



NEWARK POST

metown Newspaper Since 1910 ♦

2007

98th Year, 45th issue

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December 28, 2007

Newark, Del.

UP FRONT

Granting wishes

By **MARTY VALANIA**

MVALANIA@CHESPUB

Christmas is a wonderful time but I think we'd all agree that sometimes we just don't quite get what we asked for.

Hey, if people are going to make the effort to ask you what to get, why don't they listen? There's nothing worse than somebody who thinks they know what you want more than you.

Well, we've decided to hand out some post-Christmas presents — just in case some these people didn't quite get what they really wanted this year.



Valania

Vance Funk — I'm sure the mayor would sign on the dotted line if he could be promised no more lawsuits against the city. That and the best 250th city birthday bash ever.

Joe Biden — A few more percentage points in the polls. He's had some recent success as noted by media outlets outside of his home state such as the New York Times, the Washington Post, The Des Moines Register and even Hardball host Chris Matthews. The Delaware senator is far behind in his presidential bid, but I'm sure he's looking for a third place finish to validate the positive press.

Patrick Harker — I'm sure the new University of Delaware president would take a controversy-free diversity training program for incoming students.

K.C. Keeler — Another Division I-A quarterback

See **UPFRONT, 7** ▶

Meet Miss Delaware USA



PHOTO SPECIAL TO THE NEWARK POST BY ULRICH PHOTOGRAPHY

Newark resident Vincenza Carrieri-Russo reacts to her name being called as the new Miss Delaware USA.

Perseverance helped Newark's Vincenza Carrieri-Russo claim the crown

By **CHRISTINE NEFF**

CNEFF@CHESPUB.COM

A dream come true after years of hard work and perseverance. That's how Newark resident Vincenza Carrieri-Russo describes her recent accomplishment of being crowned Miss Delaware USA.

Her dream took root when her mother's friend suggested she compete in the statewide pageant, a precursor to the Miss USA pageant. She was 15 at the time. "My first try, I had no idea what I was doing," said Carrieri-Russo, laughing.

She placed fourth runner-up and was "hooked after that," she said. "Ever since then I made it a goal. I wanted to be Miss

Delaware."

It took nine years for that goal to become a reality.

When she didn't win, she said, she benefited from the yearly competitions, gaining confidence and networking with people around the state. "I always went in with the attitude, if it's meant to be, it will be," she said. "You learn a lot more from losing than winning."

She learned some things about herself during that time, as well. She realized she enjoyed speaking in front of people and made it her career ambition to become a broadcast journalist. Now a junior at the University of Delaware (where she is taking a year off to fulfill her Miss Delaware duties), she studies English with that goal in mind.

And, she gained some other, impressive accomplishments.

About three years ago, she and a local resident, Susan McNeill, started an organization

See **MISS DELAWARE, 12** ▶

NAA to relocate to Main Street

Current gallery will be demolished for new retail, residential space

By **CHRISTINE NEFF**

CNEFF@CHESPUB.COM

The Newark Arts Alliance (NAA) will be moving from its gallery on Elkton Road to a new location on E. Main Street next month.

The move is due to the planned redevelopment of the Grainery Shops on Elkton Road. The building will be demolished to make way for a new retail and residential apartment complex.

The NAA moved into the Grainery Shops, now owned by Lang Development Group, from the Art House on Delaware Avenue several years ago. The organization had planned to stay at the location

See **NAA, 16** ▶

Math, science scores fall

U.S. teachers 'not prepared to teach demanding math curriculum'

By **MARY E. PETZAK**

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Delaware appears to be advancing, but scores overall in the United States in math and science lag behind other countries. (See related **BOX** this issue).

According to information provided in the Dec. 19 issue of Vision 2015 Delaware's newsletter, the U.S. ranking fell in science and math in the 2006 Program for International Student Assessment (PISA), a triennial survey of the knowledge and skills of 15-year-olds across the globe conducted through the Organization for Economic Cooperation and Development (OECD). Between 2003 and 2006, U.S. student rankings fell from 19th to 21st among OECD countries on the science assess-

See **SCHOOLS, 20** ▶

Can we help?

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Christine Neff is the news editor. She leads the day-to-day operation of the newsroom. Call her at **737-0724**.

Mary E. Petzak is a staff reporter and specializes in education coverage. Reach her at **737-0724**.

Joe Backer prepares the sports pages of this newspaper. The sports editor is seldom in the office, however, he checks in frequently. Leave messages for Joe at **737-0724**.

Other contributing writers include Ruth Kelly, Alfred Gruber, Elbert Chance, Marvin Hummel and Mark Sisk. Leave messages for them at **737-0724**.

The office manager-editorial assistant can be reached at **737-0724**.

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The *Newark Post* is published Friday by Chesapeake Publishing Corporation. News and local sales offices are located in Madeline Crossing, Suite 206, 168 Elkton Rd., Newark, DE 19711. All advertising and news are accepted and printed only at the sole discretion of the publisher. The *Newark Post* is a member of the Maryland-Delaware-D.C. Press Association, Suburban Newspapers of America and the National Newspaper Association.

POSTMASTER: Send address changes to: Newark Post, Suite 206, 168 Elkton Road, Newark, DE 19711. Periodicals postage paid at Newark, Del., and additional offices.

POLICE BLOTTER

Girl, walking home from school, approached by stranger

An 11-year-old girl walking home from Jones Elementary School in the Newark area reported being harassed by an unknown man on Wednesday, Dec. 19, said New Castle County Police.

The girl reported the incident, which happened the day before, to her principal. The student said she was walking on

Point Hamlet Road, about 300 yards away from the school, when the man approached her.

He said, "hello, little girl," as he walked in her direction. The girl said she was scared and started to walk faster, but the man came closer, so she ran home. As she ran away, she heard the man say, "come here, come here," said police.

When the girl got home, she watched the man get into a red vehicle. He is described as a black male between the ages of 40 and 50, wearing all black clothing and a mustache.

Anyone with information is asked to contact the New Castle County Police Department at 395-8171 or call Crimestoppers at 1-800-TIP-3333.

■ *Police Blotter is compiled each week from the files of the Newark Police Department, New Castle County Police and the Delaware State Police by the newspaper staff.*

Newark woman injured in car crash

A Newark woman was critically injured on Wednesday, Dec. 12, in a single-car collision near Delaware Park, said Delaware State Police.

Troopers responded to the crash at Delaware Park Boulevard around 9:15 p.m. They learned a 1993 Lexus was traveling into Delaware Park, just off of Route 2, when it failed to negotiate a curve in the roadway and crossed the center grass median and the exit lane. The car eventually struck a tree, said police.

Police said the driver, Breton McCullagh, 33, of Wilmington was driving at a high rate of speed. As a result of the crash, he sustained multiple fractures and was taken to Christiana Hospital, said police.

The sole passenger, Kathryn Walker, 23 of Newark, sustained a closed head injury and was taken to Christiana Hospital. Both subjects were wearing seatbelts. Alcohol is suspected as a factor in the crash, said police.

The crash remains under investigation by the Delaware Police Collision Reconstruction Unit.

Man arrested for Newark area robberies

A Newark area liquor store and Dunkin Donuts were the targets of armed robberies by the same suspect — a 20-year-old Felton man — on Tuesday, Dec. 11, at 11:40 a.m., said Delaware State Police.

Police said the suspect, Cary Green Jr., presented a note to a clerk at Chestnut Hill Liquors in the 700 block of Chestnut Hill Road, demanding money. Green said he had a gun, but the clerk chased him from the store with a baseball bat before giving him cash.

The clerk got a description of the vehicle and a tag number and smashed out the rear window of the car with a baseball bat, said police.

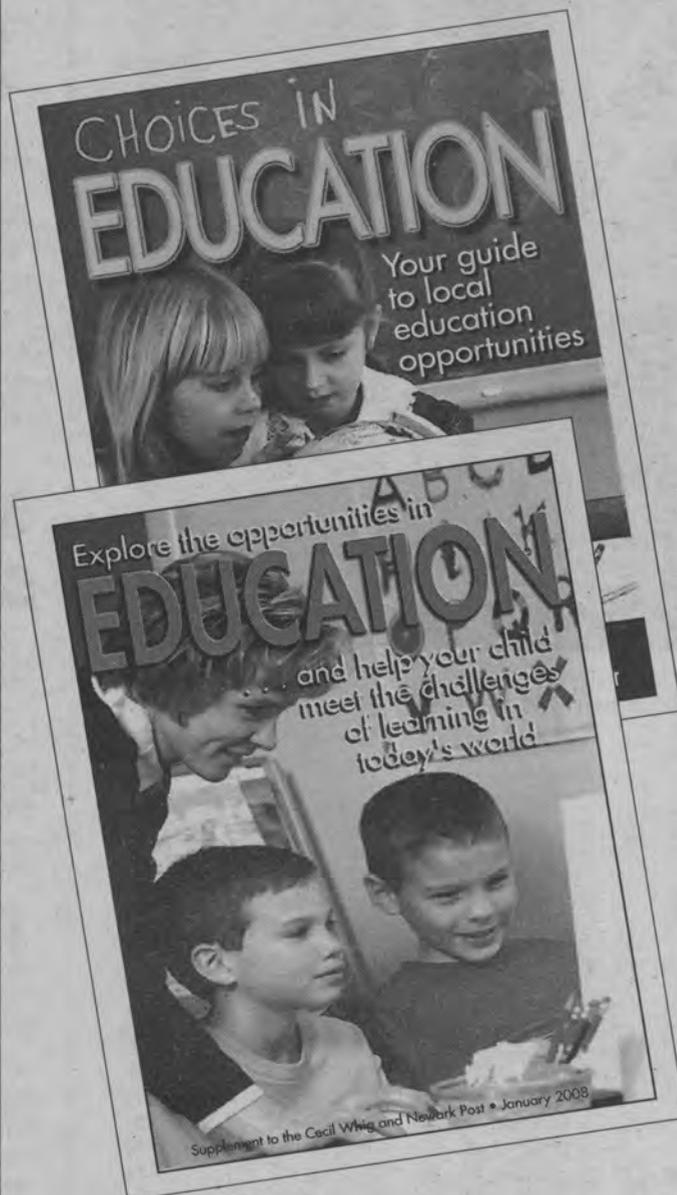
Awhile later, Green allegedly robbed the Dunkin Donuts in the unit block of Salem Village Square in Newark. He verbally demanded money from a clerk and implied he had a gun in his coat pocket. The clerk gave him money, and he fled, said police.

The clerk provided to police the same suspect vehicle description and tag number as in the attempted robbery.

A short time later, New Castle County Police Officers spotted the suspect's vehicle in the Sparrow Run. Green was taken into custody without incident. He was formally charged with attempted robbery, robbery first degree and criminal

See **BLOTTER, 17** ▶

OPPORTUNITIES IN EDUCATION



A publication to help parents select the best schools and help their children excel in every area of education

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IN THE NEWS

Reach your resolutions this year

Locals provide tips for getting started on New Year's goals

By **CHRISTINE NEFF**

CNEFF@CHES PUB.COM

Every year at this time, individuals set goals for themselves, making promises to change aspects of their lives, whether to improve health, spend more time with family or do good work in the community.

If you haven't done so by now, chances are, you, too, soon will be voicing your resolution for the new year, and with good reason, according to Dr. Audrey Myers of True Wellness Centers in Bear.

"At the end of the year, many people take a moment to reflect and make changes or improvements to their health – both mind and body," she said. "Who doesn't want to look good, feel good and do good!"

To help you get started on reaching these goals, local experts have provided the following tips for making three popular New Year's resolutions a reality:

Spend more time volunteering

Susan Eggert, a Newark resi-

dent and administrator of the Delaware Volunteer Resource Center, isn't surprised that volunteering falls on the list of top New Year's resolutions.

"A lot of times people think to volunteer around the holiday or after there has been a terrible disaster, whether in the world or more locally," she said. "I would encourage people not to wait for those sorts of triggers but to make this resolution and really act on it."

Becoming a volunteer in Delaware has never been easier, thanks to a Web site that links volunteers with the organizations that need them. VolunteerDelaware at www.VolunteerDelaware.org has information about 300 organizations in the state. Volunteers can register their skills and search for non-profits of interest to them. They can even receive automatic e-mails when new opportunities arise that match their interest areas.

Eggert said the best way to get started is to spend time thinking about what you want to get out of volunteering and what you can offer. "Think about the issues you care about. Odds are very good there will be a nonprofit in the world that matches those inter-

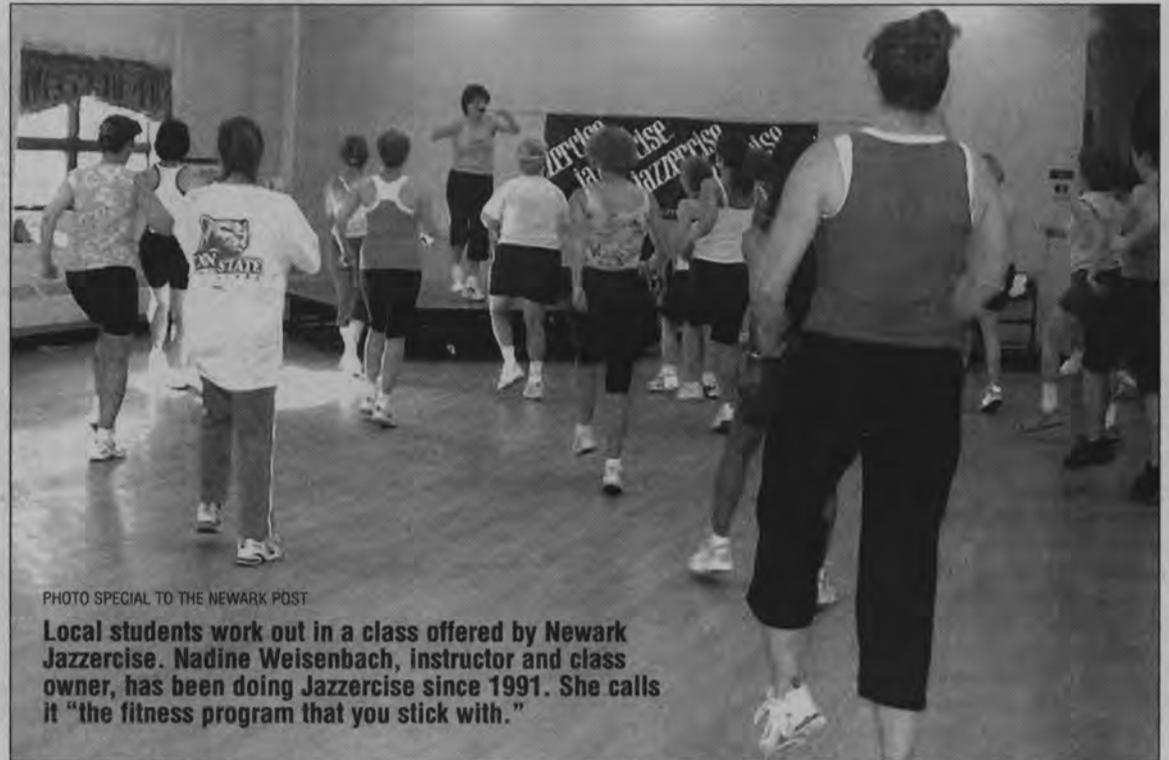


PHOTO SPECIAL TO THE NEWARK POST

Local students work out in a class offered by Newark Jazercise. Nadine Weisenbach, instructor and class owner, has been doing Jazercise since 1991. She calls it "the fitness program that you stick with."

ests," she said.

Nowadays, more organizations want skilled volunteers to take on short-term projects, such as designing a web page and writing a grant, said Eggert. This can be a way for a new volunteer to get to

know an organization and see if she wants to dedicate herself more fully to it.

Another new trend, she said, is volunteering while on vacation at places around the world. This Web site, www.volunteerinternational.com, offers information and trip ideas.

Eggert said people may be amazed by the range of opportunities available through volunteering, "everything from the arts to helping out at the state hospital to doing environmental work."

And, volunteering may help individuals reach another common goal – improve their health. The activity has been found to lower blood pressure and fight depression by promoting social connections, she said.

Get fit

Getting fit could be the most popular New Year's goal, and, in the Newark area, there are many ways to reach it.

The method that often comes to mind is working out at a local gym. Nic DeCaire of Fusion Fitness Center in Main Street called the new year an "extremely busy time" for new members and returning members.

"Fitness is always on people's mind; we just always find excuses as to why not to do it," he said. "This time of year, everybody is

making resolutions, so we jump on the bandwagon. We know we need to be healthier, and this gives a fresh start to everyone."

DeCaire said one of the biggest mistakes new gym-goers make is to not ask for help when they join. People need to learn the correct way to use gym equipment and the exercise techniques that will work for them, he said. He recommended members spend one session with a personal trainer to get started on the right path.

If a gym doesn't fit your needs, consider taking classes offered by Newark's Department of Parks and Recreation. Fitness classes cover a bit of everything, from dancing to yoga, walking to team sports.

Another unique way to get in shape is to take an adult gymnastics program offered at First State Gymnastics next to The Pond ice rink in Newark. Men and woman ages 17 and up can build strength, flexibility and have fun using the trampoline, tumbling and doing gymnastics moves.

And, for the person that enjoys moving to music, Jazercise may be the right choice. Nadine Weisenbach, class owner and instructor for Newark Jazercise, called it "the best way to get start-

See **RESOLUTIONS, 19** ▶

Birding in Delaware – a new resource and a new opportunity

By **PATRICIA E. LANG**

NEWARK POST CONTRIBUTING WRITER

Thanks to a unique collaboration among several environmental groups, such as Audubon, the Ornithological Society, Delaware Department of Natural Resources and Environmental Control & U.S. Fish & Wildlife, Delaware now has its first Birding Trail.

The trail, which took more than a year and a half to develop by the Delaware Birding Trail Task Force, features 27 birding hotspots throughout Delaware.

"With Delaware's rich diversity of birds – migratory shorebirds, shorebirds along our bay beaches, songbirds in our forests and waterfowl in our wetlands – our state plays a significant role in global wildlife conservation," said Governor Ruth Ann Minner, who was presented with a copy of the Trail's brochure map on Nov. 29.

Internationally known as the "Shorebird Capital of the World," Delaware, with its marshes, rural farmlands, tranquil ponds, protected wildlife



areas and more than 90 miles of coastline makes Delaware a perfect stop-off on a major migratory flyway.

Hundreds and thousands of migratory shorebirds flock the Delaware Bay shoreline during spring and fall. Further, inland, the fall and winter seasons bring hawk migration, thousands of waterfowl and snow geese to Delaware.

Where birds are, bird-watchers follow. An estimated 170,000 birdwatchers visit Delaware annually. An important contributor to the state's tourism industry, bird watching has an estimated \$14.3 million dollar impact on Delaware's economy.

The primary purpose the Delaware Birding Trail is to educate, inform and encourage both in-state and out-of-state birders of what Delaware has to offer.

"Delaware's resident birders as well as those in-the-know from neighboring states have long enjoyed observing the wide range of birds that change with our seasons. This new trail will open up this best-kept secret to an even wider audience," said DNREC Secretary John A. Hughes. "By offering an up-close look at these wild creatures in their natural habitat, the trail will encourage Delawareans and visitors to experience for themselves, the importance of wildlife conservation – which is one of this

See **BIRDING, 19** ▶

CAR ACCIDENT?

A free report is now available to auto accident victims that reveals the hidden truth about **injuries** caused by "low impact" auto accidents, or "fender benders". The pain from auto accident injuries can last weeks, months, even years! Auto accident victims may feel **frustrated** because they don't know how they should feel, how long it should take to get better and what they should do. This free report reveals information most insurance companies hope car accident victims never learn. To get your copy of this free report, call the toll-free, 24 hour hotline at **1-888-610-7124**.

In Our Schools

EDUCATION NEWS FOR NEWARK FROM LOCAL SCHOOLS

NOTE PAD

Notice to CHS parents/guardians

There was a mail merge issue with Christiana High School interim grade reports and many reports were sent to incorrect addresses. This problem has been traced back to a mistake by the company that provides the mail merge services to the Christina School District.

The District asks that families:

1. Please destroy any grade report that you may have received in error
2. Please respect the privacy of the individual whose grade report you may have received in error.

The District is working with the company that caused the error to resolve this issue as soon as possible. New, corrected interim grade reports will be re-sent to the correct address as soon as they are printed.

Memorial gifts to CEEF

Donations to the Christina Educational Enrichment Fund (CEEF) are being accepted in the name of Edward James, a former principal at Downes Elementary and Brookside Elementary who passed away in February. Ann Thomas, a former teacher, is collecting donations to CEEF in his honor. Interested individuals may contact Thomas at 738-4044. Donations will be acknowledged at the CEEF Success Banquet in May.

Schools' delayed openings

Many district parents who have Comcast email accounts did not receive the district's email message about the two-hour school delay on the morning of Dec. 6 until hours after it was sent. It's believed that the delay was caused by server issues at Comcast and at the state level, which the district utilized for broadcast email messages. The District apologized for any inconvenience this caused, and has contacted Comcast to alert them to the issue. Parents are urged to listen to local radio station updates in the event of inclement weather situations. School Closing Information may be found at the following link: www.christina.k12.de.us/news_special/ClosingInfo.htm.

JCPenney grant benefits local kids

The Walnut Street YMCA in Wilmington and the Western Family YMCA in Newark are providing more children than ever before with access to quality afterschool programs with the help of a grant from the JCPenney Afterschool Fund.

The Fund is a charitable organization committed to providing children in need with access to life-enriching afterschool programs that foster their academic, physical and social development. The two grants, which total almost \$22,000, are targeted to help provide financial assistance to youth who are financially unable to participate in an afterschool program and those who are currently participating in a program but are at risk of leaving due to lack of funds.

"The JCPenney Afterschool Fund is firmly committed to supporting YMCAs and other organizations dedicated to keeping America's children safe and constructively engaged during the afterschool hours," said Joann Edwards, store manager at the JCPenney at Prices Corner. "Children are our greatest asset and together we can help reduce the number of unserved youth, ensuring that students of all backgrounds and income levels are able to benefit from these life-enriching afterschool programs."

In addition to the JCPenney Afterschool Fund grant, the Downtown Walnut Street YMCA and the Western YMCA will each receive 19 gift cards from the J. C. Penney Company to assist with the purchase of school clothing and supplies.

"The YMCA is grateful for the generous support of the JCPenney Afterschool Fund and the J. C. Penney Company," said Kristina Woznicki, associate executive director of the Downtown Walnut Street YMCA. "We strive to serve as many children as possible with high-quality afterschool program-



Joann Edwards, left, Store Manager at the JCPenney at Prices Corner, presents a check for the grant to Western Family YMCA representatives Pam Kennedy, Associate Executive Director, and Frank Fortuna, Before & After School Enrichment Director.

ming, and thanks to their commitment, we are able to introduce more students to a world of opportunities by involving them in a safe, affordable program."

"Studies show that youth are at a greater risk of involvement in crime, drug abuse and other destructive behaviors between 3 p.m. and 6 p.m. each day," added Pamela Kennedy, associate executive director at the Western Family YMCA. In the past year, Kennedy said, the Western YMCA provided more than \$50,000 in financial assistance to before and after school participants. "This additional \$10,900 will allow us to continue, as well as expand, services to families in need."

During the last school year, the YMCA of Delaware provided before and after school care to

more than 1,700 children at more than 50 schools throughout the state.

In addition to awarding nearly \$11,000 to the Downtown Walnut Street YMCA and the Western Family YMCA, the JCPenney Afterschool Fund and J.C. Penney Company are providing similar grants and gift card donations to 319 other YMCAs around the country. In 2007, gifts to the YMCA from both the JCPenney Afterschool Fund and the J. C. Penney Company will exceed \$3.9 million.

"We share the YMCA's dedication to providing safe, meaningful afterschool programs during the crucial hours when children are out of school," said Jodi Gibson, community relations and afterschool director for JCPenney.

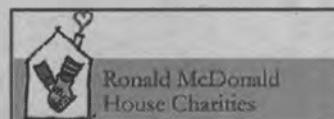
"Nationally there are more than 14.3 million young people not currently active in afterschool programs who could benefit from these important programs that foster healthy lifestyles, improved social skills and enhanced academic performance."

For more than 50 years, the nation's YMCAs have been engaging children in safe, quality afterschool programs that supplement children's in-school learning. Registration for YMCA afterschool programs is on-going throughout the school year. Parents who are interested in these programs may contact the Walnut Street YMCA at 302-472-YMCA or the Western Family YMCA at 302-709-YMCA. Additional information is also available at www.ymcade.org.

Keene helps Ronald McDonald House

As part of the Schoolwide Enrichment Model, Keene Elementary School recently hosted a visitor from the Ronald McDonald House (RMH) of Delaware to come speak to interested students about the services the House offers to families of ill children. Such activities are called Type I experiences. They are exploratory in nature, but are brought to the school to motivate students to find out more about a given topic.

Keene is already a current participant in RMH's ongoing "Save



the Tabs" campaign. The tabs are collected from canned drinks and recycled for Ronald McDonald House. They use that money to run the operation and pay for

families who cannot afford the \$15 per night that is expected while they stay. This campaign usually brings in about \$100 per week.

Sara Funaiocck, of the RMH of Delaware, shared a slide show with the children and answered many of their questions about the families and their children in the hospital. The school has decided to support the House by running a "Share a Night" campaign. On Thursday, Dec. 13, the Ronald

McDonald House of Delaware held their annual 'flip the switch' to light the House for the holidays. Each light represented a \$15 donation made to help share the cost of one night's stay.

Keene students and staff generously collected over \$315 in a spare change program. This will cover the cost of 21 nights. Keene was listed as a donor in the program for the Dec. 13 celebration at the House.

IN OUR SCHOOLS

St. Anne's wins Independence basketball tourney

St. Anne's Episcopal School in Middletown girl's basketball team won the Independence Basketball Tournament held on Dec. 14 and 15. St. Anne's defeated MOT Charter and Newark's

Independence School to claim the championship trophy. The team was led by Middletown resident Amani Clark who was selected as the tournament MVP, and Libby Lakeman of Dover, who

was selected, one of five girls, as a member of the all-tournament team. Other key members of the team are eighth graders Layla Shanehsaz, Ali Minner, Mary Wilson and Kristina Schmidt. The

seventh grade girls are Meaghan Hanrahan, Isabella Lucia, Jamie Capron, Lauren Camp and Brittany Kahn. Peyton Beard is the only sixth grader on the team. All the girls contributed significantly to

help win both games. With these two wins, the St. Anne's girls remain undefeated at 4-0 in the early stages of the 2007-2008 season. St. Anne's resumes their schedule on Jan. 8, 2008.



Tournament winners, left: Front row: Jaime Capron, Mary Wilson, Amani Clark
Middle Row: Brittany Kahn, Isabella Lucia, Kristina Schmidt, Meghan Hanrahan, Lauren Camp, Layla Shanehsaz, Libby Lakeman
Back row: Ridgely Moore, Allie Minner, Peyton Beard
Coach Larry Szarko is the St. Anne's Girls Basketball Coach.



Trophy photo, right: left to right: Amani Clark, Jaime Capron, Libby Lakeman, Mary Wilson, Layla Shanehsaz, Allie Minner, Peyton Beard, Ridgely Moore.



Shannon Riley named coach of the year and head coach for the 2008 blue gold all star football game

Shannon Riley, a guidance counselor and head football coach at Glasgow High School, was recently selected as Coach of the Year by local radio station 1290 The Ticket. Riley has also been named head Gold coach for the 2008 Blue and Gold All Star Football game to be held on June 21, 2008. Riley was chosen by his peers in the Delaware Interscholastic Football Coaches Association

(DIFCA) to lead the Gold squad this year. The annual game benefits the Delaware Foundation Reaching Citizens with Cognitive Disabilities (DFRC) and showcases Delaware's finest high school football players. Thirty-six players are selected to each team. The Blue Team consists of players from most high schools in New Castle County. The Gold Team is comprised of players from all high schools in Kent and Sussex

counties as well as the Christina District and Appoquinimink District high schools. "The state Coaches Association now knows what we at Glasgow have known for some time--Coach Riley is an excellent leader and coach," said Jenny Darden, GHS athletic director. To learn more about the Glasgow High School football team, visit their website at the following link: www.christina.k12.de.us/glasgow/Football.

Happy Holidays!
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Newark Post

Opinion

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POST COLUMNIST

Happy New Year!

By RUTH KELLY

NEWARK POST COLUMNIST

The older I get, the faster time flies by. As we are about to see the end of 2007, I find myself reflecting on the past year. I think about all the trials and rough days and also reflect on the many blessings that occurred during the year.

2008 should be a very interesting year. My daughter will graduate from college in the spring of 2008. I am beginning the year with my car being paid off. Please don't tell my car! I've heard too many stories that after you make that last car payment, the car falls apart.

The elections in 2008 are fast approaching. Primaries will be held early in just about every state. I am still very much undecided on whom I plan to vote for. In the meantime, I will watch an occasional debate and try to stay current on the agendas of each of the candidates.

This has been my second year since leaving the Christina School District. It took me a long time to finally completely leave the one job that I loved the most in my working career. I knew I finally cut the ties when I deleted my parent distribution list and retired my huge notebook of resources, programs and accomplishments during my two-year stint there.

Last year, I struggled and was disheartened with applying for full-time jobs and not being chosen, even though I was more than qualified for many of the positions that I applied for. I wondered whether my age was hindering me from being chosen. In the end, I remain grateful that I do still have the part-time position I've had for a year now.

As we usher in the New Year, I won't be making any New Year resolutions. I will go to church on New Year's Eve and thank God for keeping me in good health during 2007 and for continued good health in 2008.

Many of us are struggling with a myriad of issues, economics, health, etc. Sometimes I have even felt like Job and wonder how much more am I going to have to endure. Recently, however, I woke up in the middle of the night and turned on the TV. I awoke to hear the story of a man named Horatio Spafford and after seeing his story, my faith and hope for the future was restored. I'd like to share his story with you.

In 1870, Horatio G. Spafford lost his son in Chicago. A year later, he was wiped out financially by the great Chicago fire. In 1873, he put his wife and four daughters on a ship to go back to Ireland. The ship was rammed by another in the middle of the ocean. More than 200 people drowned, including all of Horatio's daughters. His wife survived sending a two word telegram - "Saved. Alone."

Horatio took a ship to Ireland to meet up with his wife, and while standing out on deck when the ship came to the point in the ocean where his daughters had died, he looked across the sea. Then he went back to his cabin, and that night penned a song:

"When peace like a river attendeth my way,
When sorrows like sea billows roll.
Whatever my lot, thou hast taught me to say,
It is well, it is well, with my soul.

Though Satan should buffet,
though trials should come,
Let this blessed assurance control.
That Christ has regarded my helpless estate
And has shed his own blood for my soul.
My son - O the bliss of this glorious thought,
My sin, not in part, but the whole,
Is nailed to his cross and I bear it no more,
Praise the lord, praise the lord, O, my soul!
And Lord, haste the day when the faith shall be sight,
The clouds be rolled back as a scroll.
The trump shall resound, and the Lord shall descend.
Even so, it is well with my soul."

Horatio was able to write this at this time because when you have faith, you can face whatever life throws at you. This is my favorite of all hymns.

I will also continue to write and to share my life knowing that others out there are living and experiencing some of the same challenges and triumphs that I am. Be encouraged and know that you are not alone, the world's not out to get you and remember that no matter what - this too will pass.

Last of all, I am very excited that the descendants of Mary and George Welburn, both 'free colored persons' residing in Sussex County and who married in October 1832 will gather for a huge reunion 176 years in the making. I was floored to learn that my family roots are right here in Delaware. This reunion could possibly be the largest gathering of one African-American family on the Delmarva Peninsula, if not the East Coast.

I am a descendant of the Weldon branch, and need to hear from any descendants of the other 14 branches with the last names: Welburn, Baylis, Conquest, Hopkins, Rickards, Oliver, Williams, Smith, Shippen, Weldon and anyone else with roots in the Baltimore Hundred, Delmarva Peninsula area. Check out the Web-Sites: www.thewelburnreunion2008 and www.thebaltimore100.mysite.com and please email me at rkelly51@comcast.net. We will be gathering in Ocean City, Maryland, close to 2,000 of us, over Memorial Day Weekend 2008.

Happy New Year to one and all.

The author, a single parent, has been a columnist for the Newark Post from time to time since 1994. A retired Dupont employee and a former specialist for the Christina School District, Ruth is now working part-time at Providence Service Corporation doing the work she loves on behalf of children.



Kelly

OUT OF THE ATTIC



This week's Out of the Attic features a postcard of the Delaware College Football Team in Newark, published around 1905. The postcard is part of the University of Delaware Library Postcard Collection, which contains more than 2,000 postcards of Delaware and nearby areas. The cards date mainly from the very end of the 19th century to the mid 20th. The collection can be viewed online at www.lib.udel.edu. Readers who have a historic photo and would like to share it with other readers are invited to loan their photos for reprinting in these space. Special care will be taken. For more information, call the Newark Post, weekdays, 8:30 a.m. to 5 p.m., at 737-0724.

PAGES FROM THE PAST

News as it appeared in the Newark Post through the years

Dec. 29, 1932

Law must be changed to extend use of 1932 auto tags

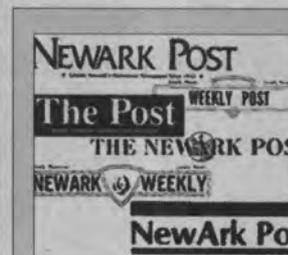
That nothing can be done towards obtaining an extension of time on the use of the 1932 license tags on automobiles until after the General Assembly meets next Tuesday, was the consensus of those present at a conference last night of representatives of five automobile trade associations at the DuPont Biltmore.

The State law, it was pointed out, makes it mandatory upon State authorities to rule motor vehicles off the roads and highways after next Saturday at midnight, which do not display the 1933 licenses.

Work started on new sidewalk from Leak's Garage to Lum's Lane

The Wilmington contractor started work yesterday on the grading for the new sidewalk, which is to be laid from Leak's Garage to Lum's Lane east of Newark. It is understood that he is using all local help with the exception of three or four key men, which should help considerably to relieve the unemployment situation in Newark.

This is part of Governor



"Pages From The Past" is compiled from early editions of the Newark Post and its forerunners by staffers. Efforts are made to retain original headlines and style.

Buck's "Make Work" relief for unemployment, which plan has received hearty approval throughout the state.

Dec. 28, 1977

Deadline looms on Newark negotiations

A contract between the city of Newark and about 65 white-collar employees may expire this week without an agreement reached on a new accord.

However, there is no imminent danger of a walkout by the employees, according to a spokesman for the workers.

DuPont gets report card from legislators

Gov. Pierre S. duPont IV gets low ratings from several Newark-area legislators for his dealings with

See PAGES, 7 ▶

COMMENTARY

Giving local people what they really want

► UPFRONT, from 1

transfer. They've worked out well in the past and there's no reason not to get another one. I'm sure the coach has a lot longer list of upgrades as well, but we'll leave those for the university at this point.

Lillian Lowery – Continued positive momentum for the Christina School District. 2007 was a difficult one for the superintendent, but she oversaw the passing of the referendum that will get the district headed in the right direction.

Monte Ross – A few wins. That's what the Blue Hen men's basketball coach needs more than anything.

Paul Pomeroy – It would be nice if the Newark city councilman and Greater Newark Network founder could be given a whole host of high tech companies that want to re-locate to Newark for the BRAC project.

Tina Martin – Another trip to the NCAA Tournament for her UD women's basketball team. Okay, so it doesn't look likely this year but we're handing out the gifts here.

Carl Luft – Good luck in his new position. The city manager served Newark well for many years and we wish him all the best when he leaves.

Sue Lamblack – Like Luft, she is retiring from her position

with the City of Newark and we wish her all the luck in the world and thank her for all she's done.

Butch Simpson – A big check to pay off the rest of those outstanding new lights at Hoffman Stadium.

Kevin Mench – A contract with another team this spring. The Newark native and former St. Mark's and UD baseball star has had a productive Major League career with the Texas Rangers and Milwaukee Brewers and

should have no trouble hooking on with another club.

Maybe these gifts will be a little bit of help to this noteworthy group of local people. We're always trying to do our part to help out.

Calling it quits

► PAGES, from 6

the General Assembly in his first year.

The legislators generally praised the Governor for communicating with the people but criticized him for not fully informing the legislature in advance of several actions.

Dec. 27, 2002

Calling it quits

Two days after Lee Gray graduated from Newark High School, he started working for the city of Newark.

That was 37 years ago.

Except for a three-year stint with Uncle Sam in Korea and Germany, Gray spent every year serving the citizens of the city in the electric department. He has never been late one day.

Gray joins four other city employees who will be retiring

over the next two months. The five have a combined service of 170 years with the city.

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MARY KAY

Delaware Delegation announces passage of 2008 Omnibus Appropriations Package

Delaware's congressional delegation – Sens. Joe Biden and Tom Carper (both D-Del.) and Rep. Mike Castle (R-Del.) – announced passage of the Omnibus Appropriations bill for 2008 last week.

This is a combination of the 11 remaining appropriations bills for Fiscal Year 2008, and includes many projects for Delaware infrastructure, health care, education and transportation. The president was expected to sign the bill last week.

"Passing this legislation was a crucial step for our state and nation," said Biden. "We were able to boost ongoing initiatives while providing the necessary starting point for others – including several health, transportation and energy programs here in Delaware. These are very important projects to our state from which

all of us will benefit, and overall, I'm pleased that we can now move forward with them." Newark area recipients of federal money are listed below.

- \$1.46 million to redesign the I-95 and SR1 interchange and to reconfigure the Newark toll plaza.

- \$44,650 to the City of Newark Police Department, for its canine drug prevention unit.

- \$246,000 for Red Clay Creek, Christina River Watershed for flood mitigation investigation.

- \$172,200 for White Clay Creek to update floodplain mapping of the creek.

- \$200,436 for the Delaware Department of Education to help implement recommendations of the Vision 2015 Initiative designed to build a world-class public education system in Delaware.

- \$74,475 to the Agriculture

Compliance Laboratory Equipment, State of Delaware.

- \$74,475 to the University of Delaware for Avian Influenza Preparedness, to upgrade Delmarva's avian flu diagnostic and biocontainment facilities.

- \$217,467 to the Institute for Soil and Environmental Quality, University of Delaware.

- \$223,250 for the Delaware Office of Highway Safety to purchase equipment and implement sobriety check points.

- \$58,045 for the University of Delaware to conduct a state-wide survey of delinquent and high risk youth behaviors.

- \$363,536 to continue life sciences research at the University of Delaware's Delaware Biotechnology Institute.

- \$984,900 for the University of Delaware's Automotive-based Fuel Cell Hybrid Bus to address the issue of refueling and refueling infrastructure.

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OUTLOOK

Keeping active in the cold

By **KATIE DALY**

SPECIAL TO THE NEWARK POST

The holidays are in full swing with some already behind us and others just a few short days away. By now everyone is settled in to their winter vacation from school and work, enjoying the lazy mornings and long afternoons.

With the blistery cold outside, it can be tempting to stay curled up on the sofa with a big warm blanket watching movies all day. And, while that can be fun to do from time to time, you will probably find yourself, and your household, getting restless after a few hours. To save yourself from turning into a couch potato, you have to exercise!

You may be thinking to yourself, "wait a minute; I'm on vacation I don't want to worry about exercising." While that may be true, think about this — more than 25 percent of the Delaware population is obese. Not only that, 77 percent of youth report not participating in sufficient moderate physical activity during the week with the highest ranked extracurricular activities among youth being listening to music and watching TV. Statistics such as these would illustrate that a good amount of people living in Delaware are not engaging in physical activity even when they are not on vacation. And being that the average American gains 7-12 pounds over the course of the holiday season, you can see why now is as good a time as ever to start incorporating exercise into your day.

'Outlook' is a weekly feature prepared by the New Castle County Cooperative Extension Service

See **OUTLOOK**, 9 ►

Scaling the Old Springs Pike

Up-and-coming NYC band to perform benefit concert in Newark

By **CHRISTINE NEFF**

CNEFF@CHES PUB.COM

Old Springs Pike is going somewhere.

The four-person band of Delaware natives has been making a name for itself in the big and boisterous music world of New York City.

The group regularly performs to sold-out crowds at Joe's Pub, one of the city's most in-demand venues. They've appeared on National Public Radio and MTV. One member, Wilmington native John Gallagher, received a Tony award this year for his performance in the Broadway musical, "Spring Awakening"

The group isn't sure where the Pike will peak, but they've been enjoying the ride up. "I'm excited by the idea that it could go anywhere at all. We're doing our best not get ahead of ourselves, to just take it one day at a time and focus on what we want," said Heather Robb, a Newark native. "The next step is definitely to record an album, but beyond that...who knows?"

Robb and three talented friends — Gallagher, James Smith and James Cleare — formed the band about two years ago. The foursome had played in different bands throughout high school



PHOTOS SPECIAL TO THE NEWARK POST

Old Springs Pike, a New York City-based band composed of Newark area natives, will perform at the Unitarian Universalist Fellowship of Newark at 7:30 p.m., on Saturday, Dec. 29. Tickets can be purchased at the UU Fellowship.

See Old Springs Pike this Saturday

Old Springs Pike will be performing at the Unitarian Universalist Fellowship on Willa Road in Newark on Saturday, Dec. 29. The show starts at 7:30 p.m. Tickets are available at the Fellowship ahead of time. Prices are based on a sliding scale, adults \$15 - \$20, students \$10- \$15 and children under 12, \$5 - \$10. Proceeds benefit the new Willa Road Children's Center, which will open in January. For more information, visit www.uufn.org.

and shared a love for drama and music, bonding over bands like The Beatles and The Who, Nickel Creek and Ben Folds Five.

"We never planned to start a band," said Robb, who sings and plays keyboard, melodica and percussion. "It just happened in the most natural way. Music had always been such a huge part of our friendship — the language of

our friendship, really — so it just started happening on its own."

She describes the result as "folk-n-roll-punk-Americana, or something like that." Gallagher, who sings and plays guitar for the group, said the band's sound draws on members' love of "roots music combined with the energy of rock and roll." And, he said, "we've also always been a

little unhealthily obsessed with harmony."

In a review, John Norris of MTV News applauded those four-part harmonies as "effortless," calling the show as a whole a "unique musical experience" fueled by "charging acoustic guitars, an accordion, melodica and unorthodox percussion that includes foot stomps and plastic water bottles..."

Though it may be unconventional, Old Springs' sound has been well received by audiences in New York and beyond.

Smith, who sings and plays percussion and guitar for the group, called this an exciting time. "We are all incredibly busy in New York, so when we're able to find a big chunk of time to gig, we do whatever we can to go full force. The growing fan base is spectacular. We have some really rock 'n roll fans who keep coming back time and time again."

Newark residents will have a chance to see what the buzz is all about when the group performs at the Unitarian Universalist Fellowship on Willa Road in Newark. The show starts at 7:30 p.m., on Saturday, Dec. 29.

The show should appeal to a broad audience. Attendees can expect "a night of foot-stompin', hand-clappin', spirit-rousin' fun with some locals that couldn't be happier to be back home," said Robb.

For more information about the show, visit www.uufn.org. To learn more about the band, visit www.oldspringspike.com.

Film by Newark High grad premieres in Beverly Hills



PHOTO SPECIAL TO THE NEWARK POST

A scene from a Newark High alum's movie.

A Newark High School graduate will be showing her film in the Beverly Hills Hi-Def Film Festival later this month.

The film by Hester Schell, a 1972 graduate of Newark High and current resident of Half Moon Bay, Calif., will premiere on Sunday, Dec. 30, at the Fine Arts Theatre in Beverly Hills, Calif.

Schell wrote, produced and directed the short comic movie, "Ju\$t Under a Million" "I can't think of a better place to premiere a farce about Hollywood than the Beverly Hills HD Festival! We are thrilled to be invited," she said.

Schell studied drama with Newark resident Polly Bray, mother of local podiatrist, Dr. Jim Bray. She teaches film acting at the San Francisco School of Digital Filmmaking. The film is about four movie executives who desperately need another hit, and the contest to find the next "it" writer. They've seen it all, heard it all, and things just aren't going very well until Jan shows up, eight months pregnant with a story as old as the hills. "It's all, all been done," exclaims Bob, who has just about had it

See **Film**, 9 ►

LIFESTYLE

Genealogy workshop held in Newark

Eighty-five men and women attended an all-day genealogy workshop in Newark on Saturday, Nov. 27.

Thomas Summers of the Delaware Public Archives gave a presentation describing to the attendees how to read and understand archive documents and how the documents would assist them in their research.

Geraldine Dorman presented

an introductory course in genealogy research and other researchers manned a computer center to answer genealogy inquiries via on-line research. The attendees were given packets containing information to start them on the road to searching their family trees.

The workshop was sponsored by the Cooch's Bridge Chapter, National Society Daughters of the

American Revolution in Newark. Dorman serves as vice regent and lineage committee chairman.

Genealogical research is of great interest to many DAR members and the National Headquarters of the organization in Washington, D.C. houses the DAR Library, the second largest genealogical research center in the world, with more than 300,000 files, 170,000 books and 65,000 microforms.

The DAR membership recruitment film, "Today's DAR," was shown, and several interesting displays made information on the DAR and Cooch's Bridge Chapter available to the attendees.

At 205 members, Cooch's Bridge Chapter is among the largest DAR Chapters in the nation. Linda Duker Coates serves as Chapter Regent.



PHOTOS SPECIAL TO THE NEWARK POST

Geraldine Dorman, left, Cooch's Bridge vice regent and lineage committee chairman, and Linda Coates, chapter regent.

Exercise everyday

► OUTLOOK, from 8

Exercise doesn't have to be hard, and it certainly doesn't have to be boring. Just moving a little bit more each day will get your blood moving, help you to feel better, and clear your mind. And don't worry, there are plenty of things that you can do indoors with your family. Here are a few ideas:

- Take the family ice skating or roller skating. These are both great activities that the

whole family can take part in, and you'll definitely get a work out. And there is a great rink in Newark area.

- Play an interactive game. There's nothing like a good game of Twister to rediscover your flexible side.

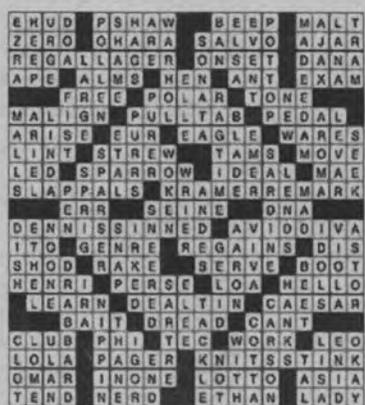
- Clear out some space in your living room area, gather some sports equipment and create a new game. Hula hoops and bean bags could combine to become an exciting new game the whole family can participate in.

- Share your past by playing the music you grew up with. Dance around the room and tell stories about what it was like when you were a young person.

Exercising with your family can be a great way to bond, and you can accomplish some things on your "to do" list. Maybe there's a room that needs a new coat of paint; have the whole family pitch in and accomplish the job together. It gets you all up and moving and you are taking care of housework as well.

Remember, exercising doesn't have to mean running; find something that gets you up off your seat, start breaking a sweat, and you are well on your way to a happy, healthier you!

Solution to The Post Stumper on Page 11.



Film is a Hollywood farce

► FILM, from 8

with his business partners. "Hey, how about another Hamlet! God knows we haven't seen enough Hamlets!" Ray suggests.

"Just Under a Million" was shot utilizing the latest in digital filmmaking technology in San Mateo County, Calif., with a Bay Area cast and crew. The film has been submitted to

numerous other prestigious festivals including the Berlin Film Festival, Aspen Short Festival, AFI Dallas, Portland Film Festival, San Francisco and San Jose's Cinequest Film Festival. "We haven't heard yet about these next festivals. We hope to hear sometime in January," said Schell. "I would really love to go to Germany for the Berlinale. We've got our fingers crossed." The comedy was written in

January of this year. Actors were cast in April, and the project was shot over the summer. Editing began in August and continued on to early November. "The film came together quite quickly, and just took off. It has a life of its own. I just hope we get into all the festivals we've applied to. It's all very exciting," said Schell. "And with a writers' strike on, our timing for this premiere just couldn't be better."

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On Campus

NEWS FOR NEWARK FROM THE UNIVERSITY OF DELAWARE

BRIEFS

Lifelong Learning open house Jan. 8

Adults 50 and over who enjoy new ideas, new friends and new experiences are invited to attend an open house at the University of Delaware Academy of Lifelong Learning from 9 a.m.-noon, Tuesday, Jan. 8.

The open house will be held at Arshat Hall, the academy's home, on UD's Wilmington Campus at 2700 Pennsylvania Ave. Brief tours of the facilities, an opportunity to see classes in action and light refreshments will be offered.

The Academy of Lifelong Learning is a membership organization that provides opportunities for adults 50 and over to learn, teach and travel with their peers. The only requirements for admission are interest in a continuing educational experience, support of the programs through participation and a modest membership fee. Courses meet weekdays at Arshat Hall.

Membership for the semester is \$200, which covers up to five classes and many activities. The Academy of Lifelong Learning will accept in-person and mailed registrations for spring semester classes from 9 a.m.-noon, Jan. 2-4 and Jan. 7-9 in Arshat Hall.

Details about the Academy of Lifelong Learning and a schedule of spring courses are posted online at www.academy.udel.edu. For more information, call 573-4417.

UD scientist honored by water resources group

Martha Corrozi, policy specialist with the University of Delaware's Institute for Public Administration (IPA), received the 2007 American Water Resources Association (AWRA) A. Ivan Johnson Outstanding Young Professional Award at AWRA's national conference, Nov. 12-15, in Albuquerque, N.M.

The award is given to a young professional who has demonstrated outstanding achievements, talents and leadership potential throughout his or her professional activities related to water resources.

A watershed analyst with IPA's Water Resources Agency, Corrozi is responsible for providing regional watershed technical, policy and research support to state and local governments, IPA staff and nonprofit organizations in Delaware and the Delaware Valley. Corrozi received a master of public administration degree with a specialty in water resources from UD.

She has worked for the Chesapeake Research Consortium at the Chesapeake Bay Program Office in Annapolis, Md., the Public Works Department in the City of Wilmington, and the Conservancy of Southwest Florida in Naples, Fla.

UD Police receive national accreditation

The University of Delaware Department of Public Safety has received a three-year accreditation from the Commission on Accreditation for Law Enforcement Agencies (CALEA). The national credentialing authority was created in 1979 through the joint efforts of the International Association of Chiefs of Police, the National Organization of Black Law Enforcement Executives, the National Sheriffs' Association and the Police Executive Research Forum.

The accreditation, which signifies that the University of Delaware Department of Public Safety has met a series of extensive and rigid standards, was verified by the CALEA commission during its fall conference, held Nov. 14-17, in Colorado Springs, Colo. The commission has 21 members, including 11 who represent law enforcement agencies and 10 from the public and private sectors.

"This says to the community that we are an agency that does its job and does it right," Chief James Flatley of the University of Delaware Police said.

A team of three CALEA assessors spent six days at UD last summer to determine if the UD Department of Public Safety was in compliance with the commission's 459 operating standards. During the assessment, all aspects of the department's policy and procedures, management, operations and support services were examined by the team.



UD PHOTO BY KATHY F. ATKINSON

Department of Public Safety staff who worked on the assessment included, from left, Joel Ivory, Chief James Flatley, Bill Katorkas, Yvonne Simpson and Jim Grimes.

The assessment included a review of written materials, interviews with police officers and other Public Safety personnel, and visiting other areas in the department where compliance could be established.

While the CALEA accreditation process validates compliance with departmental standards, it also provides top management with a blueprint for promoting the efficient use of

resources and increasing service delivery.

Other police agencies in the First State accredited by CALEA include the Delaware State Police, the New Castle County Police Department, the City of Newark, Wilmington and Dover police departments, Delaware River and Bay Authority Police Department and the Delaware Division of Fish and Wildlife Enforcement Section.

UD Press book wins 'Choice' award

"**D**ivided Loyalties in a Doomed Empire: The French in the West from New France to the Lewis and Clark Expedition" by Daniel Royot and published by the University of Delaware Press has been selected by Choice magazine as an "Outstanding Academic Title" for 2007. Royot is emeritus professor at the Sorbonne in Paris.

"It is a signal honor," according to Donald Mell, chairperson of the board of editors of the University of Delaware Press and professor of English at UD.

Choice is the official review publication of the Association of College and Research Libraries and is considered, along with The New York



Times Book Review, the most influential publication for acquisition decisions by North American academic libraries. In the January issue of Choice, "Divided Loyalties in a Doomed Empire" will appear in the list of 646 "Outstanding" books and electronic resources, selected from 7,000 reviewed titles.

Two Fulbright Scholars conduct research at UD

Two Fulbright Scholars have been on the UD campus during the fall semester. Sefick Suzer, a professor of chemistry at Bilkent University in Ankara, Turkey, and Muhammad Ilyas Sarwar, an assistant professor of chemistry at Quaid-i-Asam University in Islamabad, Pakistan.

The Fulbright Program, established in 1946 and operating in 150 countries, is sponsored by the U.S. Department of State's Bureau of Educational and Cultural Affairs to promote mutual understanding and respect between people of the United States and people of other countries. Recipients are selected on the basis of academic or professional achievement, and approximately 279,500 persons, including 105,400 Americans and 174,100 students, scholars and teachers from other countries have taken part.

Suzer worked this semester with Robert Opila, UD professor of materials science, doing research on the surface and charge-sensitive chemical analysis of organic interfaces.

A graduate of Middle East

Technical University in Ankara, Suzer received his doctorate from the University of California at Berkeley and was a postdoctoral associate at Sydney University in Australia and Freiburg University in Germany. He was a visiting professor at the University of Virginia and at the University of Michigan in 2000, when he also was a Fulbright Scholar.

Sarwar is working until July with S. Ismat Shah, UD professor in the departments of materials science and engineering and physics and astronomy. Sarwar's research involves the nanoscale incorporation of metal clusters into polymer films and their potential applications.

A graduate of Punjab University in Lahore, Pakistan, Sarwar received master's and doctoral degrees from Quaid-i-Azam University. He was selected for a training course on polymer and chemical technology by the Japan International Cooperation Agency in 1999-2000 at the National Institute of Materials and Chemical Research in Tsukuba, Japan.

IN THE NEWS

Miss Delaware's message: never, never, never give up

► MISS DELAWARE, from 1

called Success Won't Wait, a non-profit group that collects books and distributes them to schools, libraries, community gathering spots and soldiers serving in Iraq. This year, they reached their goal

of collecting 100,000 books.

In 2006, she was one of the city of Newark's five nominees for the Jefferson Award, a program that honors individuals for their contributions to public and community service. She went onto represent Delaware at the national level, and, in June 2006, received one of

five Jacqueline Kennedy Onassis Awards for public service.

"I never set out to achieve any of these awards, in fact, I didn't know any of these existed," said Carrieri-Russo.

But, still, she had no crown — that is, until the competition held earlier this month. The emotional

win was captured in pictures. "It was a great feeling. The first thing I said was, 'finally.' I was thanking everyone, crying. I was an emotional winner," she said, laughing.

Now, as Miss Delaware, she said, she has the opportunity to create more awareness for literacy and further promote her organization, Success Won't Wait. "I look at the crown as a microphone, a megaphone almost," she said. "It gave me that extra 'in' to voice my

opinions."

From the experience, she has learned "that perseverance is so important in anything that you do." She wants others to know, "Never, never, never give up. I persevered for nine years and went through a lot of obstacles along the way," she said. "That got me where I am today."

Carrieri-Russo will compete in the Miss USA pageant in April 2008.



PHOTO SPECIAL TO THE NEWARK POST

Carrieri-Russo participates in her first parade as Miss Delaware USA.

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Sports

HIGH SCHOOLS UNIVERSITY OF DELAWARE • LEAGUES

2007 full of highs and lows

By **TOM TOMASHEK**

TTOMASHEK@COMCAST.NET

One of this season's sports highlights was staged this summer in Cooperstown, N.Y., where Cal Ripken and Tony Gwynn were inducted into The Baseball Hall of Fame.

They are both honorable gentlemen, two of the finest athletes to wear any kind of uniform, but it was Ripken who stole the show when he spoke about athletes being role models and it all came down to whether the athlete wanted to be a good one or bad one.

Unfortunately, the year has been filled with controversy at all levels. Baseball has taken most of the heat because of the drug scandal, but America's Favorite Pastime is the only game in a slump. Early this week, 24 Florida State football players were implicated in an academic scandal and probably will be excluded in the Music Bowl. NHL Islander Chris Simon was suspended for 30 games for stepping on an opponent with a skate. Ball State officials apologized to Ronny Thompson, son of former Georgetown coaching great John Thompson, for racist incidents on the Indiana campus.

A couple of former Heisman winners have fallen into public disfavor. A Tour de France champion has been stripped of his title. Several almost certain Baseball Hall of Fame contenders are suddenly wondering if they'll join Pete Rose on the eternal waiting list and Bill Belichick, the New England coach, has gained as much attention for his "spygate" incident as he has for building an NFL dynasty. Knicks' coach Isiah Thomas was found guilty of sexual harassment, an act that wound up involving an \$11 million lawsuit against him and Madison Square Garden.

Fortunately for women's

Local pros hope Mitchell Report helps

Mench, Leshar discuss baseball's steroid problem

By **TOM TOMASHEK**

TTOMASHEK@COMCAST.NET

Kevin Mench and Brian Leshar, two Newark products with major league backgrounds, have different vantage points when it comes to assessing the recent Mitchell Report dealing

with performance enhancement drugs, but they share one similar sentiment.

They believe that an attempt to remedy the problem has been long overdue.

"When I saw [the names], I said, 'Holy cow, I've played with a lot of those guys,'" Mench said from his Texas home where the free-agent outfielder is spending his off-season. "But there are a lot more out there. Those were the guys who just got caught."

Leshar, who stepped away from professional baseball early

in the 2003 season, said that he doesn't agree with all that Jose Canseco stands for, but said the former major-leaguer's book "Juiced," addressing the use of performance enhancing drugs in the big leagues, has provided credible insight into a problem that is eroding the integrity of America's Favorite Pastime.

"I wasn't surprised by any of the names at all. I won't be surprised if there are others," Leshar said. "I never saw anyone [administer drugs] in the locker room, but you heard stories. A few of

the guys who used them were open about it, joked about it . . . but most of those who you suspected were quiet about it. A lot of [officials] turned their back to the problem . . . the players union just kept sweeping the problem under the rug.

"[The drugs] are dangerous and they have cheapened a lot of baseball records."

Leshar originally signed with the Oakland A's organization in 1992 and spent parts of major league seasons with the A's and Toronto before retiring in 2003. Mench signed with the Texas Rangers in 1999, reached the major leagues in 2003 and after 3 1/2 seasons was traded to Milwaukee who after this season let him go to free agency. They saw little evidence of drug use while in the minors, but it didn't take long to recognize its impact after entering big-locker rooms. The minor leagues are independent of the players union and testing is more thorough and less forgiving of offenders, but once on a major league 40-man roster, players are protected to a fault.

They both implied it is likely that at times they were competing for a lineup or roster spot with someone who acquired an advantage by using steroids. For Leshar, it's no longer a factor, but for Mench — uncertain where he'll be when spring training begins — the potential threat still exists.

"The next day after a ballgame, your body is going to be sore," Mench said. "Well, the user is going to bounce back much more quickly than someone who isn't using. A player gets a pat on the rump and he'll say ouch, don't do that. That's where they often shoot themselves."

Their comments beg the question: why haven't those who don't use the illegal substances spoken out to protect their interests. Leshar said one of the major problems is that despite the stories and suspicion, the matter of who is using and who isn't remains a big guessing game because testing is so lax.

"It's a funny thing, a lot of people are under the misconception that if a guy is big, it's steroids, but it's not always just the bigger guys," he said. "There are players who aren't extremely muscular who are using. Different drugs are used for different results. I feel Donald Fehr [players union

NEWARK BOYS OFF TO A GOOD START

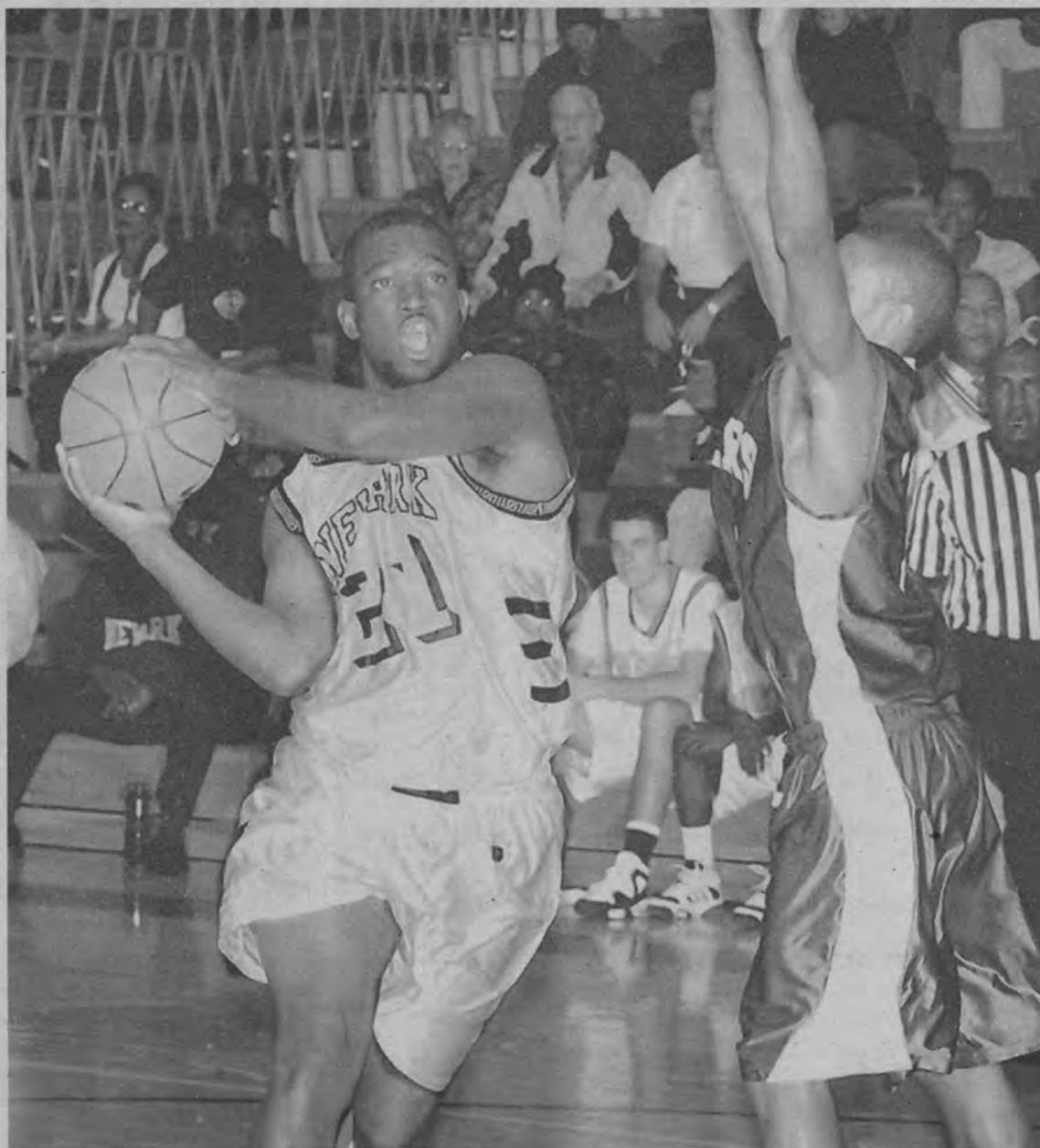


PHOTO BY LINDSEY STUDIOS

Wayne Covington has helped the Newark High basketball team to a good start to the season. The Jackets have beaten Caesar Rodney and finished third in the Kappa Klassic.

See **TOMASHEK**, 15 ►

See **STERIODS**, 15 ►

SPORTS

Lax Final Four trip a highlight

► **TOMASHEK, from 14**

sports, Sisters Spears, Brittney and Jamie Lynn, don't play in the WNBA, the LPGA or on the professional tennis circuit.

Conversely, Delaware has enjoyed a reasonably exemplary year in sports, led most recently by not one, not two, but three outstanding football programs within the state. The Blue Hen men finished second in the Football Championship Subdivision tournament, losing to a mighty Appalachian State team that began its season defeating Michigan. Delaware State dominated the Mid-Eastern Athletic Conference in football and reached the playoffs before losing an opening round game to the Blue Hens in Delaware Stadium. And Wesley College won two tournament games before being eliminated in the Division III Tournament.

As for the Delaware-Delaware State, the Blue Hens dominated its downstate foe, but the game was a major breakthrough in state college relations and was played without incident both on and off the field. Before the two were matched, new UD President Patrick Harker assured the public the state would be treated to the long-awaited Delaware-Delaware State regular-season football game.

About the time the University of Delaware's men's team was preparing for the football tournament, the UD women's volleyball team was coming off a

Colonial Athletic Association Championship and preparing for its first-ever NCAA appearance. The Hens, 31-5, won a game before being eliminated by St. John's.

With no disrespect for what the UD football team and its coach K.C. Keeler accomplished this season, the Blue Hen men's lacrosse team and its coach Bob Shillinglaw could qualify for the state's most distinguished team and coach. Delaware started strong, wavered midway through the season, then powered its way into the NCAA Division I Tournament and the Final Four. The Hens, 13-6, defeated Virginia and UMBC before losing 8-3 to Johns Hopkins before more than 50,000 fans, the largest crowd ever to witness a contest involving a Delaware team.

And recently the state played host to another successful Beast of the East wrestling tournament, one of the nation's finest — perhaps the finest — high school mat carnivals. The tournament's popularity combined with the avid interest in Delaware's high schools would seem to justify the university giving varsity wrestling another chance. If Rider, Hofstra, and Lehigh — three relatively small schools in the East can be competitive at the national level, why couldn't Delaware achieve the same?

The 2007-2008 women's basketball team is off to a rocky start, but the Blue Hens finished last season in grand fashion. They finished 26-6, third in the CAA with a 16-2 record, and became

the first UD women's basketball team to qualify for the NCAA Tournament, receiving at-large berth and a 12th seed. The Hens lost to No. 5 seed Michigan State 69-58.

Quarterback Joe Flacco and running back Omar Cuff, the Blue Hens' stellar one-two offensive punch claimed a share of national attention this season and each should be in an NFL camp next summer, but probably the most visible Delaware athlete probably is Elena DelleDonne, the 6-foot-5 Ursuline standout. One can only imagine what the basketball standout could do for the University of Delaware national standing, but imagine is all anyone can do. She signed early with the University of Connecticut, a national women's power that enjoyed one of its finest recruiting seasons.

The UD men's basketball program, which enjoyed some lofty moments in the 1990s, is suddenly working back to square one. In a lackluster program that had endured only one 20-loss season through 2004, coach Monte Ross is hoping to avoid a fourth consecutive season of 20 or more losses — the first two on David Henderson's watch and the third last season in Ross' first season as a head coach.

Let's hope for much happier season endings in Ross' future, not to mention a fervent wish that sports get back to providing fans more reasons to cheer than jeer . . . and a wave of athletes who chose to be positive role models.

Players aren't sure where sport goes from here

► **STERIODS, from 14**

executive director] turned his back to it. Our job was to play baseball."

Where the game will go from this point is just as much a guess for Mench and Leshar as for the average fan. They made no guess to the percentage of players who are using performance enhancing drugs, but believe it's a large number and want to believe that the Mitchell Report will help drive the prescription brand of baseball out of the game. They are, however, also skeptical about baseball's response to Senator George Mitchell's efforts.

"It can be a major help to level the field, but then there will be those who find another way to mask [drug use]," Mench said of the Mitchell Report. "Hopefully, they will clean things up for future generations, but I'm not sure how much time that will take," Leshar said.

The irony of Jose Canseco suddenly being cast as a hero of sorts hasn't escaped Leshar's

attention — Canseco having been a long-time major-league scamp. But Leshar said he has no doubt that "Juiced" is a relatively accurate account of the crises baseball faces — one for which MLB commissioner Bud Selig, club owners and Fehr are largely to blame. Although the former first baseman-outfielder lost his passion for playing the game, he maintained a love for the game and the father of two walked away with something even more important.

"When I left the game, I left knowing that I would never have to explain to my children why I took steroids because I didn't," he said. "I owe a lot of that to my parents. They brought me up to do things the right way. You give up your character and what have you got?"

Kevin Mench will return to baseball next spring and drugs will probably still be around, but so will the Newark native's resolve to play the game with what God gave him, more than ample talent and an intense competitive spirit. You don't need a doctor's prescription for that.

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IN THE NEWS

'Our goal is to stay put for awhile and grow'

► **NAA, from 1**
 until at least 2013 by exercising options in its lease.
 When the redevelopment

project came before the city for approval earlier this year, members of the NAA had concerns. They worried the organization would not be able to afford an increased rent and would lose

visibility and income during a temporary relocation offered by the developer.

They turned down that offer, and decided to relocate permanently to a Main Street complex. They will be setting up shop in Market East Plaza, Suite 102, near the Newark Natural Foods Cooperative, East End Café and Wang's Oriental Food Store.

Terry Foreman, NAA executive director, said the rent will remain the same and the size of the new space is comparable to the current location. "We hope it will be a permanent move," she said. "We always assume everywhere we move is a pretty

permanent space. Our goal is to stay put for awhile and grow and develop."

The move will put the NAA closer to Newark's busy downtown and near other businesses, including the Co-op, a dance supply store, a juice bar and fitness center. "A lot of these other businesses are catering to the people we're catering to. We hope their customers swing over and visit us too," said Foreman.

The NAA has partnered in the past with the Newark Co-op, providing art projects for kids while their parents shop. Foreman hopes to work more with surrounding business in the new location.

But first, they have to get there. The move will start in January and continue into February, said Foreman. Workers have been installing floors and counters and hanging gallery lights at the new space, she said.

The NAA made improvements to their space on Elkton Road. Wood flooring, gallery lighting and cabinets were installed, among other renovations. Some of those features will move with them to the new location; others will have to be left behind.

Volunteers, especially those with trucks, are being asked to help with the move and to pack and unpack items. The organization is also looking for people to help with carpentry and electrical work, said Foreman. To volunteer, call the NAA at 266-7266.

Classes and events will be on hold during the transition. Foreman hopes to start programs again in the spring. The NAA will also be building a sculpture for the city's upcoming 250th anniversary. Volunteers are wanted to assist in building and decorating a human-sized version of the numbers 2-5-0.

Foreman said, though the move will be difficult, the NAA hopes it works to the organization's benefit. "We never would have thought this out for ourselves had our building not been planned for demolition," said Foreman. "We were pretty content where we are, but I think, overall, this will end up benefiting us."

In anticipation of the future demolition, other shops in the Grainery have moved, as well. How Do You Brew, brewing supply store relocated to the Shoppes at Louviers on Papermill Road. The Star of India Restaurant will reopen Jan. 1, 2008, at a location behind Prices Corner. The new address is 1710 Newport Gap Pike, Wilmington.



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IN THE NEWS

▶ **BLOTTER, from 2**

impersonation. He was arraigned at the Justice of the Peace Court 2 and committed to the Howard R. Young Correctional Institution on \$41,000 cash bail.

Pizza delivery driver robbed

New Castle County Police are investigating a robbery of a pizza delivery driver at an apartment complex in the Newark area.

Police responded to the Harbor Club Apartments on Tuesday, Dec. 11, at 6:09 p.m., for a report of an armed robbery. A 46-year-old man who works for Dominoes Pizza told police he was chased down and robbed at gunpoint by two black males wearing dark jackets.

Police said the victim was accosted by the suspects after he made a delivery at the apartments. He tried to run away, but one of the suspects showed a handgun and robbed him of his cash and wallet.

Anyone with information about this crime is asked to contact the New Castle County Police Department at 395-8171 or call Crimestoppers at 1-800-TIP-3333.

Other incidents

A Newark Police officer saw a boy taking light bulbs from a decorated Christmas tree and putting them in his pants pockets on Wednesday, Dec. 12, at 9:15 p.m., on **Main Street**. The 17-year-old boy was issued a criminal summons for theft. He was released to his mother pending a court appearance.

A man standing in line at Pizza U in the **Newark Shopping Center** grabbed a tip jar containing money, placed it under his coat and left, police were told on Saturday, Dec. 15, at 10:28 p.m. The incident was captured on surveillance tape. A companion identified the suspect. Charges for the 20-year-old man are pending.


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IN THE NEWS

▶ MEETINGS, from 10

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KUNG FU 6:30 p.m. Mondays, Wednesdays, and Fridays; 10 a.m.

Saturdays. \$100/month unlimited sessions. Shao Lin Tiger and Crane Kung Fu Academy, Market East Plaza, 280 E. Main, Newark. Info, 737-4696.

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WEDNESDAY, JAN. 2

CONSTITUENT BREAKFAST 7:30 - 8:30 a.m. Wednesdays. Terry Schooley will attend to field questions and concerns. Eagle Diner, Elkton Road. Info, 577-8476.

BINGO 12:45 p.m. Wednesdays. Lunch available for \$2.25 a platter at 11:45 a.m. Newark Senior Center, 200 White Chapel Dr. Info, 737-2336.

EVENING YOGA 5:30 - 7 and 7 - 8:30 p.m. Wednesdays. Sponsored by Newark Parks & Rec. Newark Senior Center, 200 White Chapel Dr., Newark. Info, 366-7060.

TAI CHI 9:30 a.m. and 5:30 p.m. Wednesdays. Free for people touched by cancer. The Wellness Community in New Castle, 4810 Lancaster Pike, Wilmington. Info, 995-2850.

DIVORCECARE 6:30 - 8:30 p.m. Wednesdays. Support group meeting. Evangelical Presbyterian Church, 308 Possom Park Rd. Info, 737-2300.

GRIEFSHARE 7 p.m. Wednesdays. Seminar and support group for those who have lost someone close to them. Praise Assembly, 1421 Old Baltimore Pike. Info, 737-5040.

RELIGIOUS DISCUSSION GROUP 7 - 8:30 p.m. Wednesdays. Current events and religious discussions led by Rev. Bruce Gillette. Limestone Presbyterian Church, 2301 Limestone Rd., Wilmington. Info, 994-5646.

PROSTATE CANCER SUPPORT GROUP 6:30 p.m. First Wednesday.

The American Cancer Society Office, 92 Reads Way, Suite 205, New Castle. Info, 324-4227.

MOM'S CLUB/NEWARK SOUTH 9:30 a.m. First Wednesday. The Bible Fellowship Church, Old Baltimore Pike, Newark. Info, 369-3461.

AT HOME MOTHERS CONNECTION 7:30 p.m. First and third Wednesday. Meeting for moms only. Unitarian Universalist Society, 579 Polly Drummond Hill Rd., Newark. Info, 388-6469.

PARENTS WITHOUT PARTNERS 7 p.m. First and third Wednesday. Orientation for the Wilmington chapter. Panera Bread, 3650 Kirkwood Hwy, Wilmington. Info, 998-3115.

THURSDAY, JAN. 3

YOGA 10:30 a.m. and 5:30 p.m. Thursdays. Free, pre-registration is required. For people touched by cancer. The Wellness Community in New Castle, 4810 Lancaster Pike, Wilmington. Info, 995-2850.

TAI CHI 4:15 p.m. Thursdays. Free for people touched by cancer. The Wellness Community in New Castle County, 4810 Lancaster Pike, Wilmington. Info, 995-2850.

LET'S DANCE CLUB 4 - 6 p.m. Thursdays. Features ballroom and line dancing. Free. Meets at Newark Senior Center, 200 White Chapel Dr., Newark. Info, 737-2336.

WOMEN'S DEPRESSION 7 - 9 p.m. Thursdays. Support group sponsored by Mental Health Association in Delaware.

Free. To protect privacy of members, meeting locations provided only with registration. Info, 654-6833.

DIVORCECARE FOR KIDS 6:30 p.m. Thursdays. For children ages 5 - 12 of families experiencing divorce and separation. Berea Presbyterian Church, 957 Old Lancaster Pike, Hockessin. Info, 737-7239.

NEWARK MORNING ROTARY 7 - 8:15 a.m. Thursdays. Meeting and breakfast. The Blue & Gold Club, Newark. Info, 738-9943.

BLUEGRASS/OLDTIME JAM 7:20 - 10 p.m. Thursdays. Any skill level welcome. Bring your own instrument. St. Thomas Episcopal Church, 276 S. College Ave., Newark. Info, 368-4644.

MOMS CLUB OF PIKE CREEK 9:00 a.m. First Thursday. Non-profit organization supporting stay-at-home-moms. All mothers are welcome. Limestone Presbyterian Church, 3201 Limestone Road. Info, 998-1987.

LA LECHE LEAGUE 9:45 a.m. First Thursday. Meeting on breast-feeding and mothering. The Bible Fellowship Church, 808 Old Baltimore Pike, Newark. Info, 366-8539.

MIDDLETOWN LUNCHEON GROUP 12 - 2 p.m. First Thursday. MS Support. McGlynn's Pub & Restaurant, 108 Peoples Plaza, Glasgow. Info, 378-2573.

G.O.A.L. DINNERS 7 p.m. First and Third Thursday. Going On After Loss sponsors dinners at various restaurants for Widows and Widowers. Call Carol at 368-8980.

For a complete list of meetings visit our website: www.newarkpostonline.com

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IN THE NEWS

Newark business can foster fitness, wellness

► RESOLUTIONS, from 3

ed" in a fitness program. "We've been around for 39 years. We're well-known, and it's not a trend," she said.

Weisenbach has taught for more than 10 years, and started Jazzercise years before that. Members work out to a variety of music, from jazz to country, and learn aerobic dances from class leaders.

Weisenbach said instructors teach to new-student levels, but the workout can vary to meet all fitness abilities. All ages can participate, she said, noting her students range from college-aged to 76 years old. "It's fun, motivating and you will see wonderful results," she said. "It's the fitness program that you stick with."

Reduce stress

While exercise has the added benefit of reducing stress, some activities set out to specifically address this common health problem.

Chris Rogers, director of Empowered Yoga in Newark, said 75 percent of all disease and illness is caused by stress in the body and lack of movement, according to the American Medical Association.

Yoga, he said, reduces a stress hormone called cortisol by mov-

ing the muscles in the body. "If you stay stagnant, that stress manifests in our body as aches and pains," he said. "Being able to move the body and breathe the body reduces that stress."

Yoga has other benefits, too, including healing and detoxifying properties. And, it's a workout. Rogers said students can burn up to 600 calories in an hour and a half class.

Empowered Yoga, based on ancient traditions of yoga, is done in a room heated to 100 degrees, which causes the body to increase the circulation of blood flow and release toxins and impurities, allowing organs to work optimally, he said.

Though yoga may be intimidating to beginners, the Newark location offers a popular course, "Brand New Beginners" that introduces people to the technique.

Another resource coming to Newark may help residents reach their lifestyle and wellness goals.

True Wellness Centers and Spas will open a branch on Haines Street in Newark next month. The center's wellness activities include chiropractic care, massage thera-

py, nutritional analysis, detoxification, full spa services and yoga and tai chi classes.

"Healthier living starts with healthier habits. Who better to teach you about healthier habits than a holistic health care practitioner?" said Dr. Audrey Myers. "We treat the patient, not just the patient's symptoms. If you want to reduce stress, let us find the source of the stress and help you devise a plan to improve your overall health."

Myers said anyone can benefit from the services offered at the center. She recommends interested persons start by writing down their health and wellness goals and then seeking help to achieve them. "Be in charge of your own health but find healthcare professionals who can help you make more informed choices."

For more information about the businesses highlighted in this article, see the following:

Fusion Fitness Center, www.fusionfitnesscenter.com, 738-4580.

Newark Jazzercise, www.newarkjazz.net, 610-345-1695.

Empowered Yoga, www.empoweredyoga.com, 738-9642.

True Wellness Centers, www.truewellnesscenters.com, 832-7000.

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The full-color brochure map can be obtained at White Clay Creek Park (the visitors center at 425 Wedgewood Road or the Chambers House Nature Center, 368-6560), or online at www.delawarebirdingtrail.net.

For additional information contact Jeffrey Gordon, who wrote the text for the brochure/map, at www.jeffgry.com, or jeffgry@mac.com.

Birdwatchers – experienced, novice or eager wannabes – might be interested in helping to create Delaware's second Breeding Bird Atlas. The Delaware Division of Fish and Wildlife is calling for volunteers to join a five-year mission to explore and document the wide range of bird species that breed here in the First State.

Training will be provided for those who wish to participate in this ultimate citizen science project. For more information, contact Project Coordinator Anthony Gonzon, at 653-2880.



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IN THE NEWS

Delaware scores up but still below worldwide leaders

► SCHOOLS, from 1

ment; and dropped from 23rd to 25th in mathematics.

Key findings:

* Finland, with an average of 563 score points, was the highest-performing country on the PISA 2006 science scale.

* Six other high-scoring countries had mean scores of 530 to 542 points: Canada, Japan and New Zealand and the partner countries/economies Hong Kong-China, Chinese Taipei and Estonia. Australia, the Netherlands, Korea, Germany, the United Kingdom, the Czech Republic, Switzerland, Austria, Belgium and Ireland, and the partner countries/economies Liechtenstein, Slovenia and Macao-China also scored above the OECD average of 500 score points.

* On average across OECD countries, 1.3 percent of 15-year-olds reached Level 6 of the PISA 2006 science scale, the highest proficiency level. These students could consistently identify, explain and apply scientific knowledge, and knowledge about science, in a variety of complex life situations. In New Zealand and Finland this figure was at least 3.9 percent, three times the OECD average. In the United Kingdom, Australia, Japan and Canada, as well as the partner countries/economies Liechtenstein, Slovenia and Hong Kong-China, between 2 and 3 percent reached Level 6.

In the same newsletter, Vision 2015 reported on research that shows students that take rigorous math and science courses in high school generally attend college at much higher rates and feel prepared for postsecond-

ary-level coursework than those who take less challenging alternatives.

* Students who complete Algebra II in high school more than double their chances of earning a four-year college degree.

* More than two-thirds of recent high school graduates who took Algebra II in high school reported that they were well prepared for the demands they face in college and the workplace. In contrast, of the graduates who took less than Algebra II, only four out of ten say they were well prepared. Results were similar whether graduates went to college or directly to the workplace.

* Seventy-seven percent of college students say requiring four years of math, biology, chemistry, and physics for graduation would encourage

high school students to work harder and be better prepared. Eighty-three percent of employers agree.

* The highest level of math a student completes in high school is the strongest predictor of whether that student will go on to complete a bachelor's degree, regardless of race, family income, or background.

Vision 2015 cited Achieve Inc., "Do All Students Need Challenging Math in High School?" (2006) and PISA at www.pisa.oecd.org as sources for their information.

During the same week, Education Week published a story noting "aspiring middle school teachers in the United States take fewer math courses and are less knowledgeable in the subject than their counterparts in South Korea, Taiwan, and other countries. That gap in teacher preparation, coupled with curricular differences, could help explain achievement disparities between American students and their peers in other industrialized nations, researchers say."

The study of those on the brink of becoming middle school math teachers in the United States and five other countries — Bulgaria, Germany, Mexico, South Korea, and Taiwan — concludes that American teachers are ill prepared for the task. "Our future teachers are getting weak training mathematically and are just not prepared to teach the demanding mathematics curriculum we need for middle schools if we hope to compete internationally," said William H. Schmidt, the Michigan State University researcher who conducted the study.

Education Week also cited another international study, released by the American

Institutes for Research, looking in part at the intersection between math achievement and science learning, which experts say suggests the broader importance of good math instruction.

In Schmidt's study, U.S. teachers scored significantly lower than those in all countries except Mexico on knowledge tests in algebra and functions, which are considered critically important for teaching middle school math.

According to Education Week, an upcoming survey of the math content of teacher education programs by the National Council on Teacher Quality will look at course requirements in the subject at more than 70 teacher colleges. But beefing up American teacher-preparation programs is not simply a matter of adding more math classes, some experts say. Sometimes state requirements can get in the way.

Mark Ellis, an assistant professor of education at California State University-Fullerton, said that the Fullerton program has struggled to infuse more math for middle school teachers. A new master's-degree program in teaching middle school math has been added to give teachers more intensive preparation, he said.

"One of our constraints is that we have to help [teacher-candidates] understand the kinds of students they are going to be working with and the kinds of strategies they're going to need to help them be successful," Ellis said. "But what the study makes clear is that [math content] has to be coupled with courses in pedagogy and understanding the content in a teaching context."



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Delaware beating the slide

According to the state's Department of Education, Delaware was one of 14 states that had significant increases in grades four and eight math in 2007.

In grade four math, Delaware had an average scale score of 242 — a two-point gain from 2005 that continues to surpass the national scale score of 239. Delaware continued to have a significantly higher percentage of students at-or-above Basic levels than the national public average of 81 percent.

In grade eight math, Delaware had an average scale score of 283, also a two-point gain which

remains significantly higher than the national average of 280. The national public school average scale score increased two points at grade four and one point at grade eight.

In eighth grade science, 58.4 percent of the students tested scored at Level 3 or higher in 2007, a four-percentage point increase from last year's scores. In grade 11, 64.9 percent scored at Level 3 or higher, also an increase of four-percentage points from last year's assessment. The science test measures students' knowledge and understanding in four areas: inquiry, life science, earth science and physical science.

IN THE NEWS

Prevent salt damage this winter

Get rid of the snow, not the grass

Shoveling snow and ice from driveways and sidewalks can be a tiresome chore. You may be tempted to speed up your work with de-icing salts and solutions. But if you want to enjoy a lush green lawn and garden next spring, be careful in your use of de-icing products, said Sue Barton, University of Delaware Cooperative Extension specialist in ornamental horticulture.

The most important rule to remember in preventing salt damage is to avoid plowing or shoveling salt-laden snow onto turf. Apply only enough salt to do the job after you remove the snow, said Barton.

"I suggest using calcium chloride-based de-icing salts because they don't cause as much damage as sodium chloride," said Barton. "And even though it's frequently suggested, do not use urea or other fertilizers as de-icing salts. They can run off when snow melts and pollute surface and ground waters."

Salt damage is often compounded by compaction from foot traffic, auto tires and piled snow. Even if the damage is not enough to kill sod, it increases stress on the grass, making it more prone to diseases and weed

compaction, said Barton.

Certain grasses are better than others at handling salt. According to Barton, Kentucky bluegrass is very sensitive to salt damage; perennial ryegrass, fine fescues, and tall fescue all tend to be more tolerant.

In the spring, inspect for salt damage by looking for bare spots or invasion by salt- and compaction-tolerant weeds. Sometimes,

you'll find that the soil is covered with white or yellow crust.

Rain may leach salts from the soil if drainage is adequate. If it's dry next spring, Barton suggests watering the lawn and garden by hand to flush the salts out. Use salts judiciously now – and with a little luck – your lawn and garden won't show any signs of salt damage in the spring.

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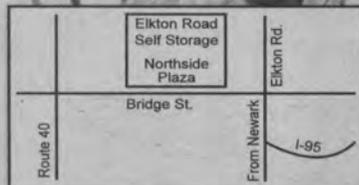
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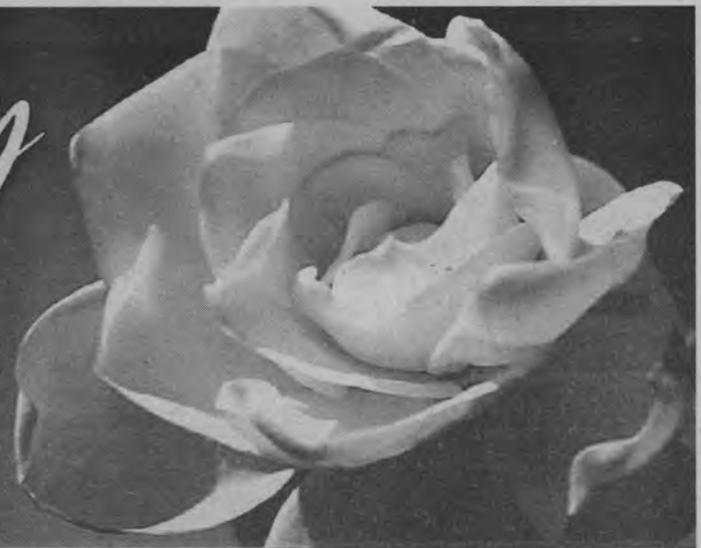
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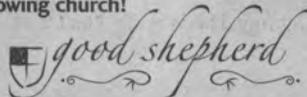
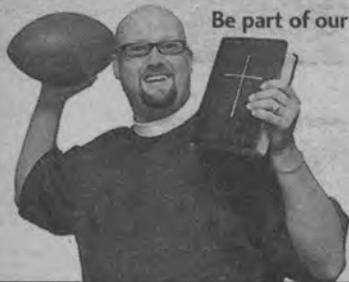
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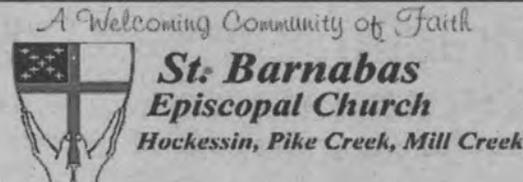
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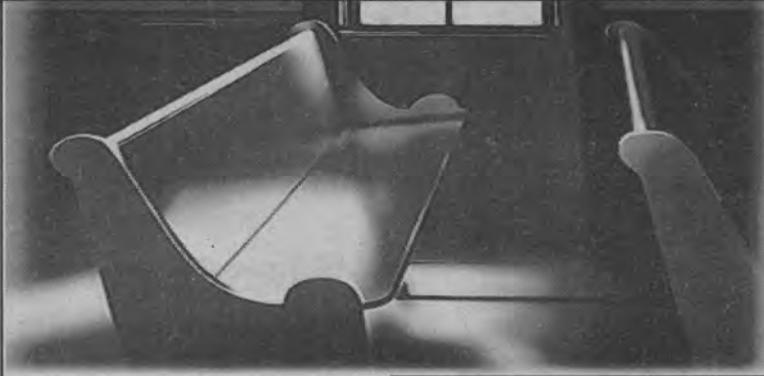
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 Sunday Service times: 8am, 10:30am & 5:30pm
 Sunday School begins at 9:30am
 Sunday Adult Education Programs 9:30-10:15am
 The Rev. Ray Nelson, Rector
 Rev. Sarah Brockmann, Associate Campus Minister
 Marc F. Cheban, Organist & Choir Master



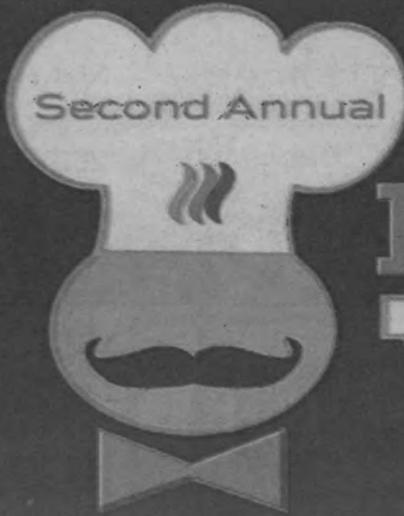
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 (302) 731-5644
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 Sun 10:30amTraditional Worship
 Child Care Provided & Ramp Access
 Sun 7:00pmYouth Fellowship

www.firstpresnewark.org



St. John the Baptist Catholic Church
 E. Main & N. Chapel Streets
 Daily Mass: Mon-Sat 8am
 Sunday Mass: 7:30, 9, 10:00am
Holy Angels' Catholic Church
 82 Possum Park Road
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 Sunday 7:30, 10:00am
 1pm (Spanish)
 Pastor: Father Richard Reissman
 Parish Office: 731-2200

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- + ask for various opinions
- + make smart revisions
- + provide the perfect answer

+ realize change

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ANNOUNCEMENT

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LEGAL NOTICE

THE COURT OF COMMON PLEAS FOR THE STATE OF DELAWARE IN AND FOR NEW CASTLE COUNTY
 IN RE: CHANGE OF NAME OF
 Amy L. Romero
 PETITIONER(S)
 TO
 Aimee L. Romero
 NOTICE IS HEREBY GIVEN that Amy L. Romero intends to present a Petition to the Court of Common Pleas for the State of Delaware in and for New Castle County, to change his/her name to Aimee L. Romero.

Amy L. Romero
 Petitioner

Dated: 12/10/07
 np 12/14,21,28

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LEGAL NOTICE

THE COURT OF COMMON PLEAS FOR THE STATE OF DELAWARE IN AND FOR NEW CASTLE COUNTY
 IN RE: CHANGE OF NAME OF
 Vincent McDonald
 PETITIONER(S)
 TO

Vincent R. Miller
 NOTICE IS HEREBY GIVEN that Vincent Robbert McDonald intends to present a Petition to the Court of Common Pleas for the State of Delaware in and for New Castle County, to change his/her name to Vincent Robbert Miller.

Vincent Miller
 Petitioner

Dated: 12/11/07
 np 12/21,28,1/4

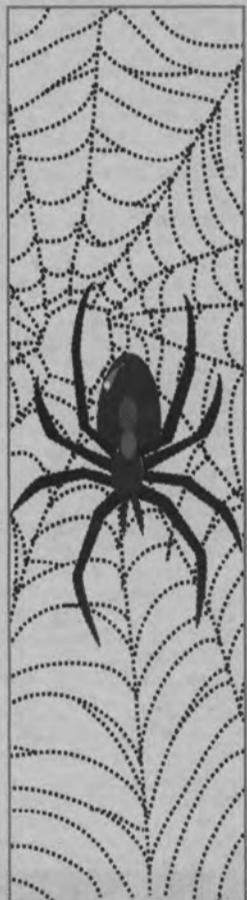
LEGAL NOTICE

Estate of **ALFRED J. BRESLIN, aka ALFRED JOHN BRESLIN, Deceased.**

Notice is hereby given that Letters Testamentary upon the estate of **ALFRED J. BRESLIN, aka ALFRED JOHN BRESLIN** who departed this life on the 12th day of October, A.D. 2007, late of 237 Cheltenham Road, Newark, DE 19711, were duly granted unto Nancy Breslin on the 3rd day of December, A.D. 2007, and all persons indebted to the said deceased are requested to make payments to the **Personal Representative** without delay, and all persons having demands against the deceased are required to exhibit and present the same duly probated to the said **Personal Representative** on or before the 12th day of June, A.D. 2008, or abide by the law in this behalf.

Personal Representative
 Nancy Breslin

Address
 Nancy Breslin
 237 Cheltenham Road
 Newark, DE 19711
 np 12/21,28,1/4



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LEGAL NOTICE

**CITY OF NEWARK
DELAWARE
PUBLIC HEARING
NOTICE**

JANUARY 14, 2008 - 7:30 P.M.

Pursuant to Chapter 32, Zoning, Section 32-78, Code of the City of Newark, Delaware, notice is hereby given of a public hearing in the Council Chamber, Newark Municipal Building, 220 Elkton Road, on **Monday, January 14, 2008 at 7:30 p.m.**, to consider the request of Lang Development Group for a Special Use Permit at the property located at 102 E. Main Street in order to construct apartments in a BB zoning district.

Susan A. Lamblack, MMC
City Secretary

np 12/28,1/4

LEGAL NOTICE

COMPADRES, INC. t/a LA TONALTECA, has on **December 14, 2007**, applied with the Office of the Alcoholic Beverage Control Commissioner to relocate an existing restaurant liquor license to include Sunday, to a premises located at 60 N. COLLEGE AVE., NEWARK, DE 19711.

Persons who are against this application should provide written notice of their objections to the Commissioner. For the Commissioner to be required to hold a hearing to consider additional input from persons against the application, the Commissioner must receive one or more documents containing a total of at least 10 signatures of residents of property owners located within 1 mile of the premises or in any incorporated areas located within 1 mile of the premises. The protest(s) must be filed with the Office of the Alcoholic Beverage Control Commissioner at the 3rd floor, Carvel State Office Building, 820 North French Street, Wilmington, DE 19801. The protest(s) must be received by the Commissioner's office on or before **January 14, 2008**. Failure to file such a protest may result in the Commissioner considering the application without further notice, input, or hearing. If you have questions regarding this matter please contact the Commissioner's office.

np 12/14,21,28

LEGAL NOTICE

**TO ALL CREDITORS AND CLAIMANTS
OF SELF TV, INCORPORATED
NOTICE OF DISSOLUTION
OF SELF TV, INCORPORATED**

NOTICE IS HEREBY GIVEN that SELF TV, INCORPORATED, which maintains its principal office at 1462 Elmhurst Road, Elk Grove Village, Illinois 60007 was dissolved on October 10, 2007. Any claim against SELF TV, INCORPORATED, its directors, officers, employees, or agents, or its shareholders or their transferees must be in writing and must contain sufficient information reasonably to inform the corporation of the identity of the claimant and the substance of the claim. Such a claim shall be mailed to The Law Office of Marc J. Lane, A Professional Corporation, 180 N. LaSalle Street, Suite 2100, Chicago, Illinois 60601 and be received on or before **March 1, 2008**.

Your claim must set forth the following information:

1. A statement of the amount of your claim;
2. The legal name, address and phone number of the entity asserting the claim;
3. Identification or brief description of the agreement or other circumstances under which the claim arose, including copies of any relevant documents.

FAILURE TO FILE A WRITTEN CLAIM BY THAT DATE WILL RESULT IN YOUR CLAIM BEING BARRED. The corporation or a successor entity may make distributions to other claimants and the corporation's stockholders or persons interested as having been such without further notice to the claimant. The aggregate amount, on an annual basis, of all distributions made by the corporation to its stockholders was \$0 for 2006, \$0 for 2005 and \$0 for 2004.

SELF TV, INCORPORATED
By: Kevin Trudeau, Its President

np 12/21,28

LEGAL NOTICE

**THE COURT OF
COMMON PLEAS
FOR THE STATE
OF DELAWARE
IN AND FOR
NEW CASTLE COUNTY**

IN RE: CHANGE OF NAME OF
Jenny Rebecca Casper
PETITIONER(S)
TO
Jenny Rebecca Wanner-Casper
NOTICE IS HEREBY GIVEN that Jenny Rebecca Casper intends to present a Petition to the Court of Common Pleas for the State of Delaware in and for New Castle County, to change his/her name to Jenny Rebecca Wanner-Casper.

Jenny Casper
Petitioner

Dated: 12/7/07
np 12/14,21,28

LEGAL NOTICE

**THE COURT OF
COMMON PLEAS
FOR THE STATE
OF DELAWARE
IN AND FOR
NEW CASTLE COUNTY**

IN RE: CHANGE OF NAME OF
Jennifer Marconi
PETITIONER(S)
TO
Jennifer Cid
NOTICE IS HEREBY GIVEN that Jennifer Marconi intends to present a Petition to the Court of Common Pleas for the State of Delaware in and for New Castle County, to change his/her name to Jennifer Cid.

Jennifer Marconi
Petitioner

Dated: 12/4/07
np 12/14,21,28

LEGAL NOTICE

Limestone Liquors, LLC has on **October 26, 2007** applied with the Alcoholic Beverage Control Commissioner for Application for License by Store to Sell Alcoholic Liquor not for Consumption on the Premises Where Sold for a premises located at Limestone Road and Kirkwood Highway, Wilmington, DE 19808. Persons who are against this application should provide written notice of their objections to the Commissioner. For the Commissioner to be required to hold a hearing to consider additional input from persons against this application, the Commissioner must receive one or more documents containing a total of at least 10 signatures of residents or property owners located within 1 mile of the premises or in any incorporated areas located within 1 mile of the premises. The protest(s) must be filed with the Alcoholic Beverage Control Commissioner at the 3rd Floor, Carvel State Office Building, 820 North French Street, Wilmington, DE 19801. The protest(s) must be received by the Commissioner's office on or before **January 28, 2007**. Failure to file such a protest may result in the Commissioner considering the application without further notice, input, or hearing. If you have questions regarding this matter please contact the Commissioner's Office. The Commissioner has already received a document against this application, to join-in against the application, or to learn more about the application, contact the Commissioner's Office at the above address.

np 12/28,1/4,11

LEGAL NOTICE

**JANUARY QUARTER SUPPLEMENTAL
ASSESSMENT**

The Supplemental Assessment Roll for New Castle County and the City of Wilmington property and school taxes for the January Quarter of the 2007/08 tax year may be inspected in the offices of the Assessment Division of the New Castle County Department of Land Use, New Castle County Government Service Center, 87 Reads Way, Corporate Commons, New Castle, DE, from 8:00 a.m. to 4:00 p.m., Monday through Friday.

These Supplemental Assessments will become effective **January 1, 2008**. Forms to appeal these Supplemental Assessments may be obtained from the Assessment Division at the address aforesaid and must be filed with the Assessment Division no later than **4:00 p.m. on Thursday, January 31, 2008**. The Board of Assessment Review of New Castle County will sit in the New Castle County Government Center, or some other public place to be announced, to hear appeals from these Supplemental Assessments between **February 1, 2008 and April 15, 2008**, unless the Board continues the hearings. The exact dates and times of such hearings will be provided to the appellants in accordance with 9 *Del. C. Sec. 8311*.

np 12/28,1/4

LEGAL NOTICE

**CITY OF NEWARK
DELAWARE
PUBLIC HEARING
NOTICE**

JANUARY 14, 2008 - 7:30 P.M.

Pursuant to Chapter 27-21(b)(2)(e) of the City of Newark Subdivision and Development Regulations, notice is hereby given of a Public Hearing in the Council Chamber, Newark Municipal Building, 220 Elkton Road, on **Monday, January 14, 2008, at 7:30 p.m.**, at which time the Council will consider the request of Lang Development Group for the major subdivision of 102 East Main Street in order to renovate the existing building by removing and then enlarging the rear portion so that it can accommodate a 100-seat, first-floor and a portion of the second floor restaurant and ten apartments occupying the balance of the second floor and entire third floor.

ZONING CLASSIFICATION - BB (Central Business District)

Susan A. Lamblack, MMC
City Secretary

np 12/28,1/4



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Delaware Department of Transportation
Carolann Wicks, P.E.
Secretary

PUBLIC HEARING
For The Abandonment & Vacation of a Portion of
New Castle County Road 317/Old Milltown Road



**Tuesday, February 5, 2008
10:00 AM**
(Snow Date: Tuesday, February 12, 2008 at 10:00 a.m.)
Canal District DelDOT Administration Building,
Basement Conference Room
Bear, Delaware

WHEREAS, The Delaware Department of Transportation, (DelDOT) has custody and control of New Castle County Road 317; and
WHEREAS, Edward S. Marshall has petitioned DelDOT to consider the vacation and abandonment of a portion of New Castle County Road 317/Old Milltown Road. The area is referenced as follows: beginning at the point of intersection of Pike Creek Road and New Castle County Road 317/Old Milltown Road, proceeding in a north-easterly direction, approximately 264 +/- linear feet to the intersection of re-constructed Old Milltown Road.
WHEREAS, Title 17, Section 1311 of the Delaware Code grants DelDOT the authority to vacate and abandon public roads or parts thereof, ceasing to be of necessity to the general highway system.
NOW, THEREFORE, BE IT RESOLVED by DelDOT that a **Public Hearing** shall be held with regard to the proposed vacation and abandonment of a portion of New Castle County Road 317/Old Milltown Road. The hearing will be held at the **Canal DelDOT Administration Building (Basement conference room), located at 250 Bear-Christiana Road, Bear, Delaware, on Tuesday, February 5, 2008 at 10:00 a.m. (Snow Date: Tuesday, February 12, 2008 at 10:00 a.m.)**. Public comments concerning this matter will be received at this time.

DEPARTMENT OF TRANSPORTATION
Carolann Wicks, Secretary
Ralph Reeb, Director, Division of Planning

For additional information contact
Ida Parrett, DelDOT Real Estate Representative: 302-760-2242
or Kathleen Enright, DelDOT Real Estate Representative: 302-760-2237

PUBLIC NOTICE

SHERIFF'S SALE

The following Real Estate will be exposed for Public Sale at the CITY/COUNTY BLDG., 800 N. French Street, City of Wilmington, New Castle County, Delaware, by Michael P. Walsh, Sheriff, on **TUESDAY the 8th day of JANUARY, 2008 at 10:00 a.m.** The legal limit of 152 persons in Council Chambers will be enforced.

SHERIFF'S SALE

By virtue of a writ of LEV FAC #3 NO. AD., 2007.
PARCEL NO. 12-026.00-097
PROPERTY ADDRESS: 206 Stewards Court, Bear, Delaware 19701

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in Red Lion Hundred, New Castle County, Delaware, known as 206 Stewards Court, being Lot No. 35 on the Plan of Mariners Watch, as the Plan thereof is of record in the Office of the Recorder of Deeds, New Castle County, Delaware, in Microfilm No. 12492, and described in accordance with a survey prepared by Zebley & Associates, Inc., dated February 21, 2006.

BEING the same lands and premises which William A. Jastrebski and Deborah A. Jastrebski, husband and wife, by Deed dated February 22, 2006 and recorded on February 23, 2006 in the Office of the Recorder of Deeds, New Castle County, Delaware, in Deed Instrument 20060223-0018487, did grant and convey unto Jessica Floyd, in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JESSICA FLOYD.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #17 NO. AD., 2007.
PARCEL NO. 18-024.00-184
PROPERTY ADDRESS: 147 Madison Drive, Newark, DE 19711

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in the City of Newark, New Castle County and State of Delaware, and being Lot No. 367 on a certain plot of properties made for Casselberry Homes, Inc., by Reeder & McGarrity, Professional Engineers, dated March 18, 1955 and appearing in the Office of the Recorder of Deeds in and for New Castle County, in Plat Book 3, Page 12, more particularly bounded and described in a recent survey by The P.E.L.S.A. Company, dated February 2004.

AND BEING the same lands and premises conveyed unto Denise Carroll Stiles by deed of Dennis M. Burbridge, dated March 27, 1992 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware to Instrument No. 20040227-0022534.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF DENISE CARROLL STILES.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of ALIAS LEV FAC #18 NO. AD., 2007.
TAX PARCEL NO. 09-017.40-001

ALL that certain lot or parcel of land, with the dwelling thereon erected, situate in White Clay Creek Hundred, New Castle County and State of Delaware, and known as 116 Colfax Road, and being Lot No. 20, Block E, on the Plan of Rutherford, Section Two, as said plan is of record in the Office for the Recording of Deeds in and for New Castle County, Delaware, in Microfilm Record 882, and being more particularly bounded and described in accordance with a survey prepared by Franco Bellafante Associates, dated April 14, 1995, as follows, to-wit:

BEING the same lands and premises which Karyn L. Derman a/k/a Karyn L. Wedeman, by Deed dated April 28, 1995 and recorded May 2, 1995 in the Office of the Recorder of Deeds, in and for New Castle County, Delaware, in Deed Book 1916, Page 176, did grant and convey unto Thomas J. Burke & Rosemarie Burke, Husband and Wife, in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF THOMAS J. BURKE AND ROSEMARIE BURKE.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #22 NO. AD., 2007.
PARCEL NO. 11-032.30-011
PROPERTY ADDRESS: 22 Middle Walllop Road, Bear, DE 19701.

ALL that certain lot, piece or parcel of land with the buildings thereon erected, located on the east side of Middle Walllop Road (50 feet wide) Known as lot 40, Phase A., State I, in Porter Square Subdivision, situate in Pencader Hundred, New Castle County and State of Delaware, according to a Plan entitled "Record Major Land Development Plan, Phase A, State I, Porter Square" Sheet 2 of 2 as recorded in the Office of the Recorder of Deeds in and for New Castle County, Delaware, on Microfilm NO. 5424 and being more particularly bounded and described in a survey by East Coast Surveys of Wilmington, Delaware.

AND BEING the same lands conveyed unto Ronald A. Settle and Soynal L. Settle by deed of Elizabeth L. Volk, dated June 28, 2001 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware at Instrument Number 20010706-0054051.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF RONALD A. SETTLE AND SOYNAL L. SETTLE.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #29 NO. AD., 2007.

PARCEL NO. 10-032.20-047
PROPERTY ADDRESS: 11 Verdi Circle, Newark, DE 19702

ALL that certain lot, piece or parcel of land with the dwelling thereon erected, situate in New Castle Hundred, New Castle County and State of Delaware, known as 11 Verdi Circle and being Lot No. 381, Christiana Falls, as shown on the Record Re-subdivision Plan of Taylortowne, as said Plan is of record in the Office of Recorder of Deeds in and for New Castle County, Delaware, in Microfilm No. 6398, and being more particularly bounded and described in accordance with a recent survey by Merestone Consultants, Inc., dated April 8, 2004, as follows, to-wit:

AND BEING the same lands and premises conveyed unto Roberta Crumley, by deed of Empire LLC, dated April 29, 2004 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware in deed Instrument No. 20040503-0048860.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF ROBERTA CRUMLEY.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of SECOND PLURIES LEV FAC #32 NO. AD., 2007.

TAX PARCEL NO. 09-037.40-246
PROPERTY ADDRESS: 303 Jaymar Boulevard, Newark, DE 19702.

ALL that certain lot, piece or parcel of land, with the improvements thereon erected, situate in White Clay Creek Hundred, New Castle County and State of Delaware being designated as Lot No. 272, as shown on the Record Major Subdivision Plan of Salem Woods, Phase II, of record in the office of the Recorder of Deeds in and for New Castle County and State of Delaware in Microfilm No. 8260, being more particularly bounded and described in accordance with a survey by East Coast Survey, dated March 22, 2001, as follows, to-wit:

BEING the same lands and premises conveyed unto Harvard A. Hooper and Carol Ann Hooper by deed of Harry D. Olszowski and Evelyn M. Olszowski dated April 12, 2001 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware at Instrument Number 20010416-0026659.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF HARVARD A. HOOPER AND CAROL ANN HOOPER.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #47 NO. AD., 2007.

TAX PARCEL NO. 08-055.10-487
PROPERTY ADDRESS: 605 5th Street Newark, DE 19711

ALL that certain lot, piece or parcel of land known as 605 Fifth Street, being Lot 413 of the subdivision of Green Valley, Phase III, (microfilm number 8774), situate in Mill Creek Hundred, New Castle County, State of Delaware, and being more particularly bounded and described in accordance with a survey by the Pelsa Company dated May 25, 1989, as follows, to-wit:

BEING the same lands and premises which Rebecca Soto and Faustion Gonzalez, Jr. and Evelun M. Gonzalez did grant and convey unto Rebecca Soto by deed dated September 15, 2005 and recorded on January 23, 2006 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Instrument 20060123-0006981.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF REBECCA SOTO

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #52 NO. AD., 2007.

TAX PARCEL NO. 09.028.10-049
PROPERTY ADDRESS: 204 Elderfield Road New Castle, DE 19720

ALL that certain lot, piece or parcel of land, with the dwelling thereon erected, situate in White Clay Creek Hundred, New Castle County and State of Delaware known as Lot No. 5, Block 0, as shown on the Plan of Todd Estates, Section 3, as said Plan is recorded in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware in Plat Record 4 Page 58 and being more particularly bounded and described in accordance with a recent survey prepared by North Star Surveys dated February 2000, as follows, to-wit:

BEING the same lands and premises which Carol A. Golden did grant and convey unto Michael P. Gillard by deed dated March 2, 2001 and recorded on March 13, 2001 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Instrument 20010313-0017416.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF MICHAEL P. GILLARD.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of ALIAS LEV FAC #58 NO. AD., 2007.

PARCEL NO. 08-055.30-043
PROPERTY ADDRESS: 34 Lower Valley Lane Newark, DE 19711.

ALL that certain lot, piece or parcel of land, with the dwelling thereon erected, situate in Mill Creek Hundred, New Castle County, known as 34 Lower Valley Lane, being Lot No. 43, as

shown on the Record Resubdivision Plan of Green Valley, Phase I, as said plan is of record in the Office of the Recorder of Deeds in and for New Castle County, Delaware, in Microfilm No. 5038, and being more particularly bounded and described in accordance with a recent survey prepared by Site Dimensions dated October 23, 2006, as follows, to wit:

BEING the same lands and premises which Jeffrey R. Biddle and Deborah A. McKeon did grant and convey unto Kathleen Henderson by deed dated October 26, 2006 and recorded on October 31, 2006 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Instrument 20061031-0102970.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF KATHLEEN HENDERSON.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #60 NO. AD., 2007.

PARCEL NO. 09-037.30-037
PROPERTY ADDRESS: 548 E. Hanna Drive Newark, DE 19702

Parcel No. 1
All that certain lot, piece or parcel of land, with the building thereon erected, known as 548 Hanna Drive East, situate in White Clay Creek Hundred, New Castle County and State of Delaware, and being Lot No. 74, Block C, of the subdivision of Piermont Woods, Section II, Microfilm No. 4104, and being more particularly bounded and described in accordance with a survey by The Pelsa Company dated April 20, 2006 as follow, to wit:

Parcel No. 2
All that certain lot, piece or parcel of land, with the building thereon erected, known at 548 Henna Drive East, situate in White Clay Creek Hundred, New Castle County and for State of Delaware, and being Lot No. 74-A on the Record Minor Subdivision Plan for Property of Herbert R. Bollman, prepared by Zebley & Associates, Inc., Professional Land Surveyors of Wilmington, Delaware, dated July 2, 1980, as said plan is of Record in the Office of the Recorder of Deeds in and for New Castle County, Delaware in Microfilm Record No. 5660 and being more particularly bounded and described as follows, to-wit:

BEING the same lands and premises which Stewart M. Schiffman and Laura J. Schiffman did grant and convey unto George A. Robinson by deed dated April 28, 2006 and recorded on May 4, 2006 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Instrument 20060504-004236.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF GEORGE A. ROBINSON.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of FIRST PLURIES LEV FAC #67 NO. AD., 2007.

TAX PARCEL NO. 11-013.00-063
PROPERTY ADDRESS: 1608 S College Avenue, Newark, DE 19702

ALL that certain tract, piece or parcel of land situated in Pencader Hundred, New Castle County, State of Delaware, being a portion of the lands no longer required for the construction of a public road known as SR 896 which leads from SR 40 to I-95, the said tract being part of the County Tax Parcel No. 11-013.00-063 (part) and being more particularly bounded and described in accordance with a recent survey by East Coast Surveyors of Wilmington, Delaware, dated April 19, 2002, as follows, to wit:

BEING the same lands and premises which Topline Reality Corp., did grant and convey unto Donald M. Payne, Sr., by deed dated May 15, 2002 and recorded on May 17, 2002 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Instrument 20020520-0047250.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF DONALD M. PAYNE, SR.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #70 NO. AD., 2007.

TAX PARCEL NO. 08-038.40-006
PROPERTY ADDRESS: 1 Queens Court Wilmington, DE 19808.

ALL that lot, piece or parcel of land, situate in Mill Creek Hundred, New Castle County and State of Delaware, Linton Heath, prepared by Howard L. Robertson, Civil Engineer and Surveyor, recorded in the Office of the Recorder of Deed; in and for New Castle County, on August 15, 1972, and on Microfilm 2074, and being more particularly bounded and described in accordance with a survey prepared by France B. Bellafante, Inc., Profess Land Surveyors, dated August 20, 1984, as follows, to-wit:

BEING the same lands and premises which Mark J. Ledden and Denise M. Ledden did grant and convey unto Mark J. Ledden by deed dated October 17, 2006 and recorded on October 23, 2006 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Instrument 20061023-0100394.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF MARK J. LEDDEN.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

(Continued)

LEGAL NOTICE LEGAL NOTICE

(Continued)

SHERIFF'S SALE

By virtue of a writ of FIRST PLURIES LEV FAC #84 NO. AD., 2007.

TAX PARCEL NO. 09-040.20-003

PROPERTY ADDRESS: 148 Creekside Court, Newark, Delaware

ALL that certain lot, piece or parcel of land with the building thereon erected, situate in White Clay Creek Hundred, New Castle County and State of Delaware, being Lot 333 on the Record Resubdivision Plan of Country Creek, prepared by C&C Engineering, Inc., dated December 27, 1985, as said plan is of record in the Office of Recorder of Deeds, in and for New Castle County and State of Delaware, in Microfilm No. 7904, said lot also known as 148 Creekside Court, and being more particularly bounded and described in accordance with a recent survey by A.E.S. Surveyors, dated May 7, 2001, as follows, to wit:

BEING the same lands and premises which Thomas Kaczmarczyk did by deed dated June 18, 2001 and recorded in the Office of the Recorder of Deeds, New Castle County, Instrument No. 200107030053305, did grant and convey unto JAH-MAHL L. HARRIS.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JAH-MAHL L. HARRIS.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #98 NO. AD., 2007.

TAX PARCEL NO. 11-038.00-172

PROPERTY ADDRESS: 90 Loblolly Lane, Bear, DE 19701

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in Pencader Hundred, New Castle County and State of Delaware, being Lot No. 274 on the Plan of Hickory Woods, as the Plan thereof is of record in the Office of the Recorder of Deeds in and for New Castle County, Delaware in Microfilm No. 8577, and being more particularly bounded and described in accordance with a survey prepared by East Coast Surveys, Inc., Professional Land Surveyors:

AND BEING the same lands conveyed unto Donna S. White by deed of Jeffrey M. Snyder and Joan P. Snyder, dated August 26, 2005 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware at Instrument Number 20050826-0086542.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF DONNA S. WHITE.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of ALLAS LEV FAC #101 NO. AD., 2007.

TAX PARCEL NO. 11-032.30-006

PROPERTY ADDRESS: 12 Middle Wallop Road, Bear, DE 19701.

ALL THAT certain lot, piece or parcel of land with the buildings thereon erected, situate in Pencader Hundred, New Castle County and State of Delaware, being Lot No. 45 on the plan of PORTER SQUARE, as said Plan thereof is of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware, on Microfilm No. 6106, and being more particularly bounded and described in accordance with a survey prepared by East Coast Survey, dated March 22, 2001.

AND BEING the same lands and premises conveyed unto John V. Brown and Celeste E. Brown by deed of Celeste E. Brown, dated May 18, 2004 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware at Instrument Number 20040525-0057113.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JOHN V. BROWN AND CELESTE E. BROWN.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of FIRST PLURIES LEV FAC #106 NO. AD., 2007.

TAX PARCEL NO. 09-034.30-059

PROPERTY ADDRESS: 120 Woodland Road Newark, DE 19702

ALL that certain lot, piece or parcel of land, with the buildings thereon, situate in White Clay Creek Hundred, New Castle County, Delaware being designated as lot No. 13, as shown on the record Major Subdivision plan of Timber Farms, of record in the office of the recorder of deeds, in and for New Castle County, Delaware on microfilm No. 9827, said lot also known as 120 Woodland Road and being more particularly described according to a First State Mortgage Surveys, Inc., dated May 15, 1990, as follows, To-Wit:

BEING the same lands and premises which Bernard Chand did grant and convey unto Bernard Chand and Meena R. Malik by deed dated September 10, 1998 and recorded on September 14, 1998 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 2508 Page 0088.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF MEENA R. MALIK.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #109 NO. AD., 2007.

TAX PARCEL NO. 09-038.30-268

PROPERTY ADDRESS: 119 Lauren Place Newark, DE 19702-

2950

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in White Clay Creek Hundred, New Castle County and State of Delaware, known as 119 Lauren Place, being Lot No. 10 on the Plan of Barrett Run, as the Plan thereof is of record in the Office of the Recorder of Deeds in and for New Castle County, Delaware in Microfilm No. 11521, and being more particularly bounded and described in accordance with a survey prepared by East Coast Survey, Inc., Professional Land Surveyors, dated May 14, 2004, as follows, to-wit:

BEING the same lands and premises which Eric C. Lauppe and Katherine L. Lauppe did grant and convey unto Eric C. Lauppe by deed dated January 26, 2005 and recorded on March 1, 2005 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book Instrument 20050301-0019543.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF ERIC C. LAUPPE AND KATHERINE L. LAUPPE.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #110 NO. AD., 2007.

TAX PARCEL NO. 11-028.20-228

PROPERTY ADDRESS: 1003 Rue Madora, Bear, DE 19701

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in Pencader Hundred, New Castle County and State of Delaware, being Lot No. 46 on the Plan of FOREST GLEN AT PINWOODS, II, as Plan thereof is of record in the Office of the Recorder of Deeds in and for New Castle County in Microfilm NO. 11698, and being more particularly bounded and described in accordance with a survey prepared by Zebley & Associates, Inc., Professional Land Surveyors, dated February 2003.:

AND BEING the same lands and premises conveyed unto Tanikqua A. Brown by deed of Jason R. Pierce and Lauren N. Pierce, fka Lauren N. Schorah, dated February 27, 2003 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware at Instrument Number 20030228-0026025.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF TANIKQUA A. BROWN.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #111 NO. AD., 2007.

TAX PARCEL NO. 10-052.00-006

PROPERTY ADDRESS: 783 Old Porter Road, Bear, De 19701

ALL that certain lot, piece or parcel of land, with the improvements thereon erected situated in New Castle Hundred, New Castle County, State of Delaware, known as Porter Station Road (Tax Parcel No. 10-052.00-006) and being more particularly bounded and described in accordance with a survey prepared by E.A.S. Surveyors, Professional Land Surveyors, dated October 28, 1998, as follows, to-wit:

BEING the same lands and premises which R. Ellen Hanna by deed dated November 2, 1998, and recorded in the office of the Recorder of Deeds, New Castle County, Delaware in Deed Book 2534 Page 0311 did grant and convey unto James T. Dougherty and Jane S. Dougherty.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JAMES T. DOUGHERTY AND JANE S. DOUGHERTY.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #112 NO. AD., 2007.

TAX PARCEL NO. 11-023.30-047

PROPERTY ADDRESS: 4 Kildoon Drive, Newark, DE 19702

ALL that certain lot, piece or parcel of land with the buildings thereon, situate in Pencader Hundred, New Castle County and State of Delaware, being Lot No. 69, on the Record Major Land Development Plan of Glasgow Pines, as said Plan is of record in the Office of the Recorder of Deeds, in and for New Castle County and State of Delaware, at Wilmington, in Microfilm No. 4817, being more particularly bounded and described in accordance with a survey prepared by A.E.S. Surveyors, dated April 11, 2001.

AND BEING the same lands and premises conveyed unto Frank Isaac by deed of Harry E. Clark and Helen R. Clark, dated April 23, 2001 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware at Instrument Number 20010425-0030044.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF FRANK ISAAC.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of SECOND PLURIES LEV FAC #131 NO. AD., 2007.

TAX PARCEL NO. 08-038.40-243

PROPERTY ADDRESS: 69 St. John Drive Wilmington, DE 19808

All that certain lot, piece or parcel of land, with the buildings thereon erected, situate in Mill Creek Hundred, New Castle County, and State of Delaware, and known as lot no. 41, Block H, on the plan of Dunlinden Acres, as said plan is of record in the office of the recorder of deeds in and for New Castle County, Delaware, in plat record 2, page 90, and being more particularly bounded and described in a recent survey prepared by the Pelsa

company, dated October 19, 2001, as follows :

BEING the same lands and premises which Phillip Fuller and Mary R. Fuller by deed dated October 31, 2001 and recorded in the office of the Recorder of Deeds in and for New Castle County, Delaware, on November 2, 2001 in Deed Record 20011102-0090990, did grant and convey unto Donna M. Julian in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF DONNA M. JULIAN.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #134 NO. AD., 2007.

TAX PARCEL NO. 11-032.00-039

PROPERTY ADDRESS: 108 Countryside Lane Bear, DE 19701

ALL that certain lot, piece or parcel of land situate in Pencader Hundred, New Castle County and State of Delaware, being part of Lot 33 on a Plan of Countryside Farms prepared by Burnie R. Waski, Registered Land Surveyor of Wilmington, Delaware and dated September 13, 1963 and revised to October 16, 1963 and being more particularly bounded and described in accordance with a survey by Merestone Consultants, Inc. dated October 21, 1999 as follows, to wit:

BEING the same lands and premises which Leonard Brooks did grant and convey unto Edward T. Brooks by deed dated April 20, 2000 and recorded on April 24, 2000 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 2816 Page 0143.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF EDWARD T. BROOKS.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #157 NO. AD., 2007.

TAX PARCEL NO. 11-025.20-041

PROPERTY ADDRESS: 131 Cognac Drive, Newark, DE 19702

ALL that certain lot, piece or parcel of land, with the buildings thereon, erected, situate in Pencader Hundred, New Castle County and State of Delaware, known as 131 Cognac Drive and being Lot No. 40 on the Record Resubdivision Plan of FRENCH-TOWN WOODS, as said plan is of record in the Office of the Recorder of Deeds, in and for New Castle County in Microfilm No. 9990 and as said plan is amended of record in said Office in Microfilm No. 11,248, and being more particularly bounded and described in accordance with a recent survey by David G. Williams, Professional Land Surveyor, Wilmington, Delaware, dated December 6, 1992.:

BEING the same lands and premises conveyed to Jose F. Nazario and Rebecca Q. Nazario, husband and wife, by Deed from Double S. Associates, Inc., d corporation of the State of Delaware, dated December 18, 1992, and recorded December 18, 1992, in the Office of the Recorder of Deeds, in and for New Castle County and State of Delaware, in Deed Book 1445, Page 233.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JOSE F. NAZARIO AND REBECCA Q. NAZARIO.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #158 NO. AD., 2007.

TAX PARCEL NO. 11-023.20-090

PROPERTY ADDRESS: 11 Ashkirk Place, Newark, Delaware 19702

ALL that certain lot, piece or parcel of land, with the improvements thereon erected, situate in Pencader Hundred, New Castle County, Delaware, known as 11 Ashkirk Place and being Lot No. 64, Phase II as shown on the Plan of Glasgow Pines, as said Plan appears of record in the Office of the Recorder of Deeds, New Castle County, in Microfilm No. 8408, and described in accordance with a recent mortgage inspection plan prepared by AES Surveyors dated August 24, 2005.

BEING all and the same land and premises conveyed to Joseph Holley, Jr. and Barbara Collins by Deed from Charles A. Lee and Donna L. Lee, dated 9/2/2005 and recorded 9/15/2005, in Document 20050915-0094426 in the Recorder's Office for New Castle County.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JOSEPH HOLLEY, JR. AND BARBARA COLLINS.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008.

NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #163 NO. AD., 2007.

TAX PARCEL NO. 11-032.00-049

PROPERTY ADDRESS: 2224 Porter Road, Bear, DE 19701

ALL that certain lot, piece or parcel of land, with the dwelling thereon erected, known as 2224 Porter Road, situate in Pencader Hundred, New Castle County, Delaware, being more particularly bounded and described in accordance with a recent survey prepared by A.E.S. Surveyors, dated June 2, 2000, as follows, to wit:

BEGINNING at a point on the southerly right of way line of Porter Road, said point being a common corner for this lot and lands now or formerly of the State of Delaware, and further said point being distant easterly one hundred nine and five one-hundredths feet from the intersection of the centerline of a three feet wider concrete culvert, with the southerly right of way line of Porter Road; thence by the land herein described, North eighty-nine degrees, fifty-eight minutes, thirty-five seconds East, one hundred sixty-three and one one-hundredth

(Continued)

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LEGAL NOTICE LEGAL NOTICE

(Continued)

feet by the aforesaid line of Porter Road to a common point for this lot and land now or formerly of Michael Cinibadi; thence thereby, South no degrees, thirty minutes no seconds West, one hundred ninety-nine and twelve one-hundredths feet passing over an iron pipe found at a distance of seven and eighty-seven one-hundredths feet to an iron pipe found on the line of lands now or formerly of G.B. Sheats; thence thereby, North eighty-nine degrees, thirty minutes, no seconds West, one hundred sixty-three feet to a common point for these lands and the aforesaid lands now or formerly of the State of Delaware; thence thereby North no degrees, thirty minutes, no seconds East, one hundred ninety-seven and sixty-three one-hundredths feet to the point and place of beginning. Containing within said metes and bounds 0.7423 acres of land, more or less.

AND BEING the same lands and premises as conveyed unto Christopher J. Corkery by deed of Thomas E. McGlothlin dated June 14, 2000 and recorded in the Office of the Recorder of Deeds in and for New Castle County, Delaware in Deed Book 2846, Page 72.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF CHRISTOPHER J. CORKERY.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008. NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #164 NO. AD., 2007.

TAX PARCEL NO. 09-029.10-351

PROPERTY ADDRESS: 21 Stallion Drive, Newark DE 19713
ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in White Clay Creek Hundred, New Castle County and State of Delaware, being Lot No. 12, Block D on the Plan of Sherwood Forest, Section II, and the Plan thereof is of record in the Office of the Recorder of Deeds, in and for New Castle County and State of Delaware, on Microfilm No. 1902 and being more particularly bounded and described in accordance with a survey prepared by The Pelsa Company, dated April 5, 2005.

BEING the same lands and premises which Daniel C. Shelton by Deed dates April 13, 2005, of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware, instrument number 20050426-0039362, did grant and convey unto David T. Boltz.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF DAVID T. BOLTZ.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008. NOVEMBER 30, 2007

SHERIFF'S SALE

By virtue of a writ of LEV FAC #166 NO. AD., 2007.

TAX PARCEL NO. 26-034.30-430

PROPERTY ADDRESS: 300 South Franklin Street Wilmington, Delaware 19805 np 12/18,1/4

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in the City of Wilmington, County of New Castle and State of Delaware, now known as the No. 300 South Franklin Street, formerly known as No. 302 South Franklin Street, in said City of Wilmington and being more particularly bounded and described in a recent survey; prepared by A.E.S., Surveyors; dated December 23, 1996.

BEING the same lands and premises conveyed to Lorraine R. Brown, (now known as Lorraine R. Brown-Tunnell), by Deed from Stanley F. Glowiak, Guardian appointed by the Court of Chancery, State of Delaware, for Jeannette F. Glowiak, November 14, 1996, dated, January 10, 1997, and recorded January 13, 1997, in the Office of the Recorder of Deeds, in and for New Castle County and State of Delaware, in Deed Book 2222, Page 216.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF LORRAINE R. BROWN, (NOW KNOWN AS LORRAINE R. BROWN-TUNNELL).

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 4, 2008. NOVEMBER 30, 2007

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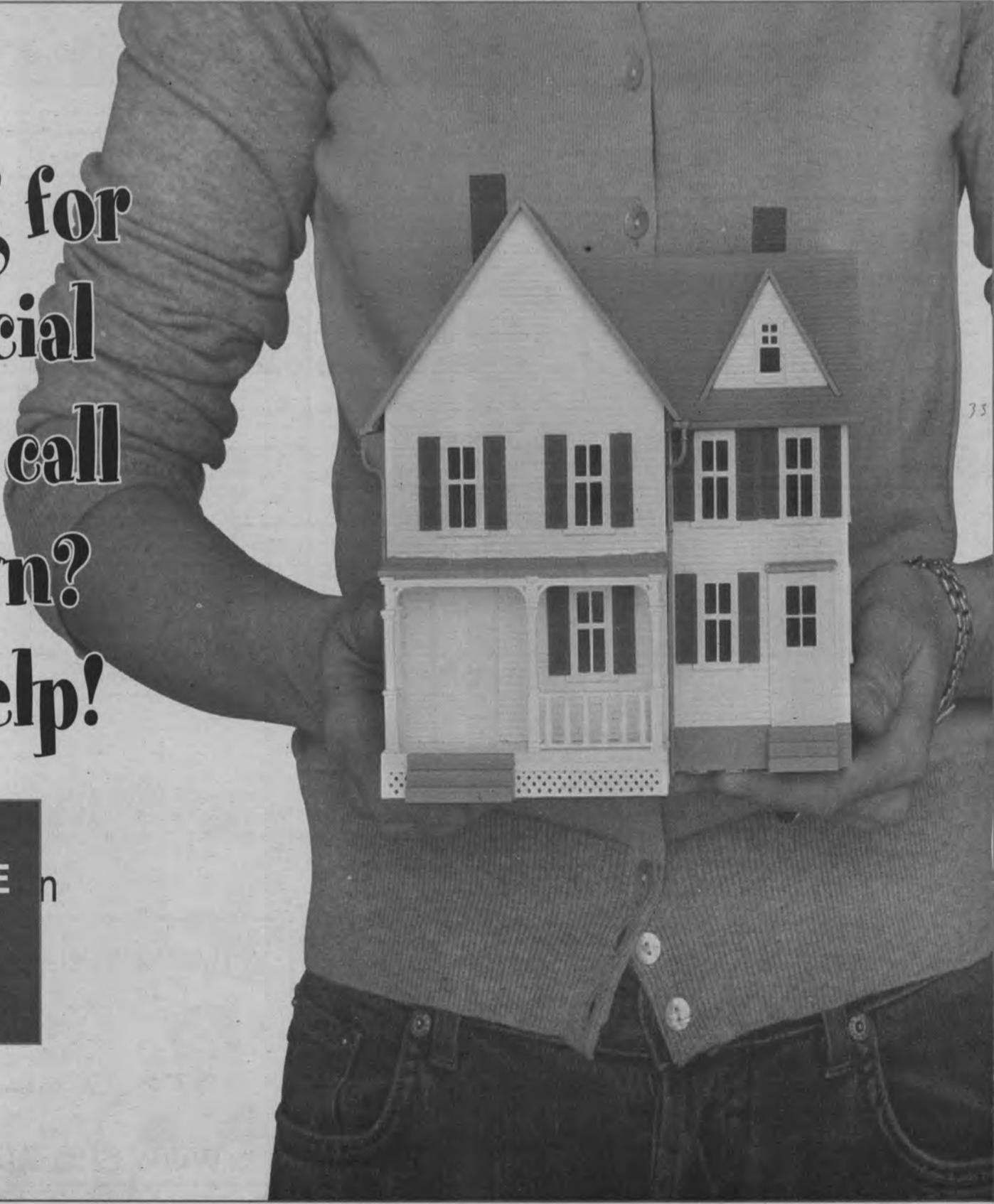
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NEWS BRIEFS FROM SOCIAL SECURITY ADMINISTRATION

When should you retire?

The original Social Security Act of 1935 set the minimum age for receiving full retirement benefits at 65 years old. The 1983 Amendments phased in a gradual increase in the age for collecting full Social Security retirement benefits. The retirement age is increasing from 65 to 67 over a 22-year period, with an 11-year hiatus at which the retirement age will remain at 66.

Congress cited improvements in the health of older people and increases in average life expectancy as primary reasons for increasing the normal retirement age.

Since the program first began paying monthly Social Security benefits in 1940 the average life expectancy for men reaching age 65 has increased nearly 4 years to age 81; for women reaching age 65, their average life expectancy has increased nearly 6 years to age 84.

If you choose to delay getting benefits beyond your "normal retirement age," the amount of your benefit will increase when you do finally collect it. For example, if you were born in 1955 your normal retirement age (the age at which you will receive full benefits) is now 66 years and two months. You can elect to retire early, at age 62, and receive just 74 percent of your full amount. You can wait until age 66 (and two months) and receive 100 percent of your benefit. Or you can wait until age 70 and receive 130 percent of the amount to which you're entitled.

These amounts do not change as you get older. If you choose early retirement and draw just 74 percent of the amount you had been entitled to, you will draw that same amount for the rest of your years. The benefit won't increase when you hit the magic age of 66 or 70.

To find out your "normal retirement age" and how an early or delayed retirement will change your benefits, visit www.ssa.gov and use the inter-active charts. ■

38

Just the facts . . .

- In 2007, almost 50 million Americans will receive over \$585 billion in Social Security benefits.
- Social Security is the major source of income for most of the elderly.
- Retired workers and their dependents account for 69% of total benefits paid.
Disabled workers and dependents account for 17% of total benefits paid.
Survivors of deceased workers account for 14% of total benefits paid.
- An estimated 163 million workers, 96% of all workers, are covered under Social Security.
- 52% of the workforce has no private pension coverage.
31% of the workforce has no savings set aside specifically for retirement.
- In 1935, the life expectancy of a 65-year-old was 12½ years, today it's 17½ years.
- By 2032, there will be almost twice as many older Americans as today – from 38 million today to 72 million.

Nation's first baby boomer files for Social Security retirement benefits

A local Cecil County woman is the nation's official "first baby boomer."

At an event hosted by Michael J. Astrue, Commissioner of Social Security, in October, the nation's first Baby Boomer, Kathleen Casey-Kirschling of Earleville, MD, filed for her Social Security retirement benefits online at www.socialsecurity.gov.

Ms. Casey-Kirschling, who was born one second after midnight on January 1, 1946, will be eligible for benefits beginning January 2008.

"I know how important Social Security benefits are to Americans of all walks of life," Commissioner Astrue said.

"Today, Kathy has reached a personal milestone – she has made the transition from the workforce to retirement. I could not be more pleased that she has chosen to make this transition by filing for her benefits online."

As the nation's first Baby Boomer, Ms. Casey-Kirschling is leading what is often referred to as America's silver tsunami. Over the next two decades, nearly 80 million Americans will become eligible for Social Security benefits, more than 10,000 per day. To prepare for this wave of new filers, Social Security has developed a wide range of online services.

"Filing for Social Security benefits online is easy and convenient," said Ms. Casey-Kirschling. "I urge my fellow Baby Boomers to give Social Security's online services a try. Save a trip and do business with Social Security from the comfort of your home or office."

Social Security's online services are convenient and secure. In The Federal American Customer Satisfaction Index (ACSI) Scorecard, Social Security's online benefit application has the highest score among all federal websites followed closely by Social Security's application for extra help with Medicare drug costs. ACSI notes "Their respective scores of 88 and 87 put them in the elite company of online private sector satisfaction leaders like Amazon.com and Barnes & Noble."

"Social Security provides economic protection to millions of Americans and their families," Commissioner Astrue said. "And we remain committed to providing the public with the highest quality service possible. Boomers have always been a generation of trendsetters. Kathy is leading the way by doing business with Social Security online." ■

Editor's note: The Social Security Administration has an exceptionally useful web site at www.ssa.gov. Online, you can:

- apply for benefits
- replace your lost, stolen or damaged Medicare card
- request a Proof of Income letter for your bank or mortgage company
- submit a change of address or new phone number
- find a Social Security office near your home
- read about the latest changes in benefits and other news

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SSA answers frequently asked questions about retirement

Q. Are my benefits figured on my last five years of earnings?

A. No. Retirement benefit calculations are based on your average earnings during a lifetime of work under the Social Security system. For most current and future retirees, we will average your 35 highest years of earnings. Years in which you have low earnings or no earnings may be counted to bring the total years of earnings up to 35.

Q. I stopped work at the end of last year at age 52. I don't expect to work again before I start my Social Security benefits when I turn 62. Will I still get the same benefit amount you showed for age 62 on the Social Security Statement that you recently sent me?

A. Probably not. When we averaged out your 35 highest years of earnings to estimate your benefits on your

Statement, we assumed you would continue to work up to age 62, making the same earnings you made last year. If, instead, you have \$0 earnings each year over the next 10 years, your average earnings will probably be less and so will your benefit. You can use our Benefit Calculators to see how this will affect your monthly benefit amount.

Q. Will my retirement pension from my job reduce the amount of my Social Security benefit?

A. If your pension is from work where you also paid Social Security taxes, it will not affect your Social Security benefit. However, pensions based on work that is not covered by Social Security (for example, the federal civil service and some state, local, or foreign government systems) probably will reduce the amount of your Social Security benefit. For more

information, see the following fact sheets which you may review and download by clicking on the title: "Windfall Elimination Provision" and "Government Pension Offset."

Q. My wife and I both worked under Social Security. Her Social Security Statement says she can get \$850 a month at full retirement age and mine says I would get \$1450. Do we each get our own amount? Someone told me we could only get my amount, plus one-half of that

amount for my wife.

A. Since your wife's own benefit is more than one-half of your amount, you will each get your own benefit. If your wife's own benefit were less than half of yours (that is, less than \$725), she would receive her amount plus enough on your record to bring it up to the \$725 amount.

Q. If I work after I start receiving Social Security retirement benefits, will I still need to pay Social Security and Medicare

taxes on my earnings?

A. Yes. Any time you work in a job that is covered by Social Security—even if you are already receiving Social Security benefits—you and your employer must pay the Social Security and Medicare taxes on your earnings. The same is true if you are self-employed. You are still subject to the Social Security and Medicare taxes on your net profit.

Need more financial help? You may qualify for SSI

SSI, or Supplemental Security Income, is a federal program that provides monthly cash payments to people who do not have much income or own many things. SSI is for elderly people, as well as blind or disabled people of any age, including children.

To get SSI, you must:

- be 65 or older; or
- be totally or partially blind; or
- have a medical condition that keeps you from working and is expected to last at least one year or result in death. There are different rules for children. For more information ask for Benefits For Children With Disabilities (Publication No. 05-10026).

The basic monthly SSI payment for 2007 is the same nationwide: \$623 for one person or \$934 for a couple. Not everyone gets the same amount. You may get more if you live in a state that adds money to the federal SSI payment. Or you may get less if you or your family have other income. Where and with whom you live can determine if you qualify for SSI and make a difference in the amount of your SSI payment.

SSA announces 2.3 percent increase in benefits for 2008

Monthly Social Security and Supplemental Security Income benefits for more than 54 million Americans will increase 2.3 percent in 2008, the Social Security Administration announced recently.

Social Security and Supplemental Security Income benefits increase automatically each year based on the rise in the Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), from the third quarter of the prior year to the corresponding period of the current year.

This year's increase in the CPI-W was 2.3 percent.

The 2.3 percent Cost-of-Living Adjustment (COLA) will begin with benefits that nearly 50 million Social Security beneficiaries receive in January 2008. Increased payments to more than 7 million Supplemental Security Income beneficiaries will begin on December 31.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$102,000 from \$97,500. Of the estimated 164 million workers who will pay Social Security taxes in 2008, nearly 12 million will pay higher taxes as a result of the increase in the taxable maximum.

Information about Medicare changes for 2008 can be found at www.cms.hhs.gov.



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Trash in the attic? New law bars tax deduction for donating junk

By Eileen Putman
Associated Press Writer

WASHINGTON (AP) — Clean out the attic. Donate the junk to charity. Take a tax deduction. Seems easy?

Not so fast.

Congress passed new rules for deducting household goods and clothing donations in 2006. Unless the item is in "good used condition or better," you won't get the tax deduction.

The question, of course, is what "good used condition" means. Who defines it, and what proof is needed?

"It means you can't give away your kids' blue jeans that have holes in the backside," said Clint Stretch, managing principal for tax policy at Deloitte Tax LLP. "If you give trash away, don't try to take a deduction."

In changing rules for this deduction, available to taxpayers who itemize, Congress wanted to stop people from

writing off items of minimal value such as "used socks and used undergarments," according to Congress' Joint Committee on Taxation.

While deducting your old socks may seem like a minor transgression, such donations add up. As recently as the 2003 tax year, the IRS reported that taxpayer deductions for used clothing and household items totaled more than \$9 billion.

Household items donated after Aug. 17, 2006, must now be in decent shape to qualify as a deduction. There's an exception: Taxpayers can claim a deduction of more than \$500 for any single item, regardless of condition, as long as a qualified appraisal of the item is included with the tax return.

For all other household goods, the IRS says you should "get from the charity, if possible, a receipt that includes a description of the donated property." You can

claim the item's fair market value, which is usually less than its purchase price.

Stretch advises taxpayers to prepare a list of donated items, including condition and estimated fair market value, and get a charity representative to sign the list when the donation is made.

Donna LeValley, a tax lawyer and contributing editor for J.K. Lasser's 2007 tax guide, suggests taxpayers visit the Salvation Army Web site at www.satruck.com/value-guide.asp for estimates of the fair-market value of various appliances and other household goods.

Realistically, LeValley notes, the IRS can't verify the condition of every item to see if it meets the "good used condition" test. "It's only enforceable if they were to audit everyone or require receipts with the tax return," LeValley said. The main purpose of the new provision, she says, is "keeping people on their toes."

As for cash donations, any contributions of \$250 or more should have a written acknowledgment from the charity.

Don't forget to subtract from the deduction any benefit you get in return. An example: You write a check for \$100 to the local zoo, which then sends you a book on elephants valued at \$20. Your tax deduction is limited to \$80.

Speaking of checks, it's not

Giving more

Taxpayer deductions for noncash charitable donations totaled more than \$9 billion in 2003.

Amount of noncash charitable donations, in billions of dollars, 2003

Corporate stock	\$13.7
Real estate	5.9
Clothing	5.8
Household items	3.2
Vehicles	2.3
Other donations	5.9
Major noncash charitable donations, in thousands, 2003	
Clothing	6,845
Household items	3,994
Cars and other vehicles	857
Electronics	541
Food	444

SOURCE: Internal Revenue Service AP

unusual for charities to wait months before cashing yours. No matter — a check is considered delivered on the day you mail it. So even if it isn't cashed until 2008, it counts as a 2007 donation if you sent it in 2007.

And although donating to your favorite cause may seem the charitable thing to do, many organizations don't qualify for purposes of this

deduction. Among them: political campaigns, political action committees, lobbying organizations, civic leagues, labor unions, chambers of commerce, sports clubs, homeowners' associations, groups operated for profit, social clubs or foreign governments. (But you may be able to deduct some contributions, like union dues, elsewhere on the tax return.)

Check IRS Publication 78 to see if the organization is listed as a qualifying charity. There's also an online "Search for Charities" tool on the IRS Web site at www.irs.gov. Also, churches, synagogues, temples, mosques and government agencies are eligible to receive deductible donations, even though they may not be listed in Publication 78.

A word of caution about a new provision allowing older taxpayers to make a direct transfer of funds from their IRA to a qualifying charity. The amount of that transfer can't be claimed as a charitable deduction, though it is excluded from taxable income.

For vehicles used in volunteer work, you can deduct either actual operating costs such as gas or oil, or claim a flat mileage rate of 14 cents per mile for the time you were engaged in the volunteer work. In either case, parking fees and tolls are deductible.

Still in effect are rules for donating vehicles that greatly complicated this deduction in 2005. If you donated a vehicle valued at more than \$500, your tax deduction is generally limited to the sum the charity receives when it resells the vehicle — even if the vehicle's fair market value is higher. But you can deduct the fair market value if the charity checks Box 5a, 5b or 5c on Form 1098-C, indicating that it plans to use or improve the vehicle or give it to a needy person.

Finally, if you claim a charitable deduction of more than \$500 for property, you must attach IRS Form 8283, "Noncash Charitable Contributions," to your return. And taxpayers donating an item valued at more than \$5,000 must have an appraiser sign Part III of Section B of Form 8283. ■

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Save money now to be ready for potential tax bills

As the April 15 tax deadline creeps closer many people may still be wondering: will I owe? It may be time to take proactive steps to set aside money that can be used to cover the extra expense you may soon face.

Whether you underestimated your withholdings or experienced an unanticipated bump in income, you wouldn't be alone if you found that you owe money on your taxes. Owing a lot — or even just a little — can be stressful and burdensome, especially as the bill arrives while many are still paying off debts incurred during the holidays.

"The good news is, preparing to pay for a tax bill may be easier than you think," says Stephen Semprevivo, president of LowerMyBills.com. "Many people can find simple ways to save some money that can then be used to pay off any taxes they might owe. Even if you ultimately find that you don't owe anything, you can use the money you saved to buy yourself a treat or, better yet, to put away in savings."

Here are five simple savings techniques:

1. Evaluate your entertainment expenses.

Americans spend more on entertainment than they do on other vital expenses such as gas, furniture and clothing, according to the Bureau of Labor Statistics. Entertainment is one of the easiest areas in which to find savings. How much do you spend in a month on movies, restaurants and other outings? Simply staying home and watching TV, or eating your own home-cooked meal, can create substantial savings.

2. Reduce your rates on everything from phone bills to credit cards.

You may be paying more than you need to for simple monthly expenses such as insurance, cell phones or Internet service. Sites like LowerMyBills.com can help you search across multiple

service providers to find low rates on these and other monthly bills.

3. Spend to save — really.

Unless you're willing to alienate everyone in your life, holiday gifts will always be an expense. Since you have to spend on holiday gifts anyway, do so wisely by taking advantage of seasonal sales.

From post-holiday sales to Presidents' Day to Easter, the months before tax season are full of opportunities to purchase — and save on — holiday gifts for next year.

Next November, when everyone else is scrambling and spending, you will have the satisfaction of knowing your holiday shopping is done and that you saved money doing it. You can earmark those savings for paying next year's taxes.

4. Minimize your mortgage payment.

Right now there's a lot in the news about adjustable rate mortgages that are resetting to higher rates — with bigger monthly payments.

If you have an ARM that's about to reset, or if you just want to get better terms on your fixed-rate loan, it may be a good time to consider refinancing. Just be sure to read all the terms of your loan carefully, and if possible, consult a financial advisor or other professional.

5. Consider seeking professional help.

If you even suspect you're going to be facing a big tax bill, consider consulting a tax consultant or other financial advisor. These professionals may be able to help you find ways to trim your budget and set more money aside to pay your taxes. They may also be able to help reduce the amount you owe, or set up a payment plan with the government.

"It's never too late, or too early, to start saving and preparing for tax season," says Semprevivo. "With a few money-saving techniques, you may be able to save enough to cover your tax payments this year and put a little away to take care of next year as well."

Courtesy of ARAcontent



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Retiring? Top six things to consider before you leave your job

(ARA) There's no better time than the start of the New Year to take a fresh look at our financial future — including how we plan for retirement.

For the 76 million baby boomers approaching retirement age, preparing for the golden years may mean making several important decisions while still in the workforce to help ensure that they will have enough money to live in retirement. As retirement looms closer, the overwhelming possibilities can leave many people uncertain about where to start.

To help Americans get started — and perhaps focus on their retirement plans as part of their New Year's resolution — Prudential Financial has identified six important financial considerations to think about before retiring.

"Just as the boomer generation has redefined history and culture, they will also change the nature of living in retirement," says Jill Perlin, vice president, Prudential's Retirement and Wealth Planning group. "Boomers and younger workers who understand what to do — and take action — before they leave

the workforce may have many more choices available to them during their retirement years."

Here are the top six considerations:

1. Define your retirement

Your vision will drive your plan. Some may decide to work part-time, launch a completely new career, or perhaps go back to school, volunteer or develop new hobbies. Consider if you need to downsize, relocate or remain in your current residence.

2. Know where you stand financially

Take inventory of your assets and possible income sources, and understand how your retirement plan will help provide you with income during your retirement years. Save as much as possible while still working.

3. Estimate your expenses in retirement, especially for healthcare

Healthcare can be a significant expense category during your retirement years, so understanding what your healthcare plan covers in



retirement is critical.

4. Manage asset allocation

Regularly monitor and review your investments to ensure that they support your goals and to determine if you should change how assets are allocated among different investment types; consider professionally managed investments products.

5. Plan for your beneficiaries

Create a will, choose a guardian if needed, and

select who will manage your estate.

6. Explore options to create a retirement income

Research product strategies that can help generate a guaranteed retirement-income stream, including the new generation of variable annuities that can provide guaranteed streams of income for life while still affording degrees of flexibility and control. It may be advantageous to purchase these products

while you are still working.

According to Perlin, it's never too early or too late to start taking these tips into consideration. "People who are nearing retirement need to think about how to help grow, protect, and convert their assets into retirement income — and that can take some time. Being engaged in this process while still working allows boomers more flexibility to course-correct, if necessary." ■

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Planning for your retirement? Consult a professional

By Karen Michaels
Special to the Whig

Recent debates about Social Security and the increasing number of employers reducing or eliminating employee pensions have underscored the need for a sound retirement plan. Gone are the days when employees were guaranteed a percentage of their salaries once they leave a company. While Social Security may or may not change, it was never intended to be the sole source of retirement income.

Retirement planning is something everyone needs regardless of their existing situations. If the current financial debates tell us anything it's this: the only funding you can count on is that which you do yourself.

Some of the options you have are individual retirement accounts (IRAs) or an employer-sponsored plan such as a 401(k).

Contributions you make to a 401(k) can reduce your federal income tax burden and the contribution limits are higher than those of an IRA.

Plans are available for any size of business, be it a large corporation or a small mom and pop operation.

Contributions to Traditional IRAs may be income-tax deductible. While Roth IRA contributions are not deductible qualified distributions are received free from federal income taxes. An IRA is something you can set up with the help of a financial professional. There are a number of options available when choosing how you want to fund your IRA.

No one can be sure what the future holds in store. Making preparations for a number of possibilities can begin with careful planning. You can start by contacting a financial professional to discuss your goals and how to reach them. ■

FHA: Old mortgage program finding new life

The sky is falling, the sky is falling! Or so you would think if you listened to all the news coverage about the mortgage market. The news is filled with reports of declining home values, resetting adjustable-rate mortgages and people feeling the

pinch of tightened credit.

However, despite the doom and gloom, much of the media haven't reported on the proverbial silver linings in the storm clouds. One of the bright spots is the resurgence in popularity of a loan program that

has been around since the 1930s — the Federal Housing Administration (FHA) loan.

Historically used almost exclusively by consumers to purchase their first home because of its low down payment requirements and competitive rates, FHA loans

are making a comeback and quickly gaining prominence among those looking to refinance as well.

"A large number of people are really benefiting from the FHA loan program, and what is most interesting is many of them have just recently been turned down for more traditional conventional loans," says Bob Walters, chief economist for Quicken Loans, one of the nation's largest mortgage lenders. "This program isn't the answer for everyone, but we have found that it can be a very viable option for many people."

According to Walters, FHA loans are being used by consumers for cash-out refinancings, or to consolidate debt up to 95 percent of the home's value — moves that are extremely difficult and often not financially practical to make with current conventional lending guidelines.

"Through the first half of 2007, homeowners had no problem making their mortgages work for them. However, since that time, tighter lending guidelines have resulted in many loan programs being taken off

the table. Fortunately, FHA loans can fill some of the void. When used responsibly, FHA loans can provide much-needed relief. Every day, we help clients purchase homes, pay off medical expenses, eliminate high-interest credit card debt and generally improve their financial position through the FHA program," Walters adds.

Consumers are also finding that in some instances, FHA loans can close very quickly, in less than 14 business days in some cases.

"The bottom line is that FHA loans are an option for many folks, but not for everyone. It is very important that every homeowner consult with a reputable lender who will listen to their needs and goals, and then suggest the best mortgage for them. In some cases it could be an FHA loan, and in others it may be a conventional fixed or adjustable rate mortgage. What is important is that the loan actually works for the consumer and puts them in the best possible financial position," Walters concludes.

Courtesy of ARAcontent

Is buying a home in today's economy a good idea?

(NAPSI) As a long-term investment, homeownership is still one of the best investments for individual households.

"Why?" you may ask. After all, the headlines say the housing market is down and out, with defaults rising at an alarming rate, and mortgage markets so frozen that buyers can't get a home loan at any price.

What buyers need to realize is that housing markets, like all markets, inevitably have their ups and downs. And homeownership has a track record that is virtually unmatched by any other purchase in terms of its real benefits.

Despite the turmoil in mortgage lending, if you have good credit, a job, and steady income, you will find there is still plenty of mortgage credit to be had at good rates. For well-qualified buyers, rates are running at near historical lows.

Homeownership's real value

Dollar for dollar, homeownership is a solid stepping stone to a future of financial security and the single largest creator of wealth for many Americans.

Over the long-term, real estate has consistently appreciated, even through periodic adjustments in local markets in response to economic conditions. On a national level, home appreciation has historically increased five to six percent annually, report economists at the National Association of Home Builders.

Five percent may not seem much at first, but here's an example that will put it into

perspective. Say you put 10 percent down on a \$200,000 house, for an investment of \$20,000. At a 5 percent annual appreciation rate, that \$20,000 home would increase in value \$10,000 during the first year.

Earning \$10,000 on an investment of \$20,000 in just one year is an extraordinary 50 percent annual return.

In contrast, putting that \$20,000 down payment into the stock market and getting a 5 percent gain would only yield a \$1,000 profit. The key is that, with real estate, you are using the bank's money

for the bulk of your purchase.

Compared to stocks

Looking at it another way, over a longer period of time, if someone put \$10,000 into the stock market in 1996, the average annual S&P return would make that investment worth \$21,500 today—an increase of \$11,500. The median home price in 1996 was \$140,000. Today, that same home would have gained nearly \$100,000 in value.

Don't miss out on the benefits of homeownership; visit www.nahb.org/timetobuy. ■

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There are steps you can take to improve your credit rating



By Karen Michaels
Special to the Whig

Customers often ask why lenders need to review their credit report before approving them for a home or car loan or a credit card.

Credit reports contain a lot of valuable information about your previous financial behavior and help lenders

Women & money

(NAPSI) Women make more family finance decisions than in the past and, according to the Insurance Advisory Board, will control \$1 trillion of American wealth by 2010.

One reason may be the sharp increase in the number of women visiting financial advisors. In fact, an Opinion Research Corporation survey found that women with financial advisors were more likely to say they know "quite a bit" about family finances. Also, women say they prefer to work with women financial advisors—yet only 20 percent of the U.S. advisors are female.

That may soon change. A survey from Money magazine ranked "financial advisor" as the third-best job in America. And now, groups such as Securian Financial Group have launched programs to attract women to the industry.

"We work with member firms to recruit female advisors and then to provide them with support," says Sherri DuMond, from Securian Financial Group. ■

predict whether you'll pay off any new debt.

Therefore, it's important that you maintain a good credit report.

If you're just starting out, there are several ways to establish a good credit history. You could apply for a credit card or obtain an installment loan. It's smart to start out using credit cards and installment loans for small items — this gives you time to gain experience with working monthly payments into your budget.

Just as credit cards and loans can help build your credit history, so too can your everyday actions.

Always be sure to pay your bills on time, including rent, electric, gas, water, and cable bills.

If you are interested in learning more about your credit report, you may contact one of the major credit reporting companies to obtain a copy of your credit report; they are Equifax, Experian, and TransUnion.

Unfortunately, there are times when we may find ourselves with an unfavorable credit rating. If you've

found yourself in this position, there are steps you can take to improve your credit report: begin paying your bills on time, avoid taking on any new debt, and work with your current creditors to repay your debts.

If you are very late on your payments, consider calling a credit counseling agency instead of claiming bankruptcy.

Credit counseling can assist you in reducing your debt without as much damage to your credit report.

By addressing your problems early, you may find that many creditors will be willing to work with you provided you show a sincere interest in repaying your debts.

Whether you're just now beginning to establish credit for yourself or you're trying to improve your credit rating, taking smart steps now will enable you to enjoy greater opportunities later; when it comes time for you to apply for a loan on a new home or that car you've been eyeing, you'll be confident that your credit report won't be stopping you from the things you enjoy. ■

Find the right home for your budget

By John Addison
Special to the Whig

(NAPSI) No matter what state the housing market is in, homebuyers would be smart to remember a simple tip: Experts say not to spend more than two and a half times your income on a house.

Sticking to that rule can help keep your mortgage payments affordable and keep you from being "house poor." Here are a few additional tips for finding a home that you can afford:

- *Keep an eye out for ARMS*

Adjustable rate mortgages, or ARMS, have monthly payments that could eventually adjust with the market. Unless you definitely plan to move in just a few years, look for fixed-rate loans in which the interest rate is set for the life of the loan.

- *Beware of interest only*

Interest-only loans are ticking time bombs of debt. Why? You pay only the interest on the loan and not the principal. At some future point, you have to pay the entire principal amount at once.

- *Avoid debt*

Being able to borrow money isn't the same as being able to afford it. Before you buy a house, remember additional expenses that could be tacked on to mortgage payments—things such as property taxes, utilities, maintenance and homeowner's insurance costs.

- *Protect your investment*

Once you purchase a home, take steps to protect the investment with the right insurance. You might be able to cut insurance costs by combining all your policies — life, auto and home — under one company. Remember to shop around, too.

John Addison is co-CEO of Primerica, a subsidiary of Citigroup Inc.

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11/04

Are you in for an audit? Chances are good if you're rich

By Eileen Putman
Associated Press

WASHINGTON (AP) — Your chances of being audited are pretty good if you're wealthy. They're not bad if you're not.

About 1 in 16 taxpayers with income of \$1 million and higher was audited last year, a 33 percent increase from the previous year.

"If you're earning that kind of money and we notice a problem, you're going to hear from us," IRS Commissioner Mark W. Everson said in a statement on the agency's enforcement figures for the 2006 fiscal year.

But it's not just those in

the financial stratosphere who face increased IRS scrutiny.

Audits of taxpayers with incomes above \$100,000 were up 18 percent from 2005, the highest figure in more than a decade.

Audits of certain businesses, especially "S" corporations and partnerships, increased by 34 percent, though audits of larger corporations — with assets over \$10 million — were down slightly.

Overall, audits of individual taxpayers were up by 6 percent in 2006; total individual returns audited were 1.3 million, for an average individual audit risk of about 1 in 100.

Not every audit means a "field" audit, a face-to-face meeting with an IRS agent. Some are correspondence audits — essentially a letter from the IRS to clear up discrepancies or apparent inaccuracies.

More serious tax issues involve underreporting income and overstating deductions, exemptions and credits. For that reason, a tax return with a large number of deductions may be flagged for audit.

Celebrities have also been known to attract the IRS' attention: Late last year, actor Wesley Snipes pleaded innocent to federal charges that he failed to file tax returns and that he falsely claimed millions of dollars in refunds.

Taxpayers have the right to appeal IRS findings and, if the dispute can't be settled,

to take their case to the Taxpayer Advocate Service, which is part of the IRS but operates independently and will help taxpayers resolve problems.

The IRS can also work out payment plans for those who owe unpaid taxes, interest or penalties.

Congress set three years as the deadline, or statute of limitations, during which the IRS can go back and make additional tax assessments. But that time can be extended if the IRS suspects serious underreporting of income. There is no statute of limitations for failure to file a return or when tax fraud is suspected.

If the case reaches actual prosecution, there is this sobering fact: The IRS reports it had a conviction rate last year of 91.5 percent. ■

Tax audits up

Overall, audits of individual taxpayers were up 6 percent in 2006.

Income of \$99,999 and lower

0.85% of returns audited

\$100,000 and higher

1.57%

\$1 million and higher

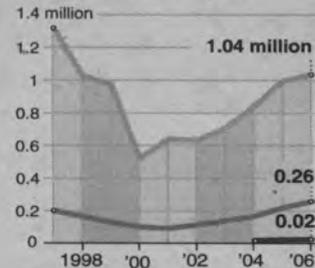
6.1%

Number of tax audits

Income \$99,999 and lower

\$100,000 and higher

\$1 million and higher



* Preliminary figures

NOTE: Figures unavailable for income of \$1 million and higher for 1997-2003.

SOURCE: Internal Revenue Service AP

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Caution: Avoid expensive refund loans

(AP) Anticipating a tax refund but don't want to wait for the money? Proceed with caution when a tax preparer — or anyone else — offers you quick cash against your expected refund. Here are some tips for avoiding this financial trap:

- Beware of easy money. If it seems to be too good to be true, it probably is.
- Watch for "setup" fees, "recontribution" fees, check-cashing fees, maintenance

fees and ATM withdrawal fees imposed on top of finance charges. They can drastically increase the cost of the loan.

- Investigate the IRS' Free File Alliance, a coalition of tax software companies providing free, online tax preparation and electronic filing of returns to taxpayers with adjusted gross incomes of \$52,000 or less.
- File electronically. Taxpayers who e-file get their refunds in about two weeks.

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E-filing is getting easier — and it speeds your refund

By Eileen Putman
Associated Press

WASHINGTON (AP) — Filing taxes electronically is the quickest way to get a refund. The Internal Revenue Service hopes that carrot will draw even more e-filing taxpayers this year.

"E-filing is changing the way the nation does taxes," said IRS Commissioner Mark W. Everson. He said the agency received 73 million electronically filed tax returns in 2006. About 61 million taxpayers submitted paper returns in 2006.

More than 20 million returns were filed from home computers, an increase of about 19 percent over the previous year.

Refunds for e-filed tax returns come in about two weeks if the IRS deposits the refund directly into the taxpayer's bank account. That's compared with eight weeks for taxpayers who file a paper return and opt for a paper refund check.

Besides producing faster refunds, filing electronically reduces errors because tax preparation software rejects returns with data entry mistakes or inconsistencies. The most common problems — an incorrect adjusted gross income figure or Social Security number, or carrying over the wrong amount from the tax table — are often careless errors that are easy for taxpayers to fix once the tax program highlights them.

In many cases, state and local tax returns can be e-filed at the same time as federal returns.

There are several routes for federal e-filing. If your adjusted gross income is \$52,000 or less, you can qualify for free online tax preparation and e-filing through the IRS's Free File alliance of tax prep companies — as long as you use the IRS Web site <http://www.irs.gov> to link to those offers.

Some of those companies may be limited to filing in certain states or to taxpayers of a certain income level. The IRS advises taxpayers to "carefully review the free offer descriptions" before starting their returns.

While tax prep and e-filing of a federal return may be

free, the company may charge for filing state or local income taxes. It also may sell other services or products, which the IRS notes that consumers are under no obligation to purchase.

There's a new, consumer-friendly wrinkle to Free File this year. Companies in the Free File Alliance have agreed not to offer Refund

Anticipation Loans, which provide taxpayers quick cash against their expected refunds, usually for high fees.

"We heard many legitimate concerns about the marketing of ancillary products during the last filing season," Everson, of the IRS, said in a statement. "This is a constructive step."

Another way to e-file is

by using home tax software such as TurboTax or TaxCut. The programs can be bought online or in office supply stores and usually include rebates and coupons for free e-filing of at least one tax return. The companies — Intuit in the case of TurboTax and H&R Block in the case of TaxCut — update tax forms and instructions as they are updated by the IRS. These can be downloaded from the programs' Web sites during filing season.

Such programs use an interview process to walk taxpayers through the return preparation. Beforehand, gather your records: your 2005 tax return; 2006 income records such as W-2 statements from employers and end-of-year interest and dividend statements, as well as any 2006 tax refunds; and payments such as state and local taxes, business expenses, mortgage interest and any other deductible expenses.

Taxpayers also can take their records to a professional preparer, who can also file the tax return electronically. It's a more costly route, though it may be worth it if your taxes are complicated. Tax preparation bills from H&R Block, for example, average about \$160 per client, according to the company.

The IRS can find an e-filing tax pro for you if you enter your ZIP code in the e-file locator box on <http://www.irs.gov>. Taxpayers due a refund must provide bank account and routing numbers for direct deposit of refunds. Starting this year, taxpayers who use direct deposit will be able to divide their refunds

into three separate deposits to financial accounts, such as checking, savings and retirement accounts.

Those owing tax can pay electronically by charging it to a credit card; having the IRS withdraw the money directly from a bank account; or through the U.S. Treasury's Electronic Federal Tax Payment System by phone or over the Internet. See <http://eftps.gov> for more information. (But don't respond to e-mails purporting to be from EFTPS and asking for personal information; that's a known scam.)

E-filing taxpayers create a personal identification number, which serves as their electronic signature and requires knowing their 2005 adjusted gross income. Taxpayers who don't create a PIN can still file electronically but will also have to mail Form 8453-OL to the appropriate IRS service center after they have received IRS confirmation that the e-filed return was accepted.

During transmission, the tax return is sent from a modem or other Internet connection to an electronic return transmitter, which converts the file to a format that meets IRS specifications and forwards it to the IRS for processing. Within 48 hours the IRS confirms whether the return has been accepted or rejected. ■

On the Net:

- IRS: www.irs.gov
- Electronic Federal Tax Payment System: eftps.gov
- TurboTax: www.turbotax.com
- TaxCut: www.taxcut.com

Gather records for tax preparation

A checklist of the most common records you'll need to prepare your 2007 taxes, whether you use tax software, a professional tax preparer or an old-fashioned paper tax return:

- Copy of 2006 tax return.
- Identifying documents, such as a Social Security card or driver's license, for you and your spouse.
- W-2s from all employers.
- Forms 1099, 1099-DIV, 1099-R and 1099-G showing dividend and interest paid to you in 2007 as well as any refund, credit, or offset of state and local taxes.
- Receipts indicating the state and local taxes, real estate taxes and personal property taxes you paid in 2007.
- Form 1098 for home mortgage interest and points.
- Receipts and documentation for charitable contributions and gifts (cash and non-cash).
- Income receipts from rental real estate, royalties, partnerships, S corporation and trusts.
- Records of unemployment compensation, Social Security benefits or other income.
- Records of medical and dental expenses if you think you can meet the 7.5 percent adjusted gross income threshold required for this deduction.
- Documentation of casualty and theft losses.

Remember to keep a copy of your tax return and supporting documents for at least three years from the date you file the return.

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Can't afford long-term care insurance?

It might be more affordable than you think

(NAPSI) For many people, the greatest deterrent from purchasing long-term care insurance is the notion that it is too expensive.

However, with insurers delivering simpler long-term care insurance policies, you may find long-term care insurance more affordable than you think. A long-term care insurance plan can be tailored to fit almost any budget. And, as the cost of long-term care services—including nursing home care, home health care and custodial services—rises, it doesn't take long before it exceeds the cost of long-term care insurance.

"With the national average annual cost of nursing home care over \$65,000 and rising, the cost of just two or three years in a nursing home can wipe out the average American's retirement savings," said Mutual of Omaha senior vice president James Blackledge.

Alternatively, said Blackledge, the break-even point for long-term care insurance can be realized in a short amount of time.

Consider this example: A 60-year-old could purchase a basic policy with a five-year benefit period and a \$100-per-day benefit for about \$1,400 annually. If he or

she were to need long-term care services in 10 years, the premium paid for the long-term care insurance (\$14,000) would be paid back in benefits in less than six months (\$100 per day x 140 days = \$14,000).

It's common for companies to offer a variety of preferred rates and discounts for good health, married couples and members of certain associations. Some long-term care insurance policies offer tax advantages that allow you to deduct eligible premium amounts as medical expenses. In addition, the benefits paid by long-term care insurance policies are tax-free. Like life

insurance, the earlier a person purchases long-term care insurance, the lower the rate.

Asset Protection

Unless skilled nursing care is also required, Medicare does not cover assistance with activities of daily living—mobility, dressing, house-keeping and meal preparation—often associated with most long-term care services. With Medicaid, a person must first use nearly all of his or her financial assets to become eligible.

"Long-term care insurance protects your assets so you

don't have to watch your life savings whittle away. It provides coverage for all types of services whether at home, in an assisted-living facility or a nursing home," Blackledge said. "With longer life expectancies, the likelihood of needing some sort of long-term care services increases."

Because you never know when you're going to need long-term care, experts advise selecting a company that is experienced in long-term care insurance and financially sound to ensure it will be around to provide you with coverage far into the future. ■

The early bird catches the biggest tax return

(NAPSI) Don't make the mistake of waiting around until April to start thinking about your taxes—it could cost you a significant amount of money. Millions of people miss out on huge tax savings every year because they start too late or don't have the information they need to lower their tax bills.

Here's MSN Money tax expert Jeff Schnepfer's list of what you should be doing now to maximize your 2007 tax return:

Shop 'til you drop.

Get those big purchases in before the end of the year, because if you live in one of the nine states without an income tax, you can claim a deduction on your sales tax. For those taxpayers in states with an income tax, you can still deduct sales tax

if the amount is larger than the amount of state and local taxes paid. So plan ahead and buy those birthday presents for the upcoming year. Or if you're planning on taking a vacation, buy your tickets and book your hotel in advance.

'Tis the season of giving.

Don't forget about those less fortunate this holiday season. Make last-minute charitable contributions and help somebody in need while adding another deduction to your tax return. Low on cash? You can charge your donation to a credit card or give a noncash contribution to the Salvation Army or Goodwill and deduct its value.

More info = more money.

One of the biggest reasons people miss out on free money during tax season is

that they don't know the latest tax laws that affect their money. The tax laws are constantly changing and it's important to stay up to date on information that can make or break your return. Talk to your accountant or financial planner, and research tax law on the web.

Use it or lose it.

It's time to empty your flexible spending accounts. These are "use it or lose it" accounts. In years past, if the money wasn't spent by the end of the year, you lost it. This year, your employer may give you until March 15, 2008, but this needs to be determined in advance.

To be on the safe side, act now. That means it's time to prepay the orthodontist and purchase those new glasses.

Life changes?

Expect tax changes, too

(NAPSI) Each year, more than 90 million people experience an event that changes their life. Whether they get married, have a baby, go to college, or retire, they can expect big changes come tax time, also. Here's how to get the most from five common life changes:

• Buying a home:

New home owners can take advantage of new deductions that may substantially reduce their taxes. In addition to mortgage interest, homeowners may be able to deduct property taxes, PMI payments, purchase points and money spent on home improvements. Best of all, the extra write-offs from owning a home are likely to help taxpayers itemize versus taking the standard deduction. Suddenly, state taxes and charitable gifts will earn tax-saving deductions, too.

• Getting married:

A person's tax situation is high on the list of the many things that change when he or she ties the knot. Most couples will save thousands by filing jointly rather than separately. They may also

be able to take an additional allowance on their W-4, keeping more money in their pocket.

• New baby:

The birth of a child guarantees major changes... as parents and as taxpayers. A new baby may deliver a \$1,000 child tax credit every year until the child turns 17.

• Changing jobs:

Leaving a job and starting a new one has a number of implications. Taxpayers may be able to take an itemized deduction for the expenses they incur in looking for a new job, as long as they are not changing professions, and if changing jobs requires relocation, moving costs may be deductible.

• Starting a new business:

Being self-employed has its advantages, especially at tax time. Taxpayers who are self-employed may be able to write off a wide variety of business costs paid during the year, including home office, vehicle use and entertainment expenses.



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