeters were as thick as oyster stew and big enough to stand flat footed and "do" a turkey leaving everyone wondering about the price of live toads on the open market. ■





**Mike's
Painting & Wallpaper**
609-652-5876

*Interior/Exterior
Over 20 years experience
Tile, home repairs and more...
Fully Insured, reasonable, Free Estimates*

We're on the Right Track...

During the July HOA Board of Trustees' meeting, George Jardine, a past member of the Finance Committee, pointed out disturbing news that fortunately was caught and is in the process of being corrected.

It seems for the past many years, our money was invested in money instruments under "unofficial names" and size, questioning the insurance value, or lack there of, by the FDIC. Was it Wentworth and Hovnanian controlled Boards that issued DBAs (Doing Business As) that they had no right to do? In any case, our current Board has taken the necessary legal steps to correct the names on these accounts.

Frank Miller advised me that the investments are likewise being corrected with rolling 30, 60 and 90-day CDs, all FDIC insured. He went on to say, we can expect interest in the area of about \$35,000 and by staggering the CD maturity dates, the cash is always available, if needed, without penalty.

Eliminating the question of why these things occurred in the first place, it is rewarding to see how our Board and Finance Committee are making the necessary adjustments. ■

Letter... Continued from page 37

At the L&G meeting of August 16, 2006, plans suddenly changed. I wonder why? I was not the only resident of Berkshire present at the meeting complaining. At the meeting, Dottie said I was "busting her chops" because of my e-mails. I tried to tell her that I have a right to disagree with a committee.

Both my wife and I were very upset with many of the e-mails and wanted the Board of Trustees to see them. I was told by Tony Annacone that as far as he was concerned, both Dottie Montouri and Mike Coster could stay on the committee for as long as they wanted. Another comment that took me by surprise was when I mentioned I was going to send a letter to Marty Horak's newspaper. Bill Wenz asked why I would want to do that when both Dottie and Mike will be stepping down in January.

In the end, the Board decided to do nothing. If we have a code of conduct, then live by it and stand by it.

**Ken Ryan
Berkshire Village**

Chiropractic Works!!

Try Chiropractic First, Health First!

Hello, My name is Dr. J. Zimmerman and I have been caring for the residents of Smithville, NJ since 1990. If you're sick and tired of being sick and tired, or you are as healthy as a horse and want to stay that way, my office is just for you. With gentle-low force chiropractic care (the kind with out the twists and cracks) or the traditional hands on technique, our office excels at caring for you. If your back is out of wack and your neck has a crick, give us a call. If your golf game isn't what it used to be or you can't get down and dirty with all of your gardening, give us a call.

If your not sure about it, visit our website:

www.healthfirstdc.com

This is one of the best websites in healthcare. Weekly Health tips and monthly Newsletters. A search engine to answer all of your health related questions and best of all, everything you could possibly want to know about chiropractic, my office and my staff. Please check my site for yourself.

Or Give me a Call:

Health First Chiropractic Clinic

Dr. J. Zimmerman

Smithville Professional Center

48 South New York Rd. B-7 Smithville. NJ 08205

609-266-4749

We're back on the Internet

For the past four years, **The Seasoned Observer** was posted on the "communitylifestyles" website and it drew many responses from many residents of various Four Seasons communities. In July of this year, that website went dark. However, one of the K. Hovnanian Four Seasons communities in Virginia has agreed to post **The Seasoned Observer** on their website and all issues will be posted in full. Go to:

www.fsresidents.org/portal/

Then go to the FEATURED LINKS section and follow the path.

**Dr. Joy Sanchez is available for support and/or bereavement groups.
Call 404-0010**

Dear Dr. Joy... Cont. from page 17

I, myself, am frustrated because I can't get my drama club off the ground and because so many ideas that I had that I believed would benefit the community have been rejected, but I think if people are enjoying what they are doing they should just keep doing it. My main concern is that they are not really enjoying themselves and are too depressed to get up and get help. Apathy is only a symptom of what may be the real problem of depression, What we could be seeing is the depression/apathy/non-participation/depression loop and that is something that should be broken. So in review, what I'm saying to you is that not all non-participation is the result of apathy. Some people just want different lifestyles than others. However, the apathy could be the result of depression. We just don't know unless someone tells us. ■

50% OFF

Dinner Entree

Buy One Dinner Entree. Get Second Entree Of Equal Or Lesser Value 50% OFF

Four Seasons

RIFICI'S
609.272.2000

Offer Expires
10-15-2006

Valid Sun.-Thurs. With this coupon. Not valid with other offers. Dine in only.

FOUR
SEASONS
RESIDENTS

SPECIAL
DISCOUNT

50% OFF

Lunch Entree

Buy One Lunch Entree. Get Second Entree Of Equal Or Lesser Value 50% OFF

Four Seasons

RIFICI'S
609.272.2000

Offer Expires
10-15-2006

Valid Sun.-Thurs. With this coupon. Not valid with other offers. Dine in only.

RIFICI'S
ITALIAN CUISINE
308 White Horse Pike • Absecon
609.272.2000

Early
BIRD
Specials

Price
Per
Person **\$11.95**



No Substitutions
Tax & Gratuity not included
For In-House dining only
Served Sunday thru Thurs
3pm to 6pm

SAT Sinatra Night
In the lounge with James Steele

Catering For Any Event

Birthdays/Anniversaries • Banquet Facilities
Showers (Bridal/Baby) • Rehearsal Dinners
Office Parties • Weddings • Meetings

FREE DELIVERY

Absecon • Galloway
Pleasantville • Smithville



.Vegetable Ravioli

Cheese ravioli topped with grilled vegetables in a vodka Rosa sauce

.Penne Marsala

Penne Pasta tossed with portabella mushrooms, spinach and roasted pepper in a creamy lemon Marsala wine sauce

.Citrus Salmon

Broiled salmon served with white rice and lime dill cream sauce

.Chicken Parmigiana

Chicken Parmigiana served with a side of pasta

.Flounder Francese

Flounder Francese served with vegetable

.Roast Beef platter

Roast beef served with mashed potato and vegetable topped with rosemary gravy

.Grilled Pork Chop

Grilled pork chop topped with broccoli rabe, roasted onion and provolone cheese with a garlic demi glace

.Sicilian Chicken

Chicken breast sautéed with eggplant, prociutto ham and plum tomato in a Marsala wine sauce over Cappellini

Served with soup or salad, Coffee or tea and Rice pudding or Cannoli

free gift, free atm, and more.*



LifeTime[®] FREE Checking
for the over 50 crowd

Exclusively at



The Bank
SM

***South Jersey's
Best Community Bank***

thebankonline.com

866.248.BANK

Member FDIC. * Account holders must be 50 years of age or older. Other banks may charge a use for their ATMs. Offer includes one order of standard checks per year, an \$18.00 value. See customer service representative for more information.



**Quail Hill Professional Park
29 So. New York Road
Suite 400
Galloway, NJ 08205**

Serving the Smithville area since 1983

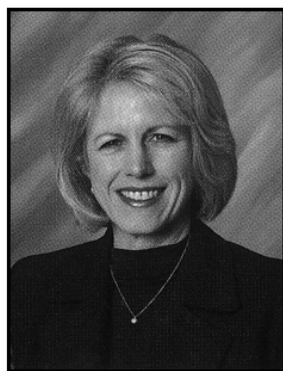
Don't Forget !!!

SEPTEMBER 20th – 7:00PM

*COME JOIN US FOR AN
IMPORTANT & INFORMATIVE SEMINAR...*

“PROTECTING YOUR ASSETS”

***Featuring NOTED AUTHOR AND LECTURER
CYNTHIA SHARP, Attorney at Law***



Cynthia Sharp practices estate planning and elder law with the Sharp Law Firm located in Haddon Heights and Lawrenceville, N.J. She is immediate past president of the Estate and Financial Planning Council of Southern N.J. Ms. Sharp is former Secretary of the Elder Law section of the New Jersey State bar association and past President of the Alzheimer's Association of Estate Planners & Councils. Cynthia is also the Treasurer of the National academy of Elder Law Attorneys, N.J. Chapter. Ms Sharp received her law degree, cum laude, from Georgetown University Law Center and her LLM degree in taxation from New York University School of Law.

***Hosted by THE QUAIL HILL REALTY TEAM
At THE FOUR SEASONS' CLUBHOUSE
Refreshments will be served.***

SEE YOU THERE!!!

RSVP Quail Hill Realty, or sign-up at the Clubhouse front desk

“Dedicated to bringing satisfied buyers and sellers together” ...



It's just that simple

Office (609) 404-3100