

NEWARK POST

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94th Year, Issue 50

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Newark, Del. • 50¢

UP FRONT

Only in Delaware

By JIM STREIT

NEWARK POST STAFF WRITER

LAST WEEKEND, I played the role of chauffeur for my son. He wanted to visit some friends from the U.S. Air Force Academy who also were home for winter break.

One lived in Potomac, Md., in sniper country north of D.C., the other in God's country in Culpeper, Va., the foothills of the Blue Ridge Mountains.

My father is buried on Patsy Cline

Boulevard in Winchester, Va.

I've been wanting to make a visit and the opportunity for one-on-one time in the car with my son and a visit to Mount Hebron Cemetery made sense.

The trip home Sunday night was frustrating with the heavy end-of-holiday weekend traffic. However, this offered time for conversation.

During the course of our chat, I lamented to Tyler that I didn't yet have an idea for this column, a problem heightened by early deadlines. I mentioned that we (like every other media outlet) were presenting our annual Year In Review this week but I did not want to write a Year In Review column.

Tyler offered "write about how only in Delaware would a U.S. Senator come to our house."

See UP FRONT, 5 ▶



Streit



THE YEAR IN REVIEW

It was a newsworthy 12 months as Newark gets a new school, Christina welcomes a new leader, and '04 mayoral race begins early

THERE were many important happenings in Newark last year but dominating the headlines in 2003 were:

■ **A year of champions:** The University of Delaware football team is the NCAA Division I-AA national champions, steam-rolling through the playoffs and winning 40-0 in the final over Colgate; Newark High School returns to championship glory — its sixth in seven years — with an upset win over St. Mark's

■ **Changes at our schools:** As one school superintendent is forced out — leaving behind questions about poor financial planning — a school district attempts to

improve with a hard-driving new leader from Maryland named Dr. Joseph Wise. Meanwhile, voters in the school district approve a property tax increase to raise money to avoid operational cutbacks.

■ **Towing rears its ugly head:** Feuds between the city and a shopping center led to new towing rules while downtown parking continued to get better. City lot #4 was renovated, a parking administrator was hired and the city helped downtown visitors by requiring businesses to more clearly identify rules in large private parking lots.

■ **Stay tuned, legal battles continue:** The long-running battles between the city

trying to restrict unruly students to certain areas of the city and landlords trying to expand or eliminate those rules continued. The city appeared to lose the latest round. The Court of Chancery ruled the city's student housing ordinance exempting married student couples from the regulations as illegal, forcing the city to revamp and re-word the rules. Stay tuned, however, the legal battles are far from over.

■ **A mayor's up-and-down year** includes his family's gas station closing down after more than three decades in business and surgery for intestinal blockage. But Mayor Hal Godwin also led the charge to restrict student housing to certain areas — taking on landlords in the process — pushed for new rules to continue the fight against alcohol abuse, and challenged aggressive towing companies and private parking lot owners. Projects he began rallying for prior to this year also came to fruition, including the continued work on the water reservoir and the opening of the new and improved water treatment plant south of the city.

■ **Three-year battle ends:** The almost three-year contract battle between the city and the police union appeared to come to an end. A Chancery Court judge ruled in favor the city, saying the contract is fair and compares well to what law enforcement officers in other jurisdictions receive.

■ **'New' library opens:** The renovated

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Newark Charter School principal Greg Meece welcomed students into their new building in September.



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Darrel W. Cole is the news editor. He leads the day-to-day operation of the newsroom. Call him at 737-0724.

Marty Valania prepares the sports pages of this newspaper. The sports editor is seldom in the office, however, he checks in frequently. Leave messages for Marty at 1-800-220-3311.

Kathy Burr is the office manager and editorial assistant who processes most press releases. She prepares obituaries and People briefs. She is assisted by **Ginni Buongiovanni**. Contact them at 737-0724.

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■ *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.

Checkpoints scheduled

AREA law enforcement agencies have scheduled several New Year's weekend DUI checkpoints throughout Delaware.

They include:

■ From 11 a.m. to 3 p.m. Friday, Jan. 2 in Newark (Newark police), Dover and Georgetown.

■ From 11 p.m. Saturday, Jan. 3 to 3 a.m. Sunday, Jan. 4 in Claymont, Magnolia and Georgetown.

The Delaware Office of Highway Safety "Checkpoint Strikeforce" is a multi-state crackdown on impaired driving.

The percentage of alcohol-related traffic deaths in Delaware is currently lower than it was at this time last year. To date, 34% (or 48) of Delaware's 141 traffic deaths have been alcohol-related, compared to 36% (or 46) of 127 motor vehicle fatalities at this time last year. The checkpoints have resulted in 356 DUI arrests in Delaware.

Knife fight in parking lot

Five people, including two 15-year-olds from Newark, were wounded and four were sent by ambulance to Christiana Hospital Sunday, Dec. 28 after a knife fight in the parking lot of the Best Western Hotel, 263 Chapman Road in Christiana.

Delaware State Police responded to a report of a fight at the hotel about 12:50 a.m. Police said an argument that started in the lounge area — where approximately 170 people were having a party — was carried out to the parking lot. The argument then escalated into a knife fight.

As a result, a 15-year-old was stabbed in his back and suffered a punctured lung, while the other 15-year-old received cuts to his head and right hand. The second youth was treated and released from the hospital. Two others suffering from cuts to the face and hands and then treated and released were a 20-year-old Wilmington man and a 25-year-old New Jersey man.

A 26-year-old woman from Newark suffered cuts to her left arm and hand, transported herself to Newark Emergency Room, received stitches, and was released.

Police made no arrests and have identified no suspects due to "lack of cooperation by all involved," reports said. Two knives were recovered at the scene.

Police are investigating and anyone with information can contact detectives at 302-836-3620.

Check-cashing ring stopped

The Delaware State Police Financial Crimes Unit stopped a counterfeit check-cashing ring that stole more than \$100,000 from local banks.

According to police, eight people — including two area men — have been arrested in connection with more than 100 counterfeit checks

Three-month investigation ends with arrests

DELAWARE State Police Detectives and the Wilmington Police Vice Squad concluded a three-month investigation that resulted in the arrest of four people, including three from Newark.

A total of \$45,264 and five guns were seized, along with ecstasy, cocaine and a small amount of marijuana, authorities said.

On Tuesday, Dec. 23, Wilmington Police Detectives questioned Charles Bradford, 24, of Newark at the Amtrak Station in Wilmington. Police reported that Bradford attempted to board a train traveling to New York City and was in possession of two wrapped Christmas presents, police said.

During the conversation Bradford gave the police conflicting statements, they said. A police narcotics dog was called to the scene and the presents were subsequently searched. One package contained \$12,000 and the second was empty, according to authorities.

A search warrant was then executed at Bradford's English Village apartment, where police located three handguns, a shotgun and an assault rifle, five grams of cocaine, one gram of ecstasy, three grams of marijuana, and drug paraphernalia, according to police.

Police also seized Bradford's 1990 Mercedes Benz.

Following up leads, the Delaware State Police then apprehended Bradford's alleged co-conspirator, Joshua Miklozek, 23, of Newark, in the parking lot of the Cumberland Farms Store in Stanton when he arrived in his

1999 Chevrolet Tahoe. Miklozek was in possession of \$33,264, 25 ecstasy pills, seven grams of cocaine and one gram of marijuana, police said.

A search warrant was then executed at Miklozek's residence on Green Valley Circle in Newark where police found John Miklozek, 49, of Newark and Katie Laurent, 23, of Wilmington. Also located in the search was two grams of cocaine, 11 grams of marijuana and drug paraphernalia.

Police also seized Joshua Miklozek's vehicle.

Bradford is charged with possession of cocaine, ecstasy and marijuana, maintaining a dwelling for drugs and possession of a firearm during the commission of a felony. He was committed to Gander Hill Prison in lieu of \$34,500 secured bail.

Joshua Miklozek is charged with trafficking in ecstasy, possession with the intent to deliver cocaine and marijuana and maintaining a vehicle for drugs. He was committed to Gander Hill Prison in lieu of \$94,000 secured bail.

John Miklozek is charged with trafficking cocaine, possession with the intent to deliver cocaine and maintaining a dwelling for drugs. He was committed to Gander Hill Prison in lieu of \$27,000 secured bail.

Defendant Katie Laurent, 23, of Wilmington is charged with possession of cocaine, possession with the intent to deliver marijuana and maintaining a dwelling for drugs. She was committed to The Baylor Correction Center for women in lieu of \$11,000 secure bail.

being cashed at the following Delaware banks since January 2003: PNC Bank; Wilmington Trust; Commerce Bank; Sun National Bank; and First Union/Wachovia Bank.

The Philadelphia Office of the U.S. Secret Service is investigating additional incidents in Philadelphia, where fake payroll checks were created on a home computer.

The series of events that led to the crackdown are as follows:

■ On Saturday, Dec. 13, a man attempted to cash a check from Olsten Staffing Company at PNC Bank, 4111 Concord Pike, Talleyville. A teller later told police the check looked suspicious and a fraud query confirmed the suspicion. Police were notified, responded to the bank and arrested Walter T. Hill, 25, of Philadelphia.

Further investigation revealed Hill had an accomplice who fled in a blue 1993 Crown Victoria, police said.

■ On Tuesday, Dec. 16, a man walked into the Commerce Bank, 82 Christiana Road in New Castle, and attempted to cash a counterfeit check from Volunteers of America Company. The bank teller became suspicious when she noticed that a fraud alert had been placed on this account. Police responded to the bank and arrested Marcus Marsh, 24, of Wilmington.

The check in the Commerce attempt was made out to a student from Temple University who had his Pennsylvania Identification card, Social Security Card and Cross Country Bank Visa stolen from his car in April 2003. Marsh was in possession of the student's information at the time of the arrest, police said.

The investigation also revealed

that a blue 1993 Crown Victoria was used in the crime.

■ The Crown Victoria was stopped soon after in the parking lot of the bank and the driver, Peter L. Congo III, 18, of Wilmington was arrested. A search of the vehicle uncovered 16 counterfeit checks that had not yet been cashed.

■ Police were also able to establish that Congo had been recruiting numerous people with valid identification cards to cash counterfeit checks. The people recruited would receive \$100 for each check they cashed, and Congo received \$200, police said.

■ The balance of the illegally cashed checks went to an unidentified source in Philadelphia. The same source would produce on a home computer payroll checks from legitimate businesses. Police said Congo would then pick up the checks and transport the hired check-cashing accomplices to various bank branches in Delaware.

Congo is charged with 79 counts of forgery, five counts of felony theft and four counts of conspiracy. He is incarcerated at Gander Hill Prison in lieu of \$103,000 cash only bail.

Hill and Marsh — hired by Congo to cash the checks — have been charged with forgery, conspiracy and attempted theft, police said.

In addition, police said the following defendants have been arrested: Roger C. Starkey, 19, of Bear, charged with 34 counts of forgery and two counts of felony theft; Marc Tessien, 19, of Newark, charged with 10 counts of forgery, felony theft and two counts of conspiracy; Fred C. Calhoun, 19, of New Castle, charged with 28 counts of forgery and two counts of felony theft; Larry D. Fawra Jr., 18, of New Castle, charged

with 10 counts of forgery, felony theft and conspiracy; and, Lee G. Miller, 19, of New Castle charged with 15 counts of forgery, felony theft and four counts of conspiracy.

Life saved at club

On Thursday, Dec. 18 a 76-year-old man who collapsed at the Kirkwood Fitness Club on Old Capital Trail had his life saved by quick-thinking members and club workers, according to New Castle County Paramedics.

The man was playing racquetball when he collapsed. Dian Thompson, who was running on the track, saw the man fall and went to him. Thompson, who had recently been certified in CPR and defibrillator use, determined the man was unconscious, not breathing and had no pulse. She then asked staff member Christopher "Duke" Lynch to get the defibrillator that was just outside the racquetball court.

With the assistance of staff member Debbie Santoro, the two followed the directions on the machine. It directed them to administer one shock, which they did. The man regained a pulse and started breathing again.

He was admitted to Christiana Hospital in "critical but stable" condition.

The Kirkwood Fitness Club has two defibrillators on site and all staff members are trained in its use, but anyone that is trained can use it.

Public access defibrillation (PAD) is the relatively new concept of placing the machines in public and/or private settings where large numbers of people are found, or where people who are considered high risk for heart attacks are found.

Year of change

► 2003, from 1

library opens to rave reviews, but later in the year that jubilation turns to tears when the driving force behind the project, Charlesa Lowell, dies of cancer.

■ **Bike trail opens:** The City parks department celebrates 35 years and opens a memorial James F. Hall Trail linking much of the city by bike/walking path. Hall is considered the father of the city park system, who saw much of its 500 acres established.

■ **In a year of UD football jubilation,** long-time football announcer Elbert Chance stepped down prior to the season after more than 50 years. Taking over is youngster Kevin Linton, 25.

■ **Other new people/projects/things include:** State police barracks on Rt. 40; Cafe Napoli restaurant downtown begins construction; Newark High School finally implements final exams; David Athey wins his first term on Newark City Council; Matthew Flocco Drive named in honor of the 1998 NHS graduate who was killed during the 9/11 attacks while he was working in the Pentagon; traffic signal at Apple and Barksdale roads; apartment rental fees increase; voluntary curbside recycling; downtown transit hub for increased bus service; and, local lawyer Vance Funk files to challenge Mayor Hal Godwin.

■ **Who/what moves on:** Long-time Newark Councilmember Tom Wampler retires; March blizzard, May rainfall and September hurricane; Caffé Gelato owner Ryan German named state's top bachelor, then gets engaged; Former schools superintendent Dr. Nicholas Fischer is told by the school board to get out, loses out on two job openings, then lands job as assistant superintendent in Virginia; former NHS graduate Mark Wu arrested for three homicides in Wisconsin in an apparent gambling-related feud; Newark area soldiers return from Iraq;

Gap leaves downtown; R.T. Foard and Jones Funeral home celebrates 100 years in business; 93-year-old Newark Post newspaper moves to new offices on Elkton Road; smoking ban celebrates year anniversary; and, Chrysler Newark Assembly Plant manager James Wolfe takes job with state chamber.

Here is a week by week recap of the year's top stories:

■ Jan. 3, 2003

Challenges tackled in 2002

When the smoke cleared (from the restaurants and bars), The Mall became The Green, Christina School District was shopping for a superintendent, and the City of Newark got tough on alcohol and noise. On the state level, Gov. Ruth Ann Minner established a law that went into effect on Nov. 27 banning smoking in all public places in Delaware. In an unprecedented move, the Newark City Council passed legislation on the sale and distribution of alcoholic beverages in Newark, enabling local police to enforce statewide alcoholic beverage laws. The time for "Happy Hours" at bars was also reduced. Council also increased the penalties for extreme DUI conviction for blood alcohol level of .16. Parking issues and dealing with fraternities and sororities were also hot topics.

Watch out: A new signal

The Department of Transportation has announced that as of yesterday, Thursday, Jan. 2, the traffic signal at the intersection of Rt. 896-U.S. Rt. 301 (Summit Bridge Road) and Bethel Church Road will become fully activated.

■ Jan. 10, 2003

It's over for Wampler

Believing he has served long enough, Newark City Councilman Tom Wampler has elected not to seek another term on council.

"I have been on long enough, 10-12 years," Wampler said. "It is time for someone else."



New chapter for library

The grand reopening of the Newark Free Library was held on Monday evening, Jan. 6.



Spearheaded by Charlesa Lowell, the new and improved Newark Free Library opened to praise Jan. 6, 2003.

Under construction for more than a year, and completely closed for about ten months, Newark's state-of-the-art library increased its size by 11,000 square feet, bringing the total to 26,000 square feet. There is now a children's programming room with eight computers and the children's room has doubled.

Restaurant owners face council

Several local restaurant owners express concerns about private organizations not being covered under the new alcohol permits.

Police open new barracks

The Bear-Glasgow area received a huge boost in its police presence, as Delaware State Police Troop 2 Barracks, off Rt. 40, held its ribbon cutting.

■ Jan. 17, 2003

Thanks, Delaware

Thank you, Delaware. That's what Cecil County tavern and restaurant owners are saying this month as bar patrons flock across the border from Delaware. They've been coming since a Delaware ban on smoking in such establishments went into effect Nov. 27.

Police picket council

There were police picketing, merchants protesting and residents appealing. Monday's Newark City Council meeting was a lively one. About 40 picketers were outside the Newark Municipal Building on Elkton Road, and members of the Newark Police Department stood at the front door of the municipal building handing out papers that detailed their frustrations with the city of Newark, which stem from a contact dispute between the police and the city.

District keeps money

Constance M. Merlet heard the good news

on her car radio early Tuesday evening. Merlet, a member of the Christina School District School Board, was relieved when the announcement came from Dover that the school district was going to save \$1.7 million.

During the district's school board meeting Tuesday night at Drew-Pyle Elementary School in Wilmington, the board announced they could keep the money, which will help ease some of the cuts that have to be made in this year's school budget.

■ Jan. 24, 2003

Fischer finalist in Big Easy

Christina School District Superintendent Nicholas Fischer is one of five finalists for the vacant superintendent position at the Orleans Parish School District in New Orleans.

Live from Newark!

The verdict is still out on whether it was the lure of television or an opportunity to hear Sen. Joe Biden that drew a standing-room-only crowd to Mitchell Hall last Wednesday for the national news show "Hardball with Chris Matthews," an hour-long show which airs on MSNBC.

Five robbed at gunpoint

Newark police said four men, two armed with handguns, forced their way at gunpoint and ordered the first of five victims they encountered on the floor during an East Park Place home invasion Jan. 14. The resident was restrained as the intruders spread out through the residence and ordered the other victims they encountered to the floor. Police said the assailants stole various amounts of cash from

the victims' clothes as they were detained, and also ransacked the residence looking for additional money.

Board to hear consultants

Christina School District officials said the presentations for the consultants for the superintendent search are scheduled to start at noon on Jan. 25 only.

■ Jan. 31, 2003

Godwin family calls it quits

Last Friday, Harold Godwin, who is better known as "Pop," had a biopsy on one of his vocal cords and was told not to talk for three days. His son, Newark's Mayor Hal Godwin told the nurse, "If the lights are on, the mouth is working," in reference to how difficult this assignment would be for his father. The same was true for the business the two worked on the corner of West Chestnut Hill Road and College Avenue.

For 32 years, if the lights were on, customers were assured of good service at H.F. Godwin & Son Shell Service center. Two weeks ago the lights didn't come on. The service stopped. The last day of sales was Jan. 14 for this family-run business.

Board takes next step

The Christina School District School Board named Harold Webb Associates as the consulting firm to help with its search for a new superintendent.

Drought emergency over

All of the rain last fall and snow this winter has helped. As of Jan. 15, the statewide drought emergency voluntary restrictions have been lifted.

City settles with employee

Wednesday the City of Newark released information on the settlement agreement pertaining to Milton Chandler's racial discrimination case against the city. The case was settled in Sept. 2001 for an incident that occurred in 1997. In accordance with the terms of the agreement, the city will not discuss details of the case, but agreed to pay Chandler \$73,000.

■ Feb. 7, 2003

New café downtown

With such praise as being called a new anchor tenant downtown, plans for a Café Napoli restaurant in the former Fatty Patty's

See 2003, 6 ►

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- Maryanne McAllister

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Opinion

EDITORIALS COLUMNS • PAGES FROM THE PAST • LETTERS

GUEST COLUMNIST

'Unsettled issues' will be considered

By STATE SEN. STEVE AMICK

NEWARK POST GUEST COLUMNIST

IN A SHORT TIME, the Delaware Legislature will be returning to session. Last year, the Legislature dealt with some troublesome and controversial issues and in that respect, this year will not be very different.

I expect that the topics to be debated will include issues that have remained unsettled, such as discrimination based on sexual orientation and lowering the legal blood alcohol level from .10 to .08 as the drunk driving standard in Delaware.

Additionally, while the legislature passed a medical liability reform bill last session, negotiations were scheduled to continue between doctors, hospitals and trial lawyers to reach compromises on several outstanding malpractice issues.

As such, I expect additional related leg-



Amick

■ The guest columnist is a long-time Newark representative in Dover. His senatorial district now includes parts of Newark, Glasgow and southern New Castle County.

islation aimed at protecting Delaware's patients, doctors and hospitals from the staggering costs of out-of-control lawsuits by limiting non-economic damage amounts to be introduced this session.

On a very positive note, preliminary estimates and reports indicate that the state's financial situation has improved. Although this is very good news, it is still very important that the state continues to proceed with caution, and continues to fight for measures that promote the concept of smaller and more efficient government and fiscally sound business policies.

We still have much work ahead of us, but I am confident, that together, as we have done in the past, we can continue to move forward to make great strides in improving the quality of life for all Delawareans.

LETTERS TO THE EDITOR

'Absurdity should not be underestimated'

To: The editor

From: John Kowalko
Newark

TIS the season to be jolly and the season for political folly. As election time looms you'll see all manner of kowtowing by incumbents to politically vocal groups of people.

A case in point is the resurrection of the ill conceived Neighborhood Schools Law.

The most recent plan submitted by the Christina district was accepted by the state Board of Education as compliant but incapable of being funded.

No offer has been proffered by the state to finance the \$80 million in monies necessary to comply with this Dover mandate.

In a classic Catch 22 mindset, state board President Joseph Pika and the state board of education, undoubtedly at the urging of vote-seeking incumbents, have decided to revive the call for compliance with the Act.

The state board agrees that that money

is not available but said the district must comply.

The absurdity of this position should not be underestimated.

Youthful memories stirred by 'Attic' photo

To: The editor

From: Eugene "Dick" Robinson
Newark

I am responding to the photo in the feature "Out of the Attic" in your Dec.13 issue.

Having lived in and around Newark for all of my 80 years, I believe I can comment on the photo with accuracy.

As you speculated, the field in which the cadets are drilling is Frazier Field. The clarity of the background above the B&O Railroad track is remarkable.

The view encompasses the Oliver

See LETTERS, 5 ►

OUT OF THE ATTIC



This week's "Out of the Attic" photo features a post card from the collection of the University of Delaware library's Special Collections Department. It shows the Washington House, a Main Street landmark in Newark. The card is undated. This interesting collection of postal memories is available to the public on the Web; go to <http://www.lib.udel.edu/digital/dpc/>. "Out of the Attic" features historic photographs from Newark's past. Readers who have a historic photo and would like to share it with other readers are invited to loan their photos for reprinting in this space. Special care will be taken. For 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* throughout the years

■ Jan. 3, 1929

Newark fire damage low

Fire Recorder Charles W. Eisner has just completed the fire report of the Aetna Hose, Hook and Ladder Company for the year 1928.

This report is, in itself, an excellent recommendation of the proficiency of the Aetna Company.

For in the 22 fires in town during the year, there was an estimated damage of only \$3,360. This is an unusual record.

The company responded to 60 alarms and one call for assistance in the year.

Combat spread of epidemics in schools

The Newark School authorities have been cooperating with the Health Board in preventing the spread of epidemic by disinfecting the schools with Lysol and fumigating

with formaldehyde.

Particular attention has been paid to room and effects of pupils who are absent with contagious disease.

Deadline for 1928 tags is Saturday

Midnight Saturday will be the "deadline" for 1928 Delaware motor license

tags and operators' licenses.

After that hour motorists attempting to drive with old tags and licenses are liable to arrest.

The customary fine for driving with improper tags is \$10 and without operator's license, \$25.

Delaware is lenient with its motorists, allowing 5 days of grace.

■ Jan. 3, 1979

State seeks first degree murder in beating

The Alcohol Beverage Control Division is considering taking action against the Stone Balloon, a Newark taproom, for serving minors, but the Attorney General's office doesn't anticipate filing any charges.

The action stems from the Dec. 8 beating of a 19-year-old University of Delaware student after she allegedly left the establishment. Laura Simms, of Old

See PAGES, 5 ►



"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 in the reprinting of these items.

'Gentle holidays' preferred by writer

► LETTERS, from 4

Koelig Farm.

Centered is the lane running from Old Paper Mill Road up the slope to the farm house and barn. These structures can be readily discerned. The buildings are located in approximately the midpoint of the new reservoir being constructed for Newark.

The forested area to the right contained the Esmer and Harriet Dean Wilson Farm. This is now the site of Nonantum Mills development.

In my youth, I experienced

many happy hours hunting small upland game on both farms.

'Wanton violence'

To: The editor

From: Sam Hayes, Newark

The year-end holidays are upon us: Christmas, Chanukah, Kwanza, Winter Solstice. They conjure visions of families gathered by a warm fireplace, opening presents, sharing their love, and... feasting on ham and turkey. It's the happiest time of the year - for some.

But, for the millions of factory-farmed pigs and turkeys our holiday season portends only agony, despair, and death after a lifetime of caging, crowding, deprivation, drugging, and mutilation.

Each of us can refuse to subsidize such wanton violence and cruelty during this holiday season by choosing plant-based foods that abound in every supermarket.

There are fresh fruits and greens and soy-based deli slices in the produce section, veggie burgers, soy nuggets, and ready-to-eat dinners in the frozen food section, and a variety of soy-based milks, cheeses, and ice creams.

This year, let's have a truly gentle holiday. Let's send the message of "peace on earth" to all living beings.

Colo., now U.S. Sen. Carper wanted to meet with Tyler. The former Navy flight officer was interested, he said, in Tyler's early experiences, particularly in light of the sexual abuse scandal at the Academy that surfaced last year. Carper wanted Tyler's ideas about how to recruit qualified applicants to the service academies after the recent negative publicity.

This seems logical. What is uniquely "Delaware" is that Sen. Carper came to our Newark home for the meeting.

My wife, Linda, and I sat in the kitchen last week eavesdropping on Tyler's responses to Carper's questions about the post-scandal environment in Colorado.

Also, uniquely "Delaware" is the media's attention to the visit. With Tyler's permission, Carper's office put out a Media Advisory of his schedule for the day of the visit with Tyler. Two radio stations - WILM and WDEL - and Action News and this paper sent reporters to our home.

Yes, it was great to see my son on TV and hear him on the radio. I was mighty proud.

But every person who lives in Delaware can enjoy something residents of few, if any other states enjoy - regular interaction with state and national elected officials.

Whether Delawareans meet the people they vote for in person at Community Day or read about them in newspapers, we are considerably closer to our government than residents of New Jersey, Pennsylvania or Maryland.

There is a big deal in a small state.

■ When not wishing he'd diverted Sunday night to U.S. Rt. 40 instead of staying on I-95, the writer is publisher of this and two other Delaware newspapers headquartered in Newark. He has been a community journalist for 33 years.

Only in Delaware

► UP FRONT, from 1

As he dozed off, I began thinking about his "only in Delaware" suggestion.

When it comes to worldliness, I pale in comparison to many. Former CNN reporter Ralph Begleiter, the Newark resident who now teaches at the University of Delaware, has seen the world as an international correspondent. Some of Newark's DuPonters have been transferred around the nation and world before landing here. The nomadic job market today keeps many of us packing and unpacking. My wife, Linda, and I moved nine times in the first 19 years of our marriage.

While living in Maine, I really felt I was living the "small town" experience. And I was to a point. A real, once-a-year town meeting in New England is just as chaotic and comedic as was depicted on the "Newhart" show set in a small Vermont town.

But during my four years in Maine, I saw the Governor only twice and I can count on one hand the times I saw any Congressional representative (one encounter was with Sen. George Mitchell at a ship launching at the Bath Iron Works, another was when I sat next to Sen. William Cohen on a flight from Washington, D.C., to Portland).

Here, in Delaware, the tally is much different.

After moving here in 1992, I was struck with how often citizens - not just journalists - encounter their elected officials.

During then Gov. Tom Carper's second term, one year I decided to count how many times I set my eyes on the governor. I don't remember the year but I do recall the number - 87 - and it wasn't an election year when I was counting.

Which brings me to Tyler's suggestion.

Realizing that he was home in Delaware after attending his first semester in Colorado Springs,

From the past: Dry wells cause conflict

► PAGES, from 4

Saybrook, Conn. died 19 days later from injuries sustained in the brutal beating.

Dry wells cause conflict

In 1976, the Artesian Water Company sought approval from the State Department of Natural Resources and Environmental Control to install an underground well to serve Caravel Farms II, a residential development located near Routes 896 and 40 in Glasgow.

Artesian's request sparked concern among residents in neighboring Caravel Farms, who feared the new well would cause their own wells to go dry.

An agreement was reached guaranteeing residents a free hook up to Artesian's well if it was shown the new well caused private wells to go dry.

■ Jan. 1, 1999

Resolving to improve more in the new year

Newarkers have much to be proud of as they look back on the headlines of 1998. Business, commercial and residential development in the downtown area, which had already grown in recent years, saw even more tremendous change in the past 12 months.

Greetings from a Web page reader

"I really do not have any gripes or complaints.

"I am just very happy that there will be a web page for me to access (Post) information.

"You see, I am stationed in Italy in the Air Force and I am a resident of Bear, Del."

grow

"I had two children, worked full-time and attended classes at Wilmington College. The College is truly about student flexibility without sacrificing quality education."

— Lee Rosendale, RN
Visiting Nurse,
Shore Home Care
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building at 76 E. Main St. moved closer to reality.

Permits may be required

A proposal for a new rental permit for multi-family dwellings in mixed-use facilities could create an additional \$2,035 in revenue for the city.

Farrell wants to stay

Newark City Councilman John Farrell IV announced Monday that he is seeking re-election to the District One seat in the April election.

■ Feb. 14, 2003

Council ready to listen

The Newark City Council held a workshop to discuss the city's new alcohol licenses for businesses that sell alcohol. They are inviting restaurant owners, alcohol distributors, merchants and representatives from the University of Delaware to the meeting.

Land deal under construction

Monday night Newark City Council agreed to further explore a land deal at White Clay Creek. The land for sale, which abuts White Clay Creek, is owned by John Bauscher, who is asking \$115,000 for the half acre. An appraisal of \$45,000 was given by the Cornerstone Appraisal Group.



DeIDOT snow truck plow driver Ron Rossi got stuck near Harvest Lane and Hillcrest Drive while trying to clear the 20 inches of snow that fell Feb. 17.

■ Feb. 21, 2003

Snow plows get stuck, too

Even snowplows get stuck once in a while and need a tow to get out. That's what happened to DeIDOT driver Ron Rossi, of Laurel, in Monday's 20-inch snowstorm. Rossi, a 15-year veteran driver, tried to clean snow out of the intersection of Harvest Lane and Hillcrest Drive, north of Newark, when he cut the corner too sharp and ended up crosswise in the road with the back end of his 20-ton truck in the three-foot ditch. His truck was also loaded with approximately eight tons of frozen salt.

Reservoir cost could rise

Construction of Newark's reservoir pump station and pipeline project could cost the city an additional \$27,060 above the initial contracted price.

■ Feb. 28, 2003

Spread costs around

For nearly three hours Tuesday night, Newark City Council, business leaders and residents discussed sharing the cost of alcohol-related enforcement in Newark. At the city's workshop, George Sarris, Newark finance director, came to the meeting with changes to the plan for distributing the expenses of the city's new Alcohol Beverage Control Program.

DART wants hub

Monday night Newark City Council members listened to a presentation by DART concerning a transit center in Newark. The proposal for a \$2 million transit hub that would have riders transfer from the regular-size buses to smaller buses for routes in the city. DART will continue to run five daily routes from Wilmington to Newark, but will use smaller buses, which will help ease traffic congestion.

■ March 7, 2003

Café on agenda

Café Napoli owners request to tear down condemned buildings at 76 E. Main St. in order to construct a two-story facility with a ground-floor restaurant and three apartments on the second floor.

Ashley tries again

Marguerite Ashley has filed for City Council in Newark's 4th District to run for Councilman Tom Wampler's seat. Wampler, the 4th District incumbent has chosen not to seek re-election after six terms in office.

■ March 14, 2003

Mayor on the mend

Newark's mayor was expected to be released from Christiana Hospital yesterday following surgery to repair an intestinal blockage. "I may even make it to the city council meeting Monday night, if I feel well enough," Harold Godwin said from his hospital bed Tuesday.

again, took the forefront in the state of Delaware, passing an ordinance that prohibits both the driver and passenger from having open containers of alcohol in their possession in a vehicle. "Currently in the state of Delaware and in the City of Newark you are allowed to have open containers in the passenger seat," Newark City Manager Carl Luft said. "It's a strong move."

■ April 4, 2003

Vote could save jobs

Residents in the Christina School District will vote on a referendum on whether or not to raise taxes on April 10. It will be the first time in 13 years that residents will vote on a tax increase for operating expenses, which consist of school supplies like text books, paper and salaries for all employees in the district. This current operating expense referendum is needed to maintain the programs and services currently offered in the school district.

New trash collection tested

The City of Newark is about to embark on a semi-automated refuse collection pilot program starting Monday, April 14 and extending through August 15, 2003. This pilot program will utilize hydraulic lifters that lift larger cans at 65-95 gallon capacity.

Pay raises approved

Newark City Council approved salary increases for city supervisory and management level personnel last Monday night at its regular meeting. A 3.5 percent increase across the board will take effect on April 1.

■ April 11, 2003

Athey wins

Monday night David Athey was elected as Newark City Councilman, District Four. He defeated fellow Kells Avenue resident Marguerite Ashley, 153-110, to earn his first nod on council. Former Councilman Tom Wampler retired after six terms.



Athey

■ April 18, 2003

School tax done deal

Voters in the Christina School District approved a referendum to raise taxes April 10. Voters taxed themselves an extra 26 cents per \$100 of assessed property value.

They're still upset

City council members butted heads with members of the consulting firm whose estimate on the construction of a pump station at the south wellfield was three times more than proposed in early November.

25 years and still growing

The students at Independence School had their ceremonial ground-breaking, tossing shovels full of "dirt" into the air. Last Thursday, the student body, faculty and staff, trustees, advisors, friends and family members celebrated the school's 25th anniversary with a Founder's Day program and ground-breaking ceremony.

■ April 25, 2003

Council to deal with fee

Once again, City Council will be discussing business license fees at its regularly scheduled meeting on Monday, April 28, 7:30 p.m. in the Municipal Building on Elkton Road. As a result of the Feb. 25 workshop on business license fees for the alcohol beverage control program, two reports reviewing alco-

hol-related traffic and criminal fines revenues for 2001 and 2002 will be reviewed by Council.

State protects property

On April 11 the state protected part of its history, preserving one of the first places where the American flag was flown in battle. Gov. Ruth Ann Minner, the Department of Natural Resources and Environmental Control, the Department of Transportation and the Department of State held a ceremony to announce the protection of the family lands of Edward W. Cooch, Jr., located in the Cooch's Bridge Historic District, south of Newark.

■ May 2, 2003

Back to drawing board

Newark City Council failed to quell the ambiguity surrounding funding for the alcohol beverage control program Monday night at the council's regularly scheduled meeting.

Alcohol permits are being required for area businesses that sell alcohol, to help pay the \$215,000 needed for three additional police officers to handle alcohol-related issues.

■ May 9, 2003

Veteran challenged in race

Charles "Bud" Mullin, 51, has 10 years experience on the school board. He is an occupation consultant with a wife and two children who graduated from Glasgow High School. Jim Durr, 46, is running for the Christina School Board for the first time. The General Manager of Transworld Port and Distribution at the Port of Wilmington is married with twin daughters.

Businessmen take honors

Hard work and business savvy paid off for two local businessmen this week as they were recognized by the Small Business Administration (SBA) Delaware District Office and the Delaware Economic Development Office (DEDO). Ryan German, owner of Caffé Gelato, and Allen Barnett, president of AstroPower, Inc. were honored. German received the Young Entrepreneur Award and Barnett received the Entrepreneurial Success Award.

■ May 16, 2003

Four to talk finals with board

And then there were four. The Christina School Board announced Tuesday night that it has narrowed its list of candidates for superintendent to four people and the public will get to meet the candidates.

Cash, drugs seized

An anonymous tip and follow-up detective work by the Newark Police Department's Special Investigation Unit led to the arrest last week of a 20-year-old University of Delaware student on drug trafficking charges. Police also seized \$101,000 in cash and 18 pounds of marijuana from the defendant's Ivy Hall apartment. Detectives were able to secure a search warrant for the home of Anthony T. DeAngelis.

Ceremony honors memory

Saturday, May 17 the residents of Yorkshire Woods, in conjunction with the City of Newark, will hold a ceremony to name a street after AG2 Matthew Flocco. Aerographers Mate Second Class Flocco was killed in the Sept. 11, 2001 attack, while working at the Pentagon. Flocco was a 1998 graduate of Newark High School.

■ May 23, 2003

S. Chapel project on agenda

Newark City Council will consider the application of Delta Eta Corporation for subdi-

vision of 1.1 acres located at 163, 171, 175, and 179 S. Chapel in order to construct a three-story, 12-unit apartment building and to relocate two of the three single-family homes on the site, to be known as Pike Park and to be occupied by a University of Delaware fraternity.

■ May 30, 2003

Council okays project

City Council unanimously approved Delta Eta Corporation's request to build a 3 1/2 story, 12-unit apartment building, and to relocate two of the three single-family homes on the site.

Police widen search

Newark police said Friday that they are working with other jurisdictions in the region to see if they can develop any clues to the identity of the man who abducted and sexually assaulted at 19-year-old University of Delaware student last week.

■ June 6, 2003

March to same beat?

Dr. Joseph Wise was named the district's new superintendent last Thursday in a unanimous decision.

In the 1970s, Wise studied to be an orchestra conductor. This was his way to continue his passion for music, a passion that extended to playing the trumpet until 1983. Although giving up his pursuit to be a conductor to go into education, Wise finds himself in a similar position with his new job in the Christina School District.

■ June 13, 2003

City bus gets nod

Monday night the Newark City Council approved the UNICITY agreement between the Delaware Transit Corporation, City of Newark and the University of Delaware for the continuation of UNICITY bus service.

Fischer heads to Virginia

Christina Superintendent Dr. Nicholas Fischer has accepted a job with the Fairfax County School District in Fairfax, Va. Fischer, whose contract in the Christina School District runs out at the end of June, will serve as assistant superintendent for instructional services in a school district with 166,000 students.

Rain dampens progress

According to John Talley, interim director of the Delaware Geological Survey, rain fell on the city of Newark for 22 of the 31 days in May. Many work projects throughout the city have been delayed because of daily downpours. City water director Joe Dombrowski said, "the tank painting has been pushed back and our reservoir work has now been delayed."

Drive underway for 'welcome' span

In an effort to welcome visitors to downtown Newark, city officials are putting a stop to graffiti and vandalism. The city plans to create a little artwork of its own. The Downtown Newark Partnership's design committee is currently raising funds for a creative mural to be placed on the CSX railroad overpass at the intersection of Kirkwood Highway and Cleveland Avenue.

■ June 20, 2003

First glimpse at Curtis Mill

The Curtis paper Mill project will have its first preliminary architectural presentation made to the Newark City Council at its meeting on Monday, June 23, at 7:30 p.m. in the Municipal Building on Elkton Road.

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Heroes welcomed

Flags were waving, horns honking and cheers were loud as local heroes came home from the war. Millcreek Fire Company led the motorcade down Kirkwood Highway to the Navy/Marine Reserve Center as hundreds of family members and friends of Bulk Fuel Company B, 6th Engineer Support Battalion, cheered parents, sons, daughters and friends coming home from Iraq.

■ June 27, 2003

Curtis Mill value is priceless

Demolition: \$210,000. Doors and windows: \$320,000. Historic value: Priceless. That's the word City Manager Carl Luft has for the historic and cultural value of the Curtis Paper Mill facility. The City Council and public had the first glimpse at the conceptual ideas and preliminary plan for possibly using a portion of the Curtis Paper Mill facility for recreation and/or leisure services that would fit into Parks and Recreation plan and goals.

Court rules against city

At least one Newark resident and council member is not happy with the outcome of the court case between the landlords and the city. Almost four years of court debate over limiting rentals available to University of Delaware students in specified areas of the City of Newark, in "student housing" category, has come to an end, at least for now.

■ July 4, 2003

District uncovers \$\$\$ woes

An accounting error has left the Christina School District more than \$1.06 million in the red for the fiscal year that ended on Monday, June 30. The errors were discovered in the district's annual review of the books and closeout procedure for the end of the fiscal year.

■ July 11, 2003

NHS grad arrested

As word spread among classmates and friends here this week that a Class of 2002 Newark High School graduate had been arrested in connection with a triple homicide in Wisconsin, reactions were similar - shock. Meng-Ju Wu, 19, known to his fellow NHS students as Mark Wu, is accused of shooting three Verona, Wis. men last month. All three died from gunshot wounds, officials in Wisconsin said this week. Authorities from the FBI, New York Port Authority Police and New York Police Department arrested the freshman Sunday in New York City.

■ July 18, 2003

Alcohol fees okayed

License fees for the businesses that sell alcohol in the city of Newark have finally been set after months of discussions. On Monday, City Council approved a new fee structure that is based on occupancy and number of bars in an establishment rather than the current gross receipts and consumption of alcohol.

Intersection changes

A blue Honda approached the intersection and hesitated. The driver seemed confused and paused, looking at the new green light in front of him. During Monday morning's rush hour, rain contributed to the continuing confusion for New Yorkers passing through the busy Apple-Barksdale roads intersection. Motorists now need to adjust to a new traffic signal as they navigate through the busy crossroads.

■ July 25, 2003

Fees on agenda

An increase in apartment rental fees will be considered by the City Council. In order to

support administrative, property maintenance and code enforcement response efforts, as well as the Alcohol Beverage Control program initiated earlier this year, the city manager's office will recommend the apartment rental fees be increased from \$55 to \$70.

Citizens not sold

Not in my neighborhood. That was the general feeling of city residents who showed up at the City Council meeting last week to comment on the Newark Housing Authority's plan to demolish Cleveland Heights and relocate its residents throughout the city. Last year Johnnie Jackson, executive director of NHA, had presented a plan to City Council to demolish the low-income 42-house development located on Cleveland Avenue, sell the property, and purchase new properties to relocate residents scattered throughout Newark.

■ Aug. 1, 2003

New bike trail

It runs 1.7 miles through wooded land, past three city parks, following Old Newark, connecting the neighbors on the west with shopping on the east. The James F. Hall Trail was officially opened at a ribbon-cutting ceremony on Wednesday, July 23 at Kells Park. Under construction for nearly one year, but a vision for nearly 30 years, the trail is the first for the city, connecting the Devon-Binn neighborhoods at Apple Road, running alongside the Amtrak line, to Delaware Technology Park at Library Ave.

Mayor says towing will stop

"It will stop." That's what Newark Mayor Hal Godwin has to say about the "very aggressive towing" and "exorbitant" fees being charged to unsuspecting visitors to the Newark Shopping Center. At the Newark City Council meeting on Monday night, the mayor, council members and one Main Street businessperson expressed their concerns about the towing policy of First Washington Realty, owner of Newark Shopping Center.

No action now on suit

At the Monday, July 28, Newark City Council meeting, council members met in executive session for 40 minutes before convening the public meeting. In that closed session, they discussed litigation in the landlord vs. city court case and determined "no need for further actions at this time," Mayor Hal Godwin announced at the public session.

■ Aug. 8, 2003

Center opens, residents revolt

Up until now a heroin addict in northern Delaware had two choices: incarceration in Gander Hill or death, according to one mother of a 25-year-old addict. On Monday, a resident treatment center, Delaware Fresh Start, opened in Newark to work with 18 to 25 year olds, primarily with heroin addiction. The 20-bed, coed program on Independence Way is operated by Gaudenzia, Inc., a Pennsylvania based organization with 40 other treatment centers in Pennsylvania and Maryland. Residents came out to quickly object saying they should have been given notice of the new business.

NSC earns accreditation

The Newark Senior Center received its report card and it got an A+. In a ceremony at the center, the NSC was recognized as the first accredited senior center in Delaware and just the 91st nationwide out of 15,000 senior centers in America.

■ Aug. 15, 2003

Wise moves

His plan is aggressive and his mission is clear: transform the Christina School District from good to great. And do it in three years. New superintendent Joseph Wise identified a specific direction for the administration and staff of the largest school district in the state,

in a presentation at a recent school board meeting. "Whatever it takes, you'll see us reach flagship status like it has never happened before," Wise said.

2-hour limit proposed

Signs posted by First Washington Realty in the Newark Shopping Center say only authorized vehicles may park there. All others will be towed. If an ordinance passes at the next Newark City Council meeting, there would be a two-hour time limit before any vehicle could be removed from the lot.

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■ Aug. 22, 2003

Two survive collision with train

Two men escaped serious injury early Monday morning when the car they were in collided with a passing freight train. A Newark Police Dept. spokesman said the crash on Monday, Aug. 18, at 1:41 a.m. involved a 2002 Jeep Grand Cherokee and a CSX freight train.

■ Aug. 29, 2003

Capital plan 'back to basics'

At Monday's city council meeting, council members approved a \$9.3 million five-year Capital Improvement Program for the city. City Manager Carl Luft presented what he called a "meat and potatoes" plan.

New look at feeder patterns

A fresh look at school feeder patterns in the district narrowly received approval this week. At a special session of the Christina Board of Education Superintendent Joseph Wise got approval to set up a Superintendent Task Force to conduct an analysis of school reconfiguration and the possibility of providing secondary grade level services higher than the current sixth grade in Wilmington.

■ Sept. 5, 2003

Charter School opens

"We did it," Greg Meece shouted and a

loud cheer went up from the crowd as the Newark Charter School officially opened the doors to its permanent home just off Elkton Road.

The ribbon-cutting ceremony for the \$8.5 million building took place Aug. 27, with hundreds of students, parents, educators, public officials and friends of the school in attendance.

■ Sept. 12, 2003

510 new homes

A Newark developer has plans to build 510 single-family homes on 345 acres in Maryland over the next five years, between Appleton and Jackson Hall roads, bordered on the north by Rt. 273. William R. Stritzinger presented a concept plan for the high-end residential project to be served with public water and sewer Wednesday, Sept. 3, to the Technical Advisory Committee in Cecil County, Md., planning and zoning office.

Newark Mayor Hal Godwin opposes the project and said Monday night he and City Planning Director Roy Lopata will be represented at any future public meetings in Maryland on the project.

Money never missing

The more than \$1 million apparently "missing" from Christina School District was merely assigned to the wrong account and was never actually missing, school officials said.

Also, at a recent school board meeting, Director of Business Services Thresa Giles presented the \$240 million balanced operating budget for the fiscal year 2003-04 for the board's approval. The balanced budget was one of the early promises made by new Superintendent Joseph Wise.

"We are still standing strong," Giles said.

■ Sept. 19, 2003

A Gap on Main Street

The downtown Gap store, the last national

retail store downtown, is closing its doors despite a "Save The Gap" campaign. The store is closing due to a company-wide effort to reduce the number of small stores. Students are upset saying there is no other store to get the clothes The Gap offers. Gap officials say the store in Christiana Mall can service the students' needs. Moving into the space is Lieberman's University Bookstore. The bookstore will also take the space being vacated by Donna's Delights candy store, which is moving to Trolley Square in Wilmington.

Binge drinking on decline

A recent survey of University of Delaware students shows that excessive drinking is as low or lower than previous years. UD officials tout the survey, conducted by the Harvard School of Public Health, as proof that the cooperative efforts between the university, city and community to combat binge and excessive drinking is paying off. Some students, however, doubt problem drinking by students is on the decline, although they say enforcement of alcohol-related crimes has increased. The study indicates that 54.3 percent of students surveyed said they drink to get drunk, the lowest since 1993.

Presidential hopeful visits

Democratic presidential candidate Rev. Al Sharpton spoke at Delaware State University and then traveled up to downtown Newark to eat a turkey sandwich at Caffè Gelato Restaurant. Sharpton, of New York, then engaged the staff and restaurant owner Ryan German.

■ Sept. 26, 2003

Newark weathers Isabel

Hurricane Isabel came and went Sept. 18 and 19, and the city and school district escaped much of its wrath, although residents were cleaning up plenty of debris and mopping up

See 2003, 8 ►

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water in basements. Amazingly, while the rest of Delaware and surrounding states failed to keep power on for hundreds of thousands of customers, the city's electric department was able to keep its 10,000 customers supplied. Few customers were out for longer than two hours. The majority of the problems were caused by falling trees, already on unstable ground because of a Sept. 15 deluge.

■ Oct. 3, 2003

Christina schools lag behind

Results released by the state Department of Education indicate that Christina School District eighth and 11th-graders tested below the state average in science and social studies. School officials say they are not overly concerned about the below-average numbers but insist they are working to establish standards that will improve future scores.

■ Oct. 10, 2003

Court rules on cop contract

Three years after it was first appealed to a labor board, a state court finally made a ruling in the long-running contract dispute between the city police union and the city. Delaware Chancery Court Vice Chancellor Stephen P. Lamb ruled the city's contract offer is fair and reasonable and legally sound. Police wanted a 4 percent increase each year of two year contract, while the city offered a 3.25 percent increase the first two years and a 3.5 percent increase the third year.

Maryland project concerns Newark officials

A 510-home development between Rt. 273 and Appleton Road in Cecil County, Maryland has nearby residents upset and is of great concern to Newark city leaders. Mayor Hal Godwin said he will oppose the project as

is because it will only increase the traffic congestion on local roadways. In addition, he said the project only reinforces his belief that a bypass into Maryland should be built. Councilmen John Farrell IV and Frank Osborne, whose districts are nearest the development, echoed the mayor's.

■ Oct. 17, 2003

School problems addressed

A state audit of the Christina School District's finances and budget showed accounting errors, mismanagement and inconsistent policies. The audit did not show any missing money and new Superintendent Joseph Wise said he has already established a new financial team and new policies so the problems don't occur again. Wise became superintendent after the problems were discovered.

2004 Durango built in Newark

The 2004 Dodge Durango was unveiled at an Oct. 9 shindig at the DaimlerChrysler Newark Assembly Plant, where it will be built. The event was attended by two U.S. senators, Gov. Ruth Ann Minner and others, including thousands of plant employees. The company put more than \$180 million into converting the plant for the new model. The plant employs about 2,284 people, about 25 percent of whom live in the Newark area.

■ Oct. 24, 2003

Godwin files for another term

Mayor Hal Godwin is hoping to earn his third term as Newark's mayor. He filed his nomination papers Oct. 17, several months before any other candidate, including those candidates for three City Council seats that are due to expire. Godwin said he filed because he heard that possible challenger Vance Funk III was telling people Godwin wasn't going to run. Funk denies the accusation and the two apparently had a civil yet pointed phone con-

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versation, but Funk said that he hasn't yet decided if he will run. So far, council members Chris Rewa and Karl Kalbacher said they will defend their seats, while longtime councilman Frank Osborne hasn't decided.

German top bachelor

Owner of Caffé Gelato Ryan German was named Delaware's top bachelor by *Cosmopolitan* magazine. But the 25-year-old had to do some damage control because he was recently engaged to Shannon Canton. German sent out his own press release declaring his unavailability.

■ Oct. 31, 2003

Taxes on rise in city

City officials are proposing a property tax increase for the first time since voters taxed themselves in 2002 to build a reservoir and improve a water treatment plant. In the 2004 budget, officials propose a 2 cent increase in the city's property tax, bringing it from 42 cents to 44 cents per \$100 of assessed valuation. The property tax went from 39 to 42 cents in 2002 after the increase to build the water facilities. The budget has yet to be approved.

The Newark Post moves

After 30 years in the Robscott Building on East Chestnut Hill Road, the offices of the *Newark Post* moved to 168 Elkton Road, Suite 206. The new building, Madeline Crossing, brings the staff closer to downtown and within city limits. Publisher Jim Streit said the move was needed because of space issues and a desire to be closer to downtown. The *Post* has been in business since 1910. Also moving were sister papers *The Business Ledger* and *Route 40 Flier*.

■ Nov. 7, 2003

\$155 million in school work

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West Park Place and Brookside elementary schools are scheduled to be the first schools to benefit from a \$155 million renovation and construction referendum passed by voters in April 2002. An estimated \$6.9 million in renovations at West Park could begin in December, while Brookside's \$6.3 million in work is set to begin next spring. Some students will be housed in portable classrooms while the work continues.

■ Nov. 14, 2003

Christina enrollment down

Recent enrollment figures show enrollment at Christina School District has decreased 5 percent from 1998. School district officials say the reduction is due to the creation of charter schools and schools of choice. Christina is the largest school district in the state and officials are banking on a determined recruitment strategy and improved academics to lure students back to the district.

■ Nov. 21, 2003

Godwin gets a challenge

The April 2004 Newark mayoral election is officially a contest as well-known real estate lawyer and former city Alderman Vance Funk III filed his nomination papers. Funk, 60, said he wants to take the city to "the next level." Observers believe it will be a tight race because Funk is well-known while two-time elected Mayor Hal Godwin also has a legion of supporters.

Student home law invalid

A Chancery Court judge ruled invalid and unenforceable the city's ordinance restricting student renters to certain parts of the city and the ordinance that requires a special student housing permit. In the meantime, the city already had in the works amendments to those ordinances to comply with the court ruling. The Newark Landlord Association had sued the city, saying it discriminated against students. Vice Chancellor John W. Noble said the ordinance is invalid because it exempts married students from the restrictions, saying state laws don't allow separate restrictions for married or unmarried people.

■ Nov. 28, 2003

No more rentals, chancery court rules

The City Council passed an emergency moratorium on all new rental permits for one and two family houses in the city until Jan. 19. The move came because the council feared there would be a rush of property owners trying to convert homes into rentals in light of a Nov. 17 Chancery Court ruling that stuck down the city's rules against student housing restrictions.

Newark, St. Mark's grad hits the big leagues

Kevin Mench, a graduate of St. Mark's High School who attended the University of Delaware, is hoping injuries are behind him and he can play full time for the Texas Rangers baseball team next season. Mench was a record-breaking outfielder for St. Mark's and UD before joining the Rangers two years ago. He had a solid rookie season in 2002 with 15 homers and 60 RBIs but injuries limited him to 38 games in 2003.

■ Dec. 5, 2003

Downtown transit hub?

A state proposal for a \$2 million downtown transit hub would include a new lane connecting Delaware Avenue to Main Street, allow bus passenger drop offs, pick ups and transfers and include a new downtown loop bus service. The Planning Commission recently approved the project but it has yet to get final approval from the City Council.

■ Dec. 12, 2003

Teen leads homeless vigil

Carl Wright, a 15-year-old Christiana High School sophomore, has organized a Dec. 13 vigil for the estimated 35 homeless people who died in New Castle County in 2003. Wright formed Students Against Homelessness a year ago and in that time he's been able to get several other states to recognize national homeless day Dec. 21, while he and other members volunteer at a variety of charities.

Student rentals revised

With hopes of shielding itself from further litigation while continuing to restrict where students live in the city, the Newark City Council made final a change in the definition of what constitutes a student home. The new rules classifies a student home as being occupied by three students unrelated by blood or adoption. The old rules didn't specify a number and allowed exemptions for married students.

Tolls get review

The Delaware Department of Transportation has unveiled plans for two I-95 construction projects in the Newark area, which include rebuilding the toll plaza near the Maryland line and adding an improved connection between I-95 and Rt. 1.

■ Dec. 19, 2003

Unemployment low in Newark

According to U.S. Department of Labor the national unemployment rate for October was 6 percent, Delaware was at 4 percent but Newark, the state's third-largest city, was at 2.6 percent. Labor experts say Newark typically has a low unemployment rate because of the steady presence of the University of Delaware in addition to such large employers as MBNA, DaimlerChrysler, Christiana Hospital and Christina School District. The rates for the state's two largest cities, Wilmington and Dover, are 3.8 and 3.6 percent, respectively.

Newark Assembly Plant manager steps down

James A. Wolfe, the man who has managed DaimlerChrysler's Newark Assembly Plant for 11 years and oversaw its conversion to become the exclusive maker of the Dodge Durango will take over as president and CEO of the Delaware State Chamber of Commerce, effective Feb. 1.

Ivy Hall ruckus

Ivy Hall apartment owner Michael S. Purzycki and Newark City Council members clashed at a meeting about Purzycki's request to add eight units onto his complex. The council said it had concerns about the current problems of student behavior at Ivy Hall and that more apartments would only bring more trouble. Purzycki said he has been treated unfairly by the city, had been denied due process and that his plans strictly abide by the rules the city has in place. Residents near Ivy Hall spoke against the project but the council tabled a decision until Jan. 26.

■ Dec. 26, 2003

National champions crowned

The University of Delaware Blue Hens football team captured the NCAA Division I-AA national championship with a 40-0 victory over Colgate. It is the first title for the team since 1979. Coach K.C. Keeler brought the team to the title in his second year as coach, replacing Hall of Famer Tubby Raymond. Keeler was a linebacker on the Raymond-coached 1979 team.

■ A more detailed "Year In Review" will be posted later this month on the Newark Post's web site - <http://www.ncbl.com/post/>

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Sports

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■ Jan. 10, 2003

Former Hen is MVP of NFL

Rich Gannon, now of the Oakland Raiders, formerly of the University of Delaware Blue Hens' football team is the National Football League's 2002 MVP. Gannon played for the Minnesota Vikings, now for the Raiders, leading his team into the NFL playoffs this season.

■ Jan. 17, 2003

Harris to the NFL

Former Newark High all-stater Kwame Harris will skip his senior season at Stanford to enter the NFL draft. Harris started every game at offensive tackle for the past two seasons with the Cardinals.

St. Mark's fourth

The St. Mark's High wrestling team, wrestling close to full strength for the first time all season, won three matches, including two over nationally recognized teams, to capture fourth at the high school division of the Virginia Duals last weekend in Hampton, Va.

■ Jan. 24, 2003

NHS girls top Spartans

The Newark High girls swim team has been stalking St. Mark's for several years, never quite being able to catch the almighty Spartans. This year, though, the Yellowjackets did the impossible. Newark defeated St. Mark's 105-81 last Thursday night to end the Spartans' incredible 11-year and 157-meet winning streak.

Local wrestlers win national honors in Oklahoma

Two Holy Angels wrestlers earned national honors last weekend at the 48th annual Tulsa Nationals in Tulsa, Okla. Michael Valaina won the 10-and-under 52-pound crown.

■ Jan. 31, 2003

Spartans knock off Sallies

St. Mark's boys basketball used an extraordinary defensive effort to vanquish Catholic Conference rival Salesianum 49-36 Friday night before a standing-room-only crowd at Salesianum.

■ Feb. 7, 2003

St Mark's pounds Wm. Penn

There are years when the annual St. Mark's-William Penn wrestling match has provided more drama and suspense than any other event on the high school calendar. This season wasn't one of them. The Spartans dominated from start to finish, winning 11 of the 14 bouts on their way to a 4-12 romp over the Colonials before over 3,500 fans at the Carpenter Center Monday night.

Over 3,500 turn out

The sport of wrestling appeared to be the big winner in Monday night's National Wrestling Coaches Association All-Star Classic at the Carpenter Center. A trio of high school matches and the star-studded lineup of college all-stars brought over 3,500 fans to Newark for the largest crowds ever for the 37-



NEWARK POST PHOTO BY MIKE BIGGS

The biggest sports story of the year in Newark and the state was the University of Delaware football team winning the national championship. Andy Hall (above) talks to ESPN reporter Rob Stone after the Hens' 40-0 romp over Colgate in the title game in Chattanooga, Tenn.

year old event.

■ Feb. 14, 2003

Gymnasts excel

Christina Jones (Level 9), and Patty Pierson (Level 6), took first place all-around in the East Coast Classic to lead their Diamond Gymnastics Team to first place finishes.

■ Feb. 21, 2003

UD women top Old Dominion

Senior guard Carrie Timmins dropped in a career-high 14 points and the University of Delaware connected on 21 of 22 free throws, including its final 18, to down Old Dominion for the first time ever with a 58-50 Colonial Athletic Association women's basketball victory Friday night at the Bob Carpenter Center.

■ Feb. 28, 2003

Marra wins crown

One of the first things that strikes you upon talking to Mike Marra is how polite he is. It's no wonder then that the Newark High 130 pounder was eager to return a favor to William Penn's Ryan Gibbons in Sunday afternoon's Blue Hen Conference Wrestling Championships at Newark. Marra won the mat match with a second period fall.

Spartans fall to CR

Logan Kelly somehow got Josh McGregor on his back in the waning seconds of their 145-pound match - the final one that would decide a state champion. Time ran out on Kelly, who amazingly turned a 9-7 deficit into a 12-9 decision in the final five seconds, and CR hung on for a 25-23 victory in the finals of the Delaware High School Division I Dual Meet Championships.



GHS wins hoops crown

Glasgow's three-guard offense dazed and confused Hodgson throughout the Blue Hen Conference Championship game Saturday afternoon at St. Mark's High School. As a result, the Flight A winner Dragons humbled Flight B champs Hodgson 69-60 to become the overall Blue Hen Conference Champion.

GHS girls win state

The Glasgow girls track team raced to a third consecutive state title in the 37th Annual Delaware High School Indoor Track and Field Championships Saturday afternoon at the University of Delaware Field House.

■ March 7, 2003

Newark girls win state title

The Newark girls swimming team are the new state champions for 2003, after winning the first and last races, and plenty more in between, at the University of Delaware's Carpenter Sports Building Saturday afternoon.

Spartans upset by Concord

Three-time defending state girls basketball champion St. Mark's lost at home to Concord 59-56 in double overtime Friday night in the second round of the Delaware High School Girls Basketball Tournament.

Spartans top Concord

"We were very lucky to win this one tonight," said St. Mark's coach Lee Sibley after his 7th seeded Spartans defeated Concord 47-41 Saturday night in the second round of the Delaware High School Boys Basketball Tournament.

■ March 14, 2003

GHS State Champs

Glasgow finished off a dream season with a 72-62 victory over Dover in the championship game of the Delaware High School Boys Basketball Tournament Sunday afternoon at the University of Delaware's Bob Carpenter Center.

Hens fall in semifinal

A cold shooting afternoon spelled the end of the season for Delaware on Saturday. The fifth-seeded Blue Hens men's basketball team shot just 30% from the field, including 5-19 from the three point range, as they were ousted from the CAA Basketball Tournament, 63-50, by defending CAA Champion UNC Wilmington.

■ March 21, 2003

UD women fall

The University of Delaware women's basketball squad's dream of a first ever Colonial Athletic Association title and a return trip to the NCAA Tournament were burst by their host Old Dominion as the Blue Hens lost a hard-fought 66-58 decision in the CAA Tournament Championship game Saturday.

Eggerson is basketball Player of the Year

He's only a junior, but Glasgow's Marc Eggerson has achieved a lot this year. After leading his Dragons to the school's first state basketball title in a decade, Eggerson, a forward, had been named the boys' high school basketball player of the year, and also a first-team, All-State selection.

■ March 28, 2003

NHS blanks GHS

Newark's power hitters delivered big time in a 6-0 home rout of Flight A rival Glasgow in Tuesday afternoon's season opener. The heart of the Yellowjacket order banged out four doubles to account for most of Newark's run production.

■ April 4, 2003

Tough competition

More than thirty area high schools from Delaware and three surrounding states of Maryland, New Jersey, and Pennsylvania, participated in the Christiana Relays Saturday afternoon in between spring showers. Christiana's boys team finished fifth overall with 28 points, thanks to their strong performance in field events. Newark's boys team finished sixth with 22 points, on the strength of several long events.

■ April 11, 2003

Newark nine rips Wm. Penn

It's early in the season, but Newark's baseball team is showing signs it may be ready to contend for some post-season honors this year. The Yellowjackets scored six runs in the fourth inning Friday afternoon, enroute to an 11-0 white-washing of William Penn on the Colonial's home field.

Willis leads wrestlers

It was a busy weekend for a few local high school wrestlers, who fought in more matches during the three days than some teams do in a month during the regular season. St. Mark's junior, Willis, was the most successful of the lot, winning 11 of 12 matches and finishing second in the National Wrestling Coaches Association/Delaware Wrestling Alliance United States High School Open at the Carpenter Center.

See REVIEW, 10 ►

NEWARK POST ♦ 2003: SPORTS YEAR IN REVIEW

► REVIEW, from 9

■ April 18, 2003

Hens prep for fall

Redshirt freshman Brad Michael completed 7 of 11 passes for 125 yards and two touchdowns to lead the Blue team (offense) over the White (defense) in the annual University of Delaware Spring Football Game Saturday afternoon at Tubby Raymond Field at Delaware Stadium.

■ April 25, 2003

Vaillancourt leads Hornets past Hens

Tim Vaillancourt, a former standout at St. Mark's, pitched 6.2 no-hit innings and struck out a career-best 14 batters to lead Delaware State to a 4-1 win over the University of Delaware last week at Frawley Stadium.

■ May 2, 2003

Harris goes in 1st round

"With the 26th pick of the NFL Draft, the San Francisco 49ers select Kwame Harris - Stanford University." That one sentence by NFL Commissioner Paul Tagliabue dramatically changed the atmosphere in Harris' Newark home Saturday afternoon. The 6-7, 310-pounder from Stanford became the first-ever Newark High product - and just the fourth Delawarean - to be picked in the first round of the NFL Draft.

■ May 9, 2003

Newark girl honored

Katie Krawczyk of Newark has been named one of just 1,500 high school students to participate in the 2003 United States Scholar Athlete Games held on the University of Rhode Island campus June 21-28. She was selected from among 20,000 nominations from schoolteachers and community leaders across the country. She was selected for her outstanding lacrosse skills.

■ May 16, 2003

Newark second in county

The Newark boys track team ran with determination and pride in finishing second in the 61st Annual New Castle County Track and Field Championships Saturday afternoon at Wilmington's Bayard Stadium.

■ May 23, 2003

NHS girls advance

The Newark Yellowjackets edged Tower Hill 2-0 Monday night in the opening round of the Delaware High School Girls Soccer Tournament played at McKean.

Locals triumph at state meet

The Newark Boys and Girls Track teams brought home a number of gold and silver medals during the 60th Annual Delaware High School Track & Field Championships held Saturday and Monday afternoon at Lake Forest High School in Felton.

■ May 30, 2003

NHS wins Flight A

The Newark High softball team captured its first Flight A title since 1977, fell 6-2 to Smyrna in the opening round of the Delaware High School Softball Tournament Saturday afternoon at Smyrna.

NHS advances to semis

Newark slugged four home runs and junior pitcher Dan Perkins pitched six strong innings, as the Yellowjackets defeated host Dickinson 7-6 in the opening round of the

Delaware High School Baseball Tournament Saturday morning.

Russell named head football coach

Former Newark High three-sport star Jody Russell became the youngest head high school football coach in the state last week. Russell, who turns 27 next month, was named the football coach at Tatnall.

■ June 6, 2003

Spartans win fourth straight girls soccer title

St. Mark's girls dominated Newark 3-1, in the rain-soaked Delaware State High School Championship game completed Tuesday evening at A.I. DuPont High school field. The victory gave the Lady Spartans their fourth consecutive title under head coach Tom



NEWARK POST PHOTO BY SCOTT MCALLISTER

Members of the Glasgow High boys basketball team celebrate their state championship victory over Dover last March at the Carpenter Center.

DeMatteis.

St. Mark's rallies past 'Jackets

The rainy, soggy spring baseball season is finally over, with St. Mark's emerging with its sixth Delaware state title after defeating Newark 10-8 Saturday afternoon at Frawley Stadium.

■ June 13, 2003

Local players drafted

Several local baseball players were chosen in Major League Baseball's annual Amateur Draft last week. Delaware State University pitcher Tim Vaillancourt was selected by the Arizona Diamondbacks in the 31st round of the Major League Baseball draft Wednesday, while Hornet teammate Scott Martin was a 35th round pick of the Chicago White Sox.

■ June 20, 2003

Area baseball players honored

Newark centerfielder Drew Kisner has been selected to the 2003 first team All-State baseball team. Kisner, who was the Jackets' leadoff hitter, ended his stellar high school career by leading Newark to the final game of the Delaware High School Baseball Tournament.

2003
THE YEAR IN REVIEW

■ July 4, 2003

Gold wins

Combining a record-breaking aerial attack with a determined defense provided the winning formula for the Gold's 14-0 victory over the Blue in the 48th Annual Delaware High School All-Star Football Game Saturday night at Delaware Stadium. This was the first straight Gold triumph, and the team's 10th victory in the last 14 years. The Blues still leads the series 24-21-3.

state championships and compiled a 202-79-2 record in his 23 years at the helm of the Spartans program.

■ July 25, 2003

Newark Ntl Falls

Close, but no repeat title this season for the Newark National All-Stars. The National Seniors fought from behind throughout the championship game Sunday afternoon at the University of Delaware's Hannah Stadium, before falling to the Naamans All-Stars 14-8 in eight innings.

Orange Crush qualifies

The 16-under Midway Orange Crush softball team qualified for the ASA 16-under national tournament to be held July 28-Aug. 3 in Midland, Tex. Midway earned their bid by winning the regional qualifier in Sunbury, Pa.

Keeler was a member of the University of Delaware team that won the Division Two National Championship. His three years on varsity were highly successful, as the Blue Hen's compiled a 32-7 record, arguably one of the best winning stretches in Delaware football history.

Newarkers galore

Newark-area athletes are well represented in the Delaware Sports Museum and Hall of Fame. Located along the first-base side of Frawley Stadium, on 801 S. Madison St. in Wilmington, the museum is filled with enough pictures, uniforms, trophies and other memorabilia to satisfy the voracious or casual sports fan. Intermixed within the attractive exhibitions and displays, are numerous references to athletes who competed in Newark, or hailed from the college town while participating in dozens of different sports, literally around the world. The University of Delaware has a number of coaches and players now enshrined. Topping off the list is Harold "Tubby" Raymond, former Blue Hen Football coach, author of 300 career victories, and new member of the College Football Hall of Fame.

Harris and Harris

High school football season doesn't get underway for a few weeks. There are, however, several former Newark High football players that have already begun their seasons. First and foremost, Kwame Harris - the first round draft choice of the San Francisco 49ers - signed his multi-million dollar contract and reported to training camp last week. Kwame's brother Orien is also preparing for the upcoming season.

Orien Harris is a redshirt sophomore at the University of Miami. Harris saw about 20-25 plays per game last year in the Hurricanes' vaunted defensive line. This year he should see more.

■ August 15, 2003

Hens get national ranking

The University of Delaware football squad picked up two Top 25 rankings in The Sports Network and ESPN/USA Today pre-season I-AA polls announced Monday afternoon. The Hens were picked No. 17 in The Sports Network poll, and No. 18 in the ESPN/USA Today poll. The Blue Hens have now earned a spot in the pre-season polls each year since 1993.

■ August 22, 2003

High hopes for Hens

"Everyone is ready, everybody's been working hard all summer," said University of Delaware offensive lineman and co-captain Jason Nerys.

"We're practically killing each other with all the running and lifting we did. We've all been sweating and bleeding together all summer, so I think it will pay off during the season, I sure hope so," he said.

■ August 29, 2003

Expectations high for St. Mark's football team

On paper, St. Mark's football team appears to have all the ingredients for a return trip to the state tournament. The team had a great season in 2002 but ended the season with a loss to William Penn in the title game.

The Spartans, under coach Vinnie Scott, are blessed with an abundance of returning players in skills positions. The formidable list includes quarterback.

■ September 12, 2003

Newark opens with victory

The Newark Yellowjackets passed their

See REVIEW, 11 ►

Newark National teams win crowns

The Newark National Little League Junior and Senior Teams both won District 2 Interleague Championships the week of June 23rd. Delaware District 2 Little League organized Interleague play for 2003 for both the Junior and Senior Division of Little League in northern New Castle County.

2003
THE YEAR IN REVIEW

■ July 18, 2003

Bastianelli steps down

When successful long-time coached finally step aside, it's inevitable that they are asked about the highlights of their career - biggest win, best athlete and so on. It's just as inevitable that those coaches point to a much broader memory. Steve Bastianelli, who stepped down as St. Mark's wrestling coach earlier this month, is no exception. Bastianelli led the St. Mark's High wrestling team to 10

■ August 1, 2003

Mench struggles

This wasn't what Kevin Mench had in mind for his second year with the Texas Rangers. Mench, a Newark native, was named the Rangers' Rookie of the Year after last season when he hit .260 with 15 home runs and 60 runs-batted-in. This year, however, has been a struggle - mostly with injuries. He missed the first 15 games of the season with a strained oblique muscle and when he came back he wasn't as productive as last year. The former St. Mark's and University of Delaware star was sent back to AAA Oklahoma on May 2 after he hit only .219 with 1 RBI in his first 10 games.

■ August 8, 2003

Keeler: High expectations

The University of Delaware's football team is predicted to finish second in the Atlantic-Ten Conference 2003 preseason poll, as selected by coaches and the media. But according to second-year Delaware coach K. C. Keeler, "We have higher expectations now, we think we have a chance to compete for the NCAA Division IAA national title this year." Keeler, who's team finished 6-6 (4-5 in A-Ten), in his first season in 2002, is no stranger to winning football games and titles. In 1979,

NEWARK POST ❖ 2003: SPORTS YEAR IN REVIEW

► REVIEW, from 10

first test of the season, defeating downstate power-house Dover 20-7 in dramatic fashion Friday night at the Bob Hoffman Memorial Stadium. Newark's junior running back Sam Cotton was the hero of the game, rushing for 228 yards on three dozen carries, and totaling 350 all-purpose yards.

Hens move up with win over The Citadel

Senior quarterback Andy Hall threw for a career-high 283 yards and three touchdowns and senior running back Germaine Bennett scampered for 109 yards and one touchdown as No. 14 ranked University of Delaware posted a season-opening 41-7 football victory over The Citadel Saturday night at Delaware Stadium.

September 19, 2003

Cotton stars again

Junior running back Sam Cotton once again dazzled as the Newark Yellowjackets football team stomped second-ranked Caesar Rodney 26-14 in Camden. Newark is 2-0 on the season and Cotton rushed for 195 yards with two touchdowns. Receiver John Lanouette also starred, catching eight passes for 122 yards, while quarterback Dan Perkins was 12-of-20 for 140 yards.

UD led by Bennett

The University of Delaware went to 2-0 on the season with a 44-14 thumping of Richmond. The new game announcer for the Hens is Kevin Linton, 25, a 1999 UD graduate who also announces the men's and women's basketball games. Linton replaces Elbert Chance, who served as football game announcer for 50 years previously.

September 26, 2003

Blue Hens roll

UD, ranked No. 8 in the latest Sports Network Top 25 poll, pounded out 356 first half yards and never looked backed in downing the Division II West Chester Rams 49-7. Senior quarterback Andy Hall, who entered the game as the highest-rated Division I-AA passer, completed 9 of 13 passes for 176 yards and three touchdowns to go along with 54 yards rushing. He then sat out the second half.

October 3, 2003

UD squad wins close one

In its first road game of the year, the University of Delaware Blue Hens football team escaped with a 24-14 win over Hofstra, to up its record to 4-0. Hofstra is 0-5.

Quarterback Andy Hall was named Atlantic-10 Offensive Player of the Week for his career-high 159 yards rushing. Hall also went over 1,000 yards rushing for his career, joining former Blue Hens Rich Gannon, Bill Vergantino and Leo Hamlett as the only QB's to rush for at least 1,000 yards.

Glasgow, Newark and St. Mark's win

Area high school football teams all earned

wins this week.

Glasgow beat Cape Henlopen 27-7 behind senior running back Barry Worthy's 152 yards and two touchdowns. Newark topped Delcastle 36-6 behind the solid running of several players, while St. Mark's topped William Penn 21-7 thanks to Senior QB Joe Wright's 250 yards passing and two touchdowns.

October 10, 2003

Blue Hens ranked 4th nationally

Another victory for the undefeated University of Delaware Blue Hens didn't get them any higher in the national rankings. The squad defeated William & Mary 41-27, led by the rushing of Antawn Jenkins (77 yards), Germaine Bennett (66 yards) and Andy Hall (57 yards).

October 17, 2003

Glasgow soccer tops Newark

Glasgow's boys soccer team earned a 5-0 win over Newark, upping their record to 7-2-2 overall and 5-0-1 in conference play. Senior Tolu Olowolafe scored the game's first two goals. Since the Dragons lost its first two games this year they have went undefeated.

UD ekes out win

No. 4 ranked University of Delaware football team escaped a loss after New Hampshire missed a field goal at the end of the game. The Blue Hens won 22-21 and improved to 6-0 overall and 4-0 in the Atlantic 10. Meanwhile, head coach Keeler earned his 100th career win, including 88 wins at Division III Rowan University in New Jersey. His record is 100-27-1.

October 24, 2003

Newark nips rival Glasgow

In a battle of the unbeaten, Newark High School's football team defeated Glasgow High 14-7, thanks to a last-second interception return by junior defensive tackle Chet Turner. With 35 seconds left, Turner caught the ball off a tipped pass and raced 32 yards for the TD. Junior running back Sam Cotton carried 42 times for 222 yards.

October 31, 2003

NHS volleyball champs

The Newark High School girls volleyball team finished the Flight A season with a perfect 14-0 record and won the conference crown.

Blue Hens defeat Navy

The UD Division I-AA football squad defeated a solid Division I-A Navy squad (5-3) to retain a perfect record this season. The win at Annapolis came despite UD falling behind by two touchdowns.

November 7, 2003

NHS loses to No. 1

St. Mark's High School football team proved it is No. 1 with a convincing defeat of

2003

THE YEAR IN REVIEW

No. 2 Newark High School, 33-6. NHS couldn't stop the running and passing attack of St. Mark's and NHS super junior running back Sam Cotton was limited to 52 yards rushing, his lowest output of the season.

November 14, 2003

UD loses first

The No. 2 nationally ranked Blue Hens football team lost to Northeastern 24-14 for its first loss of the season. Northeastern improved its record to 6-4.

UD was hampered by 13 penalties for 103 yards and two turnovers, despite outgaining Northeastern 383 to 327 in total yards.

November 21, 2003

Newark football earns playoff spot

Despite two straight losses — to St. Mark's and Middletown — the Newark High School football team earned a state playoff berth with a 31-6 victory over Brandywine. Yellowjackets also finished 8-2 overall and 6-1 in the Blue Hen Conference Flight A, tying Glasgow and Middletown for the league title.

In the win over Brandywine, Sam Cotton led the way with 132 yards and two touchdowns.

Blue Hens win in triple OT

In one of the most exciting games in its history, the UD Blue Hen football team defeated Massachusetts 52-45 in triple overtime, also the longest game in the team's history.

Blue Hen QB Andy Hall hit Justin Long on a four-yard TD late to win it, while Delaware's defense was able to stop U-Mass on its last drive to seal the victory.

November 28, 2003

UD rolls to A-10 title

The UD football team captured the

Atlantic-10 title with a 20-17 win over rival Villanova. The victory also allowed the Blue Hens an automatic bid into the NCAA I-AA playoffs. It is the seventh league title for UD since joining the A-10 in 1986. The team finished 11-1 overall and 8-1 in league play.

UD hoops team wins opener

Sophomore guard Rulon Washington came off the bench to spark the UD men's basketball team to a 75-72 overtime season-opening win over Mt. St. Mary's. Washington and Mike Ames scored 17 points while David Lunn added 12 points, Mike Slattery nine points with seven assists and Calvin Smith grabbed eight rebounds.

December 5, 2003

Newark football advances to state championship game

Behind 286 rushing yards from junior running back James Cotton, the Newark High School football team defeated Caesar Rodney 35-28 in the semifinal round of the state Division I championships. Quarterback Steve Spiese also had a great game, completing eight of 15 passes for 172 yards and two touchdowns, while also rushing for one score and converting a two-point conversion.

UD's Hall finalist for top offensive player award

On the heels of a 48-7 first round playoff game win against Southern Illinois, the University of Delaware Blue Hen football team's Andy Hall was named a finalist for the Walter Payton Award, given to the top offensive player in I-AA football. Hall has passed for 2,386 yards and 23 touchdowns, while rushing for 642 yards, all while nursing an assortment of injuries.

December 12, 2003

Blue Hens head to semis

The University of Delaware football team advanced to the NCAA I-AA semi-finals by ripping Northern Iowa 37-7. The game was delayed 30 minutes due to a heavy snowstorm but field crews kept the field clear and the game went on. Running backs Germaine Bennett and Antawn Jenkins led a dominating ground game, combining for 217 yards rush-

ing while scoring four touchdowns. It's the first time since 2000 the team advanced the semifinals.

December 19, 2003

NHS state champs again

The Newark High School football team captured its sixth Division I state title in the last seven years with an upset 28-21 double overtime win vs. St. Mark's High School. Senior quarterback Steve Spiese and senior tight end Jon Lanouette each scored in overtime to lead NHS to the victory. NHS was defeated 33-6 by St. Mark's during the regular season. Coach Butch Simpson has coached NHS to eight state championships since 1984, including five straight between 1997 and 2001.

Hens smash Wofford in semis

The University of Delaware Blue Hen football team will play in the NCAA Division I-AA national championship game against Colgate, with its resounding 24-9 win over Wofford in the semifinals. Senior running back Germaine Bennett rushed for a career high 186 yards — his fourth straight 100 yard game — and scored two touchdowns while quarterback Andy Hall was 12 of 19 for 130 yards. Defensive end Shawn Johnson had nine tackles, 3.5 for losses, and one sack while linebacker Mark Moore registered 10 tackles. The team will play in the final for the first time since 1982.

December 26, 2003

National Champs!

The University of Delaware captured its first-ever NCAA I-AA national title with a 40-0 romp over Colgate in Chattanooga, TN.


The win completed a four-game sweep through the playoffs which saw the Blue Hens outscore their opponents 148-23.

Freshman leads St. Mark's

Freshman 103-pounder Tommy Abbott led the Spartans in the Beast of the East wrestling tournament at the Carpenter Center.

Abbott placed sixth in the tournament and was one of just three wrestlers from Delaware to place in the tournament.

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Diversions

THEATRE • EVENTS • EXHIBITS • NIGHTLIFE • MEETINGS

FRIDAY

2

CINDERELLA Through tomorrow. The Moscow Festival Ballet performing a timeless classic at The Grand Opera House, 818 N. Market St. Tickets and times, 652-5577.

LONGWOOD GARDENS CHRISTMAS Through Sunday. Holiday concerts that will include sing-alongs, evening concerts, and perform-

ances by area choral groups, handbell choirs, and a harp orchestra. For more information, call 610-388-1000.

A BRANDYWINE CHRISTMAS Through Jan. 11. Celebrate the holiday season at Brandywine Museum while enjoying the fabulous displays. Donald Pywell's jewelry collection is among some of the original works of art. For more information, call 610-388-8337.

CHRISTMAS AT HAGLEY Through Sunday. Colonial Revival Christmas decorations reflecting the furnishings and style of the period between 1925 - 1958 at Hagley Museum and Library, Route 141 in Wilmington. Info., 658-2400.

ARTFUL LIVING Through Sunday. Exhibition showcasing paintings and decorative arts from the home of Sewell C. Biggs at the Biggs Museum in Dover. Free and open to the public. Info., 302-674-2111.

HEAD TO TOE: ALL ABOUT YOUR BODY Through Sunday. Take a closer look at the human body using a hands-on model at Delaware Museum of Natural History. Info., 658-9111.

MACHINE, MONUMENT AND METROPOLIS: NEW YORK'S PENNSYLVANIA STATION Exhibit tracing the history of the engineering feat that brought the Pennsylvania Railroad into Manhattan and evoke the feeling of the magnificent space that was the Pennsylvania Station, all at Hagley Museum and Library.

FIBRE RICE Through March 31. Exhibit presenting fiber arts in their functional aspect and as beautiful material expressions of different regional, ethnic, and religious symbols at Wheaton Village in Millville, N.J. Info. and directions, 856-825-6800 or visit their web site at www.wheatonvillage.org.

ROCKEFELLER COLLECTION Through Feb. 1. One of the most significant collections of American paintings in the world from San Francisco's de Young Museum at Winterthur, An American Country Estate. Info., 888-4600.

SATURDAY, JAN. 3

SUN CHINESE MARTIAL ARTS AND TAIJIQUAN SCHOOL 3-7 p.m. open house and registration at Unitarian Fellowship of Newark, 420 Willa Rd., Newark. For more details, call 764-2284.

MONDAY

5

SHADES OF GRAY, FROM BLACK TO WHITE Through Jan. 25. Sculpture by Tom Silveroli on display in the Gallery of the Community Cultural Center at Cecil Community College, One Seahawk Drive, North East, Md. For more information, call 410-287-6060 ext. 327.

LINE DANCING 1 p.m.

beginner class; and 2 p.m. advanced class every Monday at Newark Senior Center. 737-2336.

WEDNESDAY

7

WORDS & MUSIC 2-3 p.m. provocative, funny and bitter-sweet "radio play" originally created for BBC radio in 1961 at The Baby Grand in Wilmington. Tickets and info., 800-37-GRAND.

MICHAEL JONES-McKEAN Through Feb. 27. Eclectic drawings and sculpture on exhibit in the Mezzanine

Gallery in the Carvel State Office Building, 820 N. French St., Wilmington. Info., 577-8278.

FRIDAY, JAN. 2

STRENGTH TRAINING Fridays and Mondays at Newark Senior Center, 200 White Chapel Dr. Info., 737-2336.

SATURDAY, JAN. 3

MEN'S BREAKFAST 7:30 a.m. at Greater Grace Church, 30 Blue Hen Dr. \$5 donation goes to missions. Info., 738-1530.

CHRISTIAN MOTORCYCLE ASSOCIATION First Saturday of every month at Denny's on Rt. 13 at 8:30 a.m. Info. 838-6458.

MONDAY, JAN. 5

COOCH'S BRIDGE ROAD DELDOT WORKSHOP

will be held to discuss possible traffic calming measures, including speed bumps, from 4-7 p.m. at Glasgow High School cafeteria, on Rt. 896. Information, call 760-2080.

ESL Afternoon and evening classes for English Conversation held every Monday at Newark United Methodist Church, 69 East Main Street. Registration required. 292-2091.

SCOTTISH DANCING 7:30 p.m. at St. Thomas Episcopal Church, South College Avenue, Newark. Info. 368-2318.

NEWARK ROTARY CLUB 6:15 to 7:30 p.m. every Monday at the Holiday Inn, Route 273, 453-8853.

GUARDIANS' SUPPORT 6-8 p.m. Mondays. Meeting for grandparents and all those raising others' children at Children & Families First, 62 N. Chapel St., Newark. Information and registration, 658-5177, ext. 260.

TUESDAY, JAN. 6

MOMS CLUB/NEWARK 9:30 a.m. first Tuesday of month at First Church of the Nazarene, 357 Paper Mill Road. For info., Connie Shultz 368-1207.

STAMP GROUP 1 p.m. first and third Tuesday of month at Newark Senior Center. 737-2336.

NEWARK LIONS 6:30 p.m. first and third Tuesday of

month. Lions meeting with program at the Holiday Inn, Newark 273/1-95. Call Marvin Quinn at 731-1972.

CANCER SUPPORT GROUP 7 p.m. first and third Tuesdays at Liberty Baptist Church, Red Lion Road, Bear. 838-2060.

SCRAPBOOKING 7-9 p.m. Tuesdays at Glasgow Reformed Presbyterian Church, Summit Bridge Road, Glasgow. Nursery, \$2/child. Info. 834-GRPC.

NEWARK DELTONES Every Tuesday. 7:45 p.m. For men who like to sing at NewArk Church of Christ, East Main Street. For information, call Will at 368-3052.

WED., JAN. 7

CONSTITUENT MEETING 7 a.m. first and third Wednesdays of the month. Rep. Melanie George of the 5th District and Rep. John Viola of the 26th District will meet for morning coffee and discuss a wide variety of concerns with constituents at the Bob Evans Restaurant at Governor's Square in Bear.

LA LECHE LEAGUE 9:45 a.m. first Wednesday of the month. meeting and discussion on breast-feeding and mothering at the Bible Fellowship Church in Newark. Info. 838-9444.

MOMS CLUB/BEAR 9:30 a.m. first Wednesday of month at 345 School Bell Rd., Bear. Info. 832-2604.

THURSDAY, JAN. 8

DOWNTOWN NEWARK PARTNERSHIP PRESS CONFERENCE information session for the public and the media at 11 a.m. Updates on Partnership accomplishments and successes in the areas of special events, and improvements throughout Newark at the City of Newark Municipal Building, 220 Elkton Rd.

I-95 IMPROVEMENT PROJECTS WORKSHOP to gather input about DelDOT's Delaware I-95 toll plaza, Rt. 1 interchange and I-95 expansion between Rts. 1 and 141 projects will be held from 4-8 p.m. at the Embassy Suites Hotel Conference Center, 654 South College Ave. in Newark. For information call 1-800-652-5600.

MEETINGS

NEWARK POST ♦ THE POST STUMPER

ACROSS

1 Enjoys an enchilada
5 Cargo crane
10 Circus employee
15 Hilarious Howard
18 What you used to be
19 Mennonite group
20 Cheer
21 Planted
22 Bovine jazzman?
24 Famed fabulist
25 Geometric figure
26 Chrissie of The Pretenders
27 Warts and all
29 Actress Munson
30 "May I interrupt?"
31 Certain Semite
34 Rocker Cassidy
37 Pay
39 Bovine auto racer?
44 Fit
45 Crony
46 Director Ferrara
47 Rock's — Trick
50 Yellowish brown
53 Chasm

56 Adams or Astor
60 Maris of "Nurses"
61 LAX letters
63 Kimono closer
64 Jab
65 Noisy racket
66 Mystical
69 German city
71 Electronic device
72 Say please
73 "Beat it!"
74 Bovine outlaw?
77 Satiated
78 — Aviv
79 Free-for-all
80 Word with sister or story
81 Costume sparkler
83 Actor Kjellin
84 Learn fast?
85 Spare tire
87 Johnny Yuma, for one
88 Mythical bird
89 Periodic table abbr.
90 Gave someone a smack
93 Writer Runyon
97 Rise
99 Go in
101 Beholds

103 Southern constellation
104 Sue of "Lolita"
106 Bovine actress?
110 "Cat —" ('65 film)
112 Exodus edible
113 Prudish one
114 Melville work
115 "— Day Now" ('62 hit)
117 To be, to Baudelaire
120 Entangle
124 Puzzle direction
125 Chutzpah
128 Bovine publisher?
131 Ages
132 Church law
133 Brinks
134 Bananarama, e.g.
135 Actress Susan
136 Endangered animal
137 Adjust a watch
138 Time to evolve?

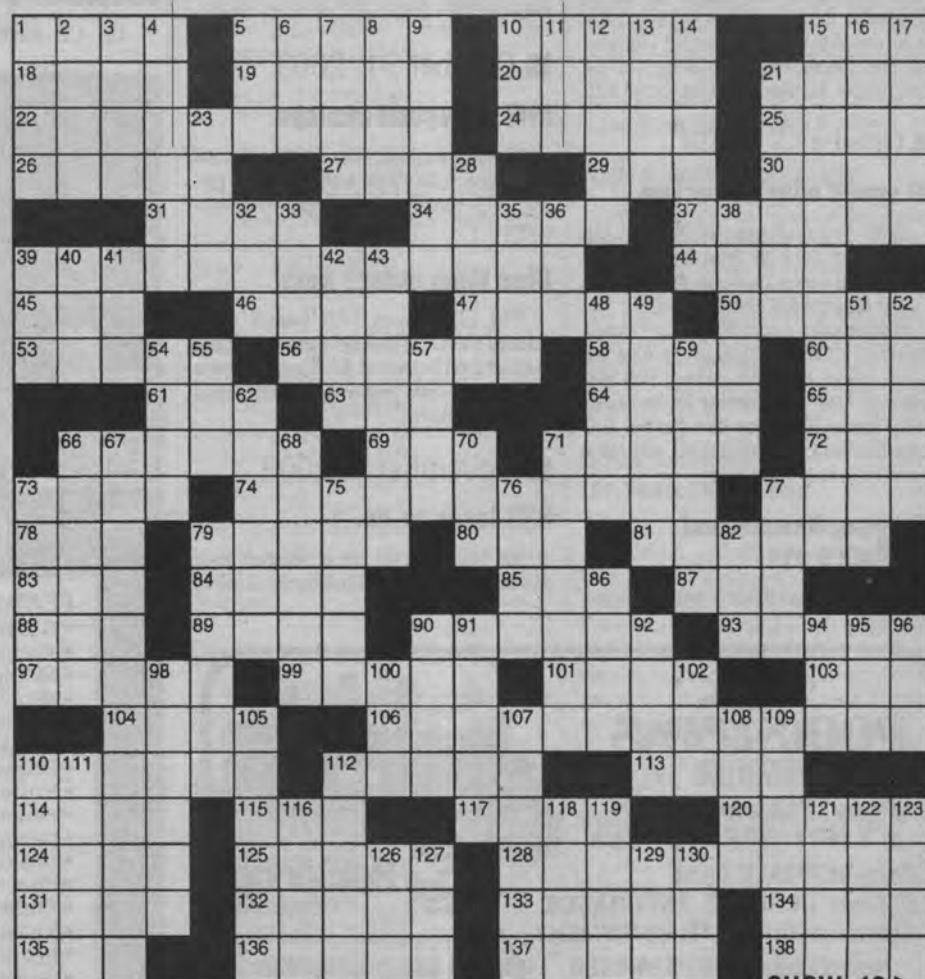
DOWN

1 Decorate glass
2 Nautical cry
3 Wilder's "Our —"

4 Dairy treat
5 Smidgen
6 Internists' org.
7 Jet-setter's need
8 Egyptian deity
9 Religious belief
10 Bristol brew
11 Bristol brew
12 Jocular Jackie
13 School founded in 1440
14 Meal
15 Bovine boxer?
16 Proprietor
17 "— Mine" ('85 film)
21 Justice Antonin
23 St.-to-be
28 Astound
32 Chicken — king
33 Iceberg's kin
35 '68 US Open winner
36 Exploit
38 Small mail
39 Hydro-therapy site
40 Actor Hunter
41 TV Tarzan
42 Franco of "Camelot"

43 Drop
48 Salad type
49 Spongeliike
51 Bright inventor?
52 Like Lincoln
54 Splinter group
55 Alphabet sequence
57 Ingratiating
59 Silo stuff
62 Victoria's husband
66 It's spotted at zoos
67 Bovine band-leader?
68 Louisiana university
70 Geographical abbr.
71 "Clair de Lune" composer
73 Celebrities
75 Car bomb?
76 Grabs all the goodies
77 Neighbor of Hispaniola
79 Bob of basketball
82 Proof letters
86 Rock hound?
90 Eager
91 Castle or Cara
92 "How — Is Your Love" ('77 hit)
94 Deface

95 Supper scrap
96 Slangy denial
98 Stockings
100 TV listing abbr.
102 Big —, CA
105 Shade of meaning
107 Ecclesiastical title
108 Sage
109 Put the match to
110 Portended
111 "That's —" ('53 tune)
112 Loy or Blyth
116 "A Face in the Crowd" actress
118 Discourteous
119 They're often beaten
121 Curly coif
122 Equine accessory
123 Aphrodite's son
126 "— Ryan's Express" ('65 film)
127 Remnant
129 TV's "— Haw"
130 Presidential monogram



See SHOW, 13

NEWARK POST ♦ OBITUARIES

■ Obituaries are printed free of charge as space permits. Additional obituaries are posted on the paper's web site. Information usually is supplied to the newspaper by the funeral director. For more information, call 737-0724.

Margaret Macleod, taught 35 years, active in community

NEWARK resident Margaret Macleod died on Monday, Dec. 15, 2003, after a courageous year-long battle with brain cancer.

Mrs. Macleod, 78, was called "Meg" by her family and friends.

She was born in a croft in the north of Scotland.

A scholarship enabled her to attend teacher's college in Edinburgh, Scotland, and then she went on to a subsequent teaching job in Fort Augustus, home of the Loch Ness Monster.

It was there that she met and married her husband, Maclean, while acting in a local drama production.

Her husband enticed her to immigrate to America by telling her, "It never rains in America."

In America, Mrs. Macleod continued with a teaching career that was marked by teaching the three P's, "puppetry, poetry, and propriety" as well as the A-B-C's for 35 years in the Newark Special School District, which was later to become the Christina School District.

Mrs. Macleod will be fondly remembered by hundreds of second graders who attended Jennie Smith, West Park Place, and Downes elementary schools.

Retirement in 1989 allowed her to become even more active in the community.

Mrs. Macleod worked as a docent at the Odessa Houses, taught a memoir writing class at the Center for Lifelong Learning as well as the Newark Senior Center, was part of a story telling group both in and out of the public schools, and taught a class in decorum at the Newark Charter School.

She was active in the First Presbyterian Church of Newark and was an advocate of prison visitation and reform.

Mrs. Macleod had the wanderlust and frequently traveled around the globe with friends or on "educational" tours.

She amassed quite a collection of teaspoons and tea cups on her travels and was famous for her "Scottish Teas."

She is survived by her husband, Maclean of Newark; brother, James Plowman of Queensland, Australia; sister, Betty Newton and husband Clive of Brighton, England; daughters, Catriona Binder-Macleod and her husband Stuart of Newark, Deirdre Bonnell and her husband Duncan of Barker, N.Y., and Rowena Macleod and her husband Mark Wygent of Newark; and four grandchildren.

Services were held at the First Presbyterian Church of Newark. A tea in honor of Mrs. Macleod was

held following the service.

Alexander Rawles, 19, NHS soccer star

Alexander E. Rawles, 19, of Newark died Thursday, Dec. 25 at home of natural causes. He had just celebrated his 19th birthday on Christmas Eve.

Alex graduated from Newark High School in 2001. He loved soccer, playing for Newark High School, several rep teams, and participated in the "3 on 3 Got Milk? Soccer Shootout" in Florida. Alex also played baseball, paintball, and was a martial artist, who earned a second-degree black belt in Kenpo Karate from American Karate Studios.

Alex loved dogs and helped raise two puppies for The Seeing Eye in Morristown, NJ.

In his free time Alex enjoyed hanging out with his girlfriend, all of his buddies, and working on his car, though his favorite past time was sleeping. He could fall asleep almost anywhere.

Alex liked to travel and visited many different parts of the United States. He visited Europe on three occasions, once with the DSB Kickers and twice with the Christina School District Back-to-Back program.

Before graduation, Alex worked at Peterson's Market. Since graduating he had worked as a handyman for Evergreen Realty and made Technaduc for Eastern Insulation. He also owned a roofing business, A & R Roofing, with his friend Rick White.

Currently Alex worked as an apprentice electrician for Stan Harris Electrical Contracting in New Jersey.

Alex was looking forward to going to college in the fall.

He is survived by his parents, William D. Rawles and Evalée S. Hunter; his sister, Alcina Rawles; many aunts, uncles, and cousins; his girlfriend, Jenna Lynam; his lifelong friend, Randy Ott; and his many, many other friends.

Visitation will be at Newark High School auditorium Saturday, Jan. 3 from 2-4 p.m., and a service in the auditorium between 4-6 p.m. Alex's family would like anyone who remembers Alex to plan to get up and speak. Anyone who wishes to offer a prayer or a hymn may do so.

Everyone is also invited to bring a written memory to be read and left with his family for a memory book. Alex's family would like to request contributions to an animal-related charity, such as The Seeing Eye, the SPCA, or the Humane Society in lieu of flowers.

Solution to The Post Stumper on Page 12.

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Ernest E. Lloyd Sr., worked for DuPont

Former Newark resident Ernest E. Lloyd Sr. died on Friday, Dec. 12, 2003, at his home following a long illness.

Mr. Lloyd was born in Newark. He was formerly employed as a computer programmer by the E.I. DuPont Company in Wilmington, retiring in 1985 after 30 years of service. He was also a member of TCA and K Line. At the time of his death, Mr. Lloyd was a resident of Pedricktown, N.J.

He is survived by his wife,

Eleanor; sons, Ernest E. Lloyd Jr. and Charles Lloyd, both of Newark; daughter, Marie Latourette of North East, Md.; sister, Florence Chambers of Kennett Square, Pa.; eight grandchildren; one great-grandchild; and many nieces and nephews.

Services were held at the Adams Funeral Home in Penns Grove, N.J.

Interment was in the Lawnside Cemetery in Pilesgrove, N.J.

Rose J. Pelly, worked for Delaware Trust Co.

Newark resident Rose J. Pelly died on Saturday, Dec. 13, 2003, at

Newark Manor.

Mrs. Pelly, 92, was born in Painesville, Ohio. She made her home in Buffalo, N.Y., for 25 years before coming to Wilmington in 1954. She retired from Delaware Trust Company (Wachovia) in 1973 after 16 years of service.

She is survived by her sons, Richard A. and his wife Elsie of Newark, John M. and his wife Barbara of Cidersville, Ohio, and F. Joseph and his wife Pat of Riverside, Calif. She is also survived by seven grandchildren; 10 great-grandchildren; and two great-great-grandchildren. Service and burial was at Gracelawn Memorial Park in New Castle.



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Tuesday, Jan. 13, 7 - 8 p.m.

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Sunday Evening 6:00 PM
Wednesday Prayer Meeting 7:00 PM
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8:30 am Traditional Worship
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11:00 am, Contemporary Worship
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Morning Worship 10:00 am
Tues. Bible Study 7:00-8:30 pm
Christian Enrichment Class: Tues 7:00-8:30 pm, For All Ages

**Highway Word of
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(an extension of Highway Gospel
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New Order of Services
Sunday: 8:00 a.m.
Morning Worship: 9:00 a.m.
Sunday evening worship: 1st
& 3rd Sundays @ 4:00pm
Bible Enrichment Class:
Wednesday @ 7:00pm
The Way Bible Institute:
Saturday 9:00am - 1:00pm
All services will be held at the
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260 Chapmans Rd., Newark, DE
(across from Burlington Coat Factory)
Mailing Address
P.O. Box 220
Bear, Delaware 19702-0220
Pastor Carl A. Turner Sr. First Lady Karen B. Turner
For further information or directions please call:
302-834-9003

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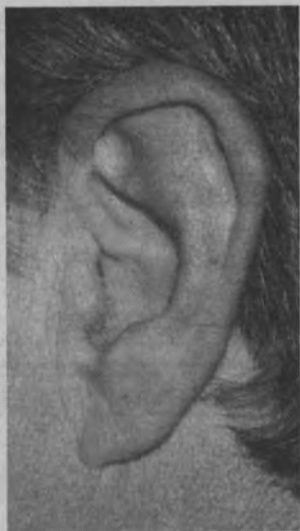
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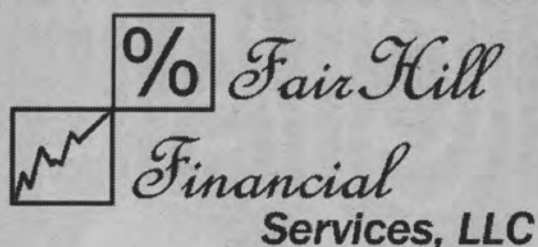


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- Building financial freedom (579L)
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Use your real estate assets strategically

By Kevin O'Hanlon
Special to the Whig

Purchasing a home is one of the largest investments most of us make. Yet too many of us approach a home purchase as though we are buying a car, focusing exclusively on price or interest rates.

A good price and favorable loan rate are, of course, important, but many other factors come into play as well. That's why it's important to step back and consider a home purchase within the context of your overall financial picture.

Like any other important investment, real estate should be approached strategically. Ask yourself: How does this home purchase (whether it's a primary residence or a vacation home) fit within your larger financial goals?

Viewing the home purchase in this context raises a variety of related questions:

- How long do you think you'll own this home?
- How much can you afford, given other financial goals and obligations?
- Where do you think interest rates are going?
- Are you comfortable with fluctuating mortgage payments?

Getting advice

These aren't simple questions, and your real estate agent or mortgage broker may not be in the best position to help you answer them. You might be reluctant to share private financial details with your real estate agent. The same goes for your mortgage broker.

Your financial advisor, on the other hand, understands your financial situation and is appropriately positioned to explain how financing real estate fits into your overall portfolio.

At first glance, a home mortgage may seem simple enough to handle on your own. But mortgages have

become one of the most innovative areas of finance, and the number of options has multiplied.

There are a variety of products that simply didn't exist a few years ago. They are worth learning about because they can help you buy your dream home as well as bring you closer to your other financial goals.

Understanding your options

For example, you may be able to use a portion of your securities portfolio as additional collateral for a mortgage loan, allowing you to finance up to 100 percent of the value of your home. By eliminating the once-standard cash down payment, a 100 percent loan provides a much greater degree of flexibility.

Rather than selling part of your investment portfolio to meet a down-payment requirement, you can maintain your investment strategy and defer capital gains taxes on liquidated securities.

Loan terms will still allow you the

freedom to buy and sell securities within your portfolio (though there may be trading restrictions on the pledged securities), and you won't be required to purchase costly private mortgage insurance.

Keep in mind that mortgage interest may not be tax-deductible if tax-exempt investments are used as the additional collateral.

Another innovation is interest-only mortgage payments. Certain mortgages require only monthly interest payments for a set term, letting you decide when it makes sense to repay principal.

If you are a sales person or other professional with irregular cash flow due to commissions, this type of mortgage might fit your needs better than the more traditional variety. Interest-only financing also appeals to entrepreneurs because this payment structure gives them the freedom to defer principal payments for up to 10 years.

Tapping home equity

Innovations in home-equity loans are opening up new possibilities for financing home renovations, buying second homes and taking advantage of other, non-real-estate opportunities. In most states, smart borrowers can use their home equity to establish a flexible line of credit. If you're preparing to remodel your home, this can be particularly advantageous.

Rather than borrow a lump sum and dole out the cash as contractor payments become due, you can save interest costs by tapping your home-equity line of credit for smaller amounts as the need arises. Many home-equity lines offer loans up to 90 percent of a home's value and require no minimum balance or draw.

Leveraging the equity in your home requires an appraisal of your home and a loan closing. But this is a one-time process that creates an ongoing line of credit. There is no requirement that the proceeds be spent only on home improvement. They can be used to finance a new car, a new business or even a child's education.

And the interest paid on home-equity lines of credit is potentially tax-deductible, even when the proceeds are used for purposes other than improving your home. (Consult your tax advisor for more information.)

Of course, the length and type of loan will significantly affect borrowing rates. But despite a recent rise, interest rates remain near 30-year lows and the mortgage loan environment remains favorable. Ask your financial advisor how buying or leveraging real estate can bring you closer to your investment goals.

Kevin O'Hanlon is Chairman and CEO of Merrill Lynch Credit Corporation. For more information, you can contact Jesse Boyd, vice president and senior financial advisor, in Elkton at 888-739-8413.



Here's how to keep your cool in troubled financial times

(NAPSI) Does the future hold economic prosperity and more stable financial markets? No one knows for sure.

The experts at Diversified Investment Advisors offer a few pointers to help you keep your cool during these troubled times:

Focus on your investment time horizon

Separate short-term and long-term concerns. Do your investing goals match the time frame of any current events? Probably not, if you are investing for a retirement that is still five or more years away.

In that case, don't dwell on the market's day-to-day headlines and performance.

Instead, review the progress you are making toward your goals. Remember, this might be a good time to rebalance your asset allocation among bond funds and stock funds, if your target asset mix has shifted.

Use market volatility to your advantage

Every market downturn can be a good opportunity for long-term investors. If you are contributing regularly to a retirement plan (dollar-cost averaging), it is during the market's ebbs that you are able to buy more shares with the same amount of money. This will certainly be to your benefit should the market rise over the next few years.

Learn from the pros

One thing most people could learn from professional financial advisors is to avoid making major portfolio changes.

After selecting the right mix of assets to suit your goals and your investment time horizon, tweak your portfolio if needed, rather than making sweeping changes.

For example, if you have a target mix of 60 percent stocks, 30 percent bonds and 10 percent cash, you could adjust each component of that mix up or down by just a few percentage points in response to changing market conditions.

IRS offers helpful tips for filing taxes

By Eileen Putnam
Associated Press

WASHINGTON — Last-minute headaches, missed deductions, possible tax penalties — all are potential hazards at tax time.

Here are some tips from the Internal Revenue Service on how to avoid those problems:

► Don't procrastinate. Don't put off doing your taxes until the last minute. If you're hurrying to meet the filing deadline, you may overlook potential sources of tax savings or make errors.

► Organize your tax records. Group your records and receipts into categories. Start with the income, deduction or tax credit items that were on last year's return.

► Visit the IRS online at www.irs.gov. Anyone with Internet access can download tax forms, instructions and publications as well as tax law information and answers to frequently asked tax questions.

Frequently used forms are also available at many libraries and post offices. Or order forms from IRS by calling 1 (800) 829-3676 (1-800-TAX-FORM).

► Get IRS Publication 17. This publication, entitled "Your Federal

Income Tax," is the best single source of answers to common tax questions. Download it from the IRS Web site or order it by calling the number above. Specialized IRS publications on retirement benefits, mortgage interest and other topics can be ordered the same way.

► Take advantage of free assistance. Prerecorded messages on 150 tax topics are available through IRS' TeleTax service at 1 (800) 829-4477. The IRS staffs a tax help line at 1 (800) 829-1040, 7 a.m. to 10 p.m. on weekdays and 10 a.m. to 3 p.m. on Saturdays from Jan. 24 through April 15.

► Use IRS walk-in sites. Forms, publications and tax help are available at 400 IRS offices nationwide on a walk-in or appointment basis. For more information, call the IRS help line at 1 (800) 829-1040.

► Volunteer Programs. IRS-trained volunteers will provide free tax assistance at community locations through the Volunteer Income Tax Assistance Program for people who cannot afford to pay for professional assistance, don't speak English or are disabled or elderly.

IRS' Tax Counseling for the Elderly program offers help to people 60 or older, particularly those con-

fined to their homes or living in retirement communities. Hundreds of organizations across the country receive funds from IRS to participate in this program; the largest participant is AARP. For more information, visit AARP's Web site at www.aarp.org/taxaide.

► Make a final error check. Before you file, recheck your math. Make sure that names and identification numbers for yourself, spouse and dependents are correct and legible.

► File electronically. This is the fastest and most accurate way to file a tax return. If you're due a refund, the wait time for e-filers is half that for paper filers.

► Direct deposit refunds. Having IRS deposit your refund directly into your bank account gets your money to you faster and reduces the chance of theft. You'll need to know your bank account number and the bank's routing number.

► Don't panic if you can't pay. You

can apply for an IRS installment agreement, which sets a monthly payment amount and due date. You can also charge your payment on a credit card. Electronic filers with a balance due can file early and have the money taken directly from their bank account on the due date.

► Request an extension of time to file. You can get an automatic four-month filing extension to Aug. 15. Call 1 (888) 796-1074, e-file a form 4868 from your tax preparation software, or send a paper form 4868 to the IRS. To request an extension by computer or phone, you will need to know the adjusted gross income and total tax amounts from your 2002 return.

Important: Extending your filing deadline doesn't give you an extension of time to pay. You will owe interest on any tax not paid by the April 15 deadline, plus a late penalty if you have not paid at least 90 percent of your total tax by that date.

Before you file, check for errors

Make this final error check before filing your tax return:

- ☐ Are the name, address and Social Security number on your tax return correct?
- ☐ Have you checked only one filing status?
- ☐ Did you enter the correct Social Security numbers for each exemption you claimed?
- ☐ Did you use the correct Tax Table column for your filing status and the correct row for your taxable income?
- ☐ Are mathematical calculations and figures correct?
- ☐ Did you sign and date the return? If married and filing jointly, did both spouses sign?
- ☐ Did you include all forms W-2 and any forms 1099 that reflect tax withheld?
- ☐ If you owe tax, did you include payment?



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Through the years: monetary milestones

(NAPSI) Marriage. Mortgage. Children. These are just some of the many milestones in life, bringing excitement, joy . . . and expenses. Here are some of the ages that play a key role in your financial life:

Age 18 or 21

Money saved for your children or grandchildren in accounts like UTMA or UGMA (Uniform Transfer to Minors Act or Uniform Gift to Minors Act) is now legally theirs. Advice from a financial professional may help keep that money growing towards a secure financial future.

Age 25 and 30

Auto insurance premiums usually decrease now. Direct this money into a savings or retirement account.

Age 50

You're now an AARP member (American Association for Retired Persons). Review your retirement plan to make sure it's on track to achieving your retirement goals. Max out on your 401(k) or similar savings plan if you haven't already.

Age 59 1/2

It's the magic number for traditional IRAs, annuities and qualified retirement plans — past the time when an additional 10 percent federal penalty tax will be imposed (although, all or part of distributions will be subject to ordinary income tax). To continue tax-deferred growth, leave this money untouched.

Age 62-67

You may receive reduced Social Security benefits at age 62. If you were born before 1938, full retirement benefits are available at age 65. It's age 67 for those born 1960 or later. Benefits vary depending on lifetime earnings. Consult a financial advisor the year before you retire to determine when it's best to receive benefits.

Age 70

Retire now to receive the maximum Social Security benefit amount. Weigh this against investing money if you begin receiving benefits earlier.

Age 70 1/2

Required minimum distributions from traditional IRAs must begin. If you're retired, minimum distributions from employer-sponsored retirement plans must also begin. If you own an annuity, it probably has a provision that triggers default distributions when you reach a specified age. Contact your annuity provider beforehand to select your best distribution option.

Age 100

Some cash value life insurance policies may endow, usually at age 100. This means that the entire cash value of the policy is paid to you (any gains will be taxable as ordinary income). If you don't need the money for other expenses, set up college accounts for your great-grandchildren.



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After every major life change, ask yourself

Do I need a financial planner now?

Frederick J. Dawson
Special to the Whig

No matter how much money you make, it pays to keep on top of money coming in and going out. Even if you do a good job of that, there are important times in your life when talking with a professional adviser makes sense.

Almost every major life event — finding or losing a job, getting married or divorced, having a baby, buying a home — is likely to have a major impact on your finances.

A new job may mean you are making more money — no problem there as long as you know the best way to invest it.

Getting married may mean you have a second income to count on, but now you have someone counting on yours as well.

Buying a house means you have to come up with a hefty sum of cash for a down payment, get used to monthly mortgage payments and meet the expense of house repairs.

Let's look at what happens if a baby comes into your financial picture. First, medical bills need to be paid, so having good medical insurance is important. Few insurance plans cover everything, so you'll need to have a cash reserve to cover deductibles and extras, not to men-

tion the furniture, clothing and sundries you'll need when the newborn comes home.

With a new addition to the family, you'll want to make sure that the entire family (baby, too) is protected if something should happen to you — that means reviewing life and disability insurance to be sure it's adequate for your new responsibilities.

There's the future to start thinking about, too.

Will your child go to college? The College Board estimates that secondary education costs are rising seven to eight percent annually, a rate much higher than the rate of inflation. To afford the average \$7,000 total costs for a state university, you need to start saving \$195 a month. Wait until your child is 7 years old and the monthly amount jumps to \$240! So, it's smart to put away a little sum each month.

What can you do to accommodate new strains on your paycheck? How can you meet all of your new responsibilities? With an important financial goal (such as educating a child) you'll want to work with a generalist — a financial planner.

A lot of professionals specialize in areas such as taxes or stocks, but a financial planner helps you understand the "big picture."

A qualified financial planner can

help you sort through your current financial situation, help you set short- and long-term goals and objectives, then present a "blueprint" designed to show you how you can meet your goals while staying within

your means.

There's nothing more certain than change. And just as you learn to adapt to the changes life throws your way, you can count on things changing with your finances as well.

How to select a financial advisor

What is the best way to go about finding a financial advisor?

Many individuals are looking for someone who has an accounting background and who has familiarity with income and estate taxation. Many consumers are concerned about the inherent conflict of interest concerning recommendations and commissions.

You may want to select an advisor who can provide services you need, based on your financial situation and goals. Remember that financial advisors offer different types of services, and some professionals specialize in certain needs.

Most advisors offer an introductory meeting with you at no cost. This is a chance for you to evaluate the advisor candidate's education, designations, and expertise.

An advisor with a CFP or a ChFC designation will likely have a broad knowledge of all aspects of financial planning. An advisor with a CLU designation will have expanded study in insurance. An individual with a CPA may have a more extensive background in tax issues.

Finally, ask the advisor to discuss compensation with you — how will you pay for the advisor's services and the implementation of your financial plan? Many advisors today are able to offer their services on a fee basis that may eliminate the potential for a conflict of interest concerning compensation and recommendations.

New book highlights advice from local financial advisor

Wilmington, DE — How does an investor choose one competent financial advisor from the more than 500,000 licensed professionals in the US?

What are the qualities an advisor must possess to gain the trust of an investor today?

What should you be able to expect from your current advisor?

These are just a few of the critical questions new and experienced investors need to know before turning over their hard-earned money to a financial advisor. In the aftermath of recent wrong-doing and questionable antics on Wall Street and in corporate America, investors not only have the right to be skeptical, but they also have a responsibility to do their homework before choosing an advisor.

Well-known local financial advisor Frederick J. Dawson, ChFC, CLU, knows all too well the fear and distrust many investors share in this current environment.

"We've had investors come to us who were absolutely paralyzed to

make a move — some had big losses, some small," says Dawson. "In all cases, we carefully listened to their concerns and answered their questions about their financial future. We educated them, and helped alleviate their anxiety."

Dawson is one of 19 top financial professionals interviewed by financial industry authors Steven Drozdeck and Lyn Fisher in their new book, *The Trust Equation*. In the book, Frederick J. Dawson, vice presi-

dent of Bassett, Brosius & Dawson, Inc., discusses his core business beliefs, investment philosophies, and feelings about his clients. In addition to sharing his strategies in the book, they have developed a checklist of 20 questions an investor needs to ask before hiring a financial professional. "It gives them more confidence in their decision-making process," says Dawson.

Dawson shares his thoughts on what constitutes a successful

investor-advisor relationship and talks about the traits an investor should look for when selecting an advisor to work with, or when evaluating their own advisor.

"In today's current environment with so many skittish investors, a competent advisor needs to be compassionate-but it's imperative they also need to have a proven and disciplined system that takes a long term approach to investing," says Dawson.

"Don't think short-term, and don't speculate," he says. "Remember, everybody is a genius in a bull market — it's in uncertain and volatile markets when people need to rely on their advisors."

Copies of the book will be available through Amazon.com or can be ordered by calling 302-999-9330.

Bassett, Brosius & Dawson, Inc. is a comprehensive wealth management firm specializing in retirement planning. They are located at 1011 Centre Rd., Ste 110 Wilmington, DE. 19806. Securities offered exclusively through Raymond James Financial Services, member NASD/ SIPC.

Frederick J. Dawson

Fred Dawson, ChFC, CLU, is vice-president of Bassett, Brosius & Dawson, Inc. Comprehensive Wealth Management located in Wilmington, DE. He has been published nationally and internationally and is a frequent guest on radio and television programs, including several appearances on CNBC. You can reach him at 302-999-9330 or visit www.bbdinc.com.



Building, maintaining, and repairing your credit

(NAPSI) In order to get credit where credit is due, it can help to follow this simple rule about money: Money rules.

The following tips from America's Community Bankers can help consumers build, maintain and repair their credit:

1. Build good credit. When used properly, credit can be a useful part of your financial strategy. Getting credit, and how much of it you will get, depends on your track record of handling money and your ability to repay your debts. Basic credit building blocks include:

- Paying your bills on time.
- Living within your means.
- Having the income to comfortably carry debt load.
- Staying within credit limits, and not charging up to the limit.

2. The best way to achieve your financial goals is to develop a financial plan and stick to it.

Get an accurate picture of your finances by making a budget. Know how much you earn and spend each month, and learn where your money goes.

3. You could be heading toward financial hot water if you are:

- Having difficulty, or finding it impossible, to make even minimum payments on what you owe.
- Making payments late.
- Borrowing from credit cards or other lenders to make ends meet.
- Finding that more cash is going out than coming in.

4. If you find yourself in financial hot water for any reason—too much debt, loss or change of job, medical emergency, divorce, military deployment, etc., contact your creditors before you miss a payment and before they contact you.

5. There are a number of ways to put your financial house in order, including: modified loan terms, limited partial payments, refinancing of home loans, home equity loans, debt consolidation loans, and assistance with financial counseling.

6. Don't get scammed. Beware of advertisements claiming that your bad credit rating can be erased—for a fee. It can't be done!

To learn more about tackling credit issues, visit www.AmericasCommunityBankers.com.



What's your credit score?

(NAPSI) Do you know your credit score? According to a national survey initiated by Household International, more than 75 percent of American consumers do not know their credit score.

A credit score is a number that helps a lender evaluate credit risk. Typically, the higher your credit score, the lower your interest rate. The numbers are based on information contained in a credit report at the time the score is requested and can change over time. Because credit reporting agencies may have different information about you, scores also may vary among agencies.

Factors that influence credit scores are payment history, total outstanding debt and the amount of credit available to you. In addition, the types of credit you use (e.g., credit card, mortgage, auto loan) and the number of times you applied for new credit during the previous 12 months can impact your credit score. So if credit scores are so important, and 78 percent of Americans agree it is important to know their credit score (according to the Household survey), why don't more people know their score?

Improving your credit score takes time and diligence, but some general tips include:

- Always try to pay bills on time.
- Keep credit card balances low or pay them off entirely.
- Apply for and open new credit accounts only as needed.
- Do not fall for "quick fix" solutions.

Credit scores are used for more than just loan applications—employers, landlords and insurance companies may check your credit score with your permission.

Checking your credit report and credit score is easy. All three major credit reporting agencies make reports and scores available by phone, U.S. mail or online. Contact Equifax, (800) 685-1111, www.equifax.com; Experian, (888) 397-3742, www.experian.com; or TransUnion, (800) 916-8800, www.transunion.com.

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For kids of all ages — the ABCs of money management

By Tina Ripken

Education Director, APGFCU

I'm often asked how to take the first step in teaching people money management and helping them with steps to a secure financial future. The key to anyone's successful financial future may be as simple as learning and practicing your ABCs — acquiring your money, budgeting your money wisely, controlling your credit use — while remembering the three Ss of money management: save, spend, and share.

These are the financial literacy lessons people of all ages need to

learn. These lessons must begin at an early age (pre-kindergarten) and be reinforced and put to practical use throughout one's lifetime.

For some, *acquiring* money begins at birth with gifts of savings bonds, savings accounts for the new baby and birthday money. As we mature our acquisition expands to first paper routes, baby-sitting jobs, real jobs with real paychecks and then to income producing careers.

Regardless of the age at acquisition, you must apply the first S of money management and save some of your earnings. A good goal is to save at least 20% of your earnings

(for example: earn \$20, save \$4 or earn \$200, save \$40), and put them into a federally insured interest bearing depository account. By doing this your earnings will grow over time through the magic of compound interest.

You may even want to establish several different savings accounts with varying interest potential to meet both your short and long term savings goals, like the down payment for your new car vs. college education for the kids.

Budgeting your money wisely is a habit best established at an early age. Simply put, a budget is an overall plan for managing your money. Throughout your lifetime, your income and expenses will change, so you must regularly review and adjust your budget.

Managing your budget will help you save, spend and perhaps even share with others less fortunate than you. Your budget should always include a Pay Yourself First (PYF) category for savings. Experts recommend that a good budget allows for 70% expenses, 20% savings and 10% investing.

Another good goal is to make sure that you sock away at least three to six months of earnings in the event you're faced with an unforeseen emergency. After you've met your expenses and savings goals the remaining 10% of your budgeted money should be invested for the long haul and your future retirement. Remember to check out your employer's benefits for retirement savings too.

Controlling your credit use goes a long way toward remaining financially fit. Establishing and maintaining your good credit should be a lifetime goal. Having credit extended to you is not a right or entitlement.

Credit extension is a privilege that is earned and must be maintained responsibly. Credit use should be reserved for major purchases like a car or house.

Credit card charges should be made when you feel confident that you can repay in full when the bill arrives. It's really easy to get over your head very quickly.

Experts recommend having only one major credit card with a low fixed rate, no annual fee and low credit limit. And, if you just can't pay the bill in full each month, you should always pay more than the minimum monthly payment.

Irresponsible credit use can be very limiting, even to the point of keeping you from good jobs, advancing in your career, limiting your choice of housing and lifestyle options, or putting yourself under the strain of a mountain of unmanageable debt.

Responsible credit use on the other hand can provide you many financial freedoms.

The keys to your financial future and a future free from money worries is to practice, practice, practice your money management ABCs while remembering your goals for saving, spending and sharing.

Tina Ripken is the Education Director for the Aberdeen Proving Ground Federal Credit Union (APGFCU). Dedicated to helping the citizens of Cecil County build secure financial futures for over 20 years, APGFCU recently established a specialized Education Department under the leadership of President/CEO Don Lewis. To take advantage of APGFCU's money management education programs available for any age group, call them at 410-893-7359.



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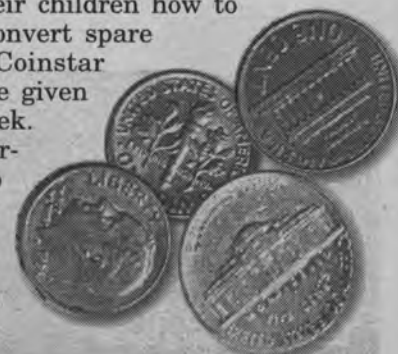
Teaching children the power of money

(NAPSI) Each year, parents spend between \$8,740 and \$9,860 per child, as reported in the USDA's Child Rearing Cost Estimates. This cost includes cash to pay for toys, hobbies, and school activities.

According to personal finance author Deborah Knuckey, kids are constantly asking for these items, providing a great opportunity for parents to teach them how to prioritize their wants, save for goals, and understand basic money management from an early age.

For example, parents can teach their children how to better manage their allowance and convert spare change into spending power. A Coinstar National Currency Poll found kids are given an allowance of approximately \$9 a week.

In addition, families deposit an average of \$5.50 per week in change into "cookie" jars or other containers — an extra \$22 each month that can be used for family games or vacation or given to a child to teach them how to save up and pay for the extra items they want.



Do you need a guardianship for your minor children?

(ARA) Planning for the future sometimes means contemplating some sad thoughts. If you and your spouse were to die in a car accident tomorrow, what would happen to your children?

If you don't have a will in place, you may not like the answer.

"It's not something we like to think about, but it's absolutely necessary for everyone with minor children to draft a will and name a guardian within the context of that document, just in case the unthinkable happens," says Lawrence Wiener, a member of the board of directors for the National Association of Estate Planners and Councils.

If both parents die and a guardian has not been named in the will, a probate judge will decide who takes care of your children, not you. The judge will frequently consult your family tree to make that decision, and the person picked may not be someone you want raising your kids.

Choosing the right person to raise your children is a big and emotional step that shouldn't be taken lightly. "One way to help make the decision is to talk frankly with the people you consider prospective guardians. Their answers could help you make a united decision you can both feel good about," says Wiener.

Here are some things you need to consider before choosing a guardian:

- * Is the person you're considering willing to take on the responsibility?

- * Is the person the appropriate age? A guardian who is too young or too old might not be up to the task emotionally or physically.

- * Does the prospective guardian have the time?

- * Does he or she share your moral beliefs?

- * Can you provide enough assets to raise the children? If not, can your prospective guardian afford to bring them up?

One way to ensure that your children would be taken care of financially in the event that you die prematurely is to set up a testamentary trust. Such a trust is created in your will and does not have to be funded or administered in your lifetime. In the event that both parents die the trust — often funded with life insurance money — comes into being.

"The nice thing about setting up a trust in your will is that you can control how and when the money will be dispersed. Your heirs wouldn't necessarily get access to the entire estate right away, so the capital will be preserved for years to come," says Wiener.

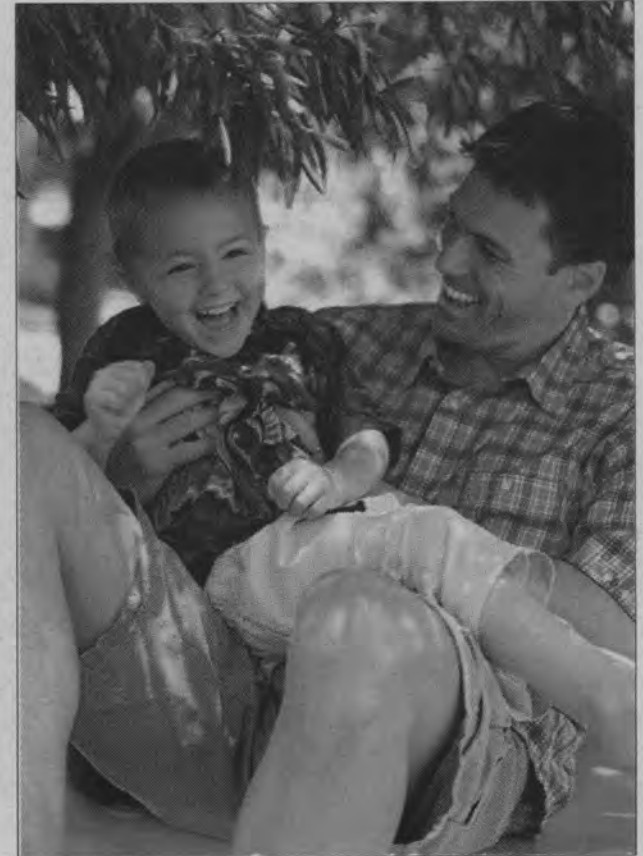
The trustee can be the same person as the guardian, but often is not. Don't assume the person you choose to raise your son or daughter has to be the person who handles the child's inheritance.

"You might conclude that the best person to stand in as a loving surrogate mother or father isn't the ideal person to handle the checkbook. If that's the case, you can choose another friend or relative, or even a bank trust department to manage the money," says Michael Halloran, who is also on the board of directors for the National Association of Estate Planners and Councils.

"Peace of mind isn't the only reason to set up a guardianship. There's also the financial impact to consider," he adds. "If everything has been decided ahead of time, there won't be anything for the people left behind to fight about. Court costs can

quickly add up."

For more information on the NAEPC, or to find an Accredited Estate Planner near you, visit www.naepc.org or call NAEPC toll free at (866) 226-2224 for suggestions.



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Keep it simple and kiss financial hassles goodbye

(NAPSI) Simplicity is key to developing a successful financial portfolio. According to Rande Speigelman of the Schwab Center for Investment Research, consumers should focus on the KISS principle — Keep It Simple, Sweetheart. Simplifying finances can save more than time and hassle. It can also save money.

Below are five steps to simplify your finances.

Consolidate accounts

Too many accounts scattered among banks and brokerage houses creates problems: It's harder to track investments and you may be paying more in fees. Consolidating investment accounts — even banking services — with a single provider makes managing financial affairs far easier. In addition, you will be more likely to meet minimum balance requirements and pay less in fees.

Cut down on credit cards

If you have more than one or two major credit cards, in addition to numerous department store and/or gas station cards, you probably have too many. Even if you don't use them all, a large number of cards can hurt your credit rating because lenders may be wary of all that available

credit. If you do use more than one or two cards, you could end up making a handful of minimum payments each month, burying yourself in interest payments.

Mutual funds: enough is enough

Too many funds, particularly in a single asset class style such as large-cap growth, could turn you into a "closet indexer." You end up paying higher fees for active management when, if you put your mutual funds all together, you'd get pretty much the same thing if you bought an index fund. Even worse, all those different managers could be buying the same stocks, increasing your risk and exposure. By consolidating your portfolio into fewer funds, you could find your portfolio is both easier to track and less costly.

IRAs: all for one and one for all

There may be estate planning reasons to hold more than one IRA but for most of us, one traditional IRA, one Roth IRA and one employer plan such as a 401(k) should do the trick. If you have more than one traditional IRA, consider consolidating them into a single account. And if you have 401(k) assets with a former employer, consider rolling them over into

your traditional IRA. You'll find it easier to keep track of your investments and you might even end up paying less in fees overall.

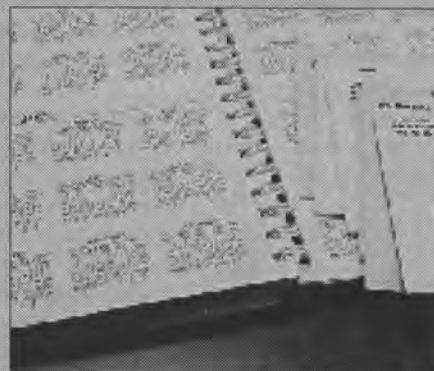
Filter the noise

With newspapers, magazines, radio, television and the Internet, we have access to more financial news and information than previous generations could ever have imagined.

Unfortunately, access to lots of information doesn't always lead to wise decision-making. Financial goals should be measured in years and decades, so don't make rash decisions based on day-to-day news. Tune out the clatter and stay on course with long-term goals.

For additional tips on how to simplify your finances, visit www.schwab.com

Investing in the next hot thing?



Remember, past performance does not guarantee future results

(NAPSI) Wondering what the next hot investment will be? Perhaps you should ask yourself if that's the right question.

Investors who constantly look for hot investments often get burned, and here's why: Past performance truly does not guarantee future results. That disclaimer, which you probably have seen many times, is for real. Unlike reports that measure the reliability of cars, for instance, investment performance is very difficult to predict.

It's natural to want to invest in a fund or an investment style that has been successful, but investment returns tend to go in cycles. One style or market segment outperforms another for a period of time and then lags. Value and growth investing styles come in and out of vogue. A sector such as technology burns red hot, then not. It's just too hard to predict performance and the potential rewards aren't worth the risks.

Underperforming after being the "next hot thing" is common. According to the Financial Research Corporation, although the average stock fund's three-year return during the 1990s was 10.92 percent, individual investors actually earned an average return of 8.7 percent — more than two points lower — during the same period.

Why? Performance chasers came aboard too late and incurred too many costs from excessive trading or switching into and out of funds, which ate into returns. Because risk and reward tend to go hand in hand, with riskier investments often having greater potential, many investors figure they can handle the risk. But by going too far out on a limb to chase the latest hot investment, you may take on unnecessary risk for which you just aren't adequately compensated.

When it comes to hot investments, it's wise to heed the warning: Don't play with fire or you might get burned. Especially when investing for your future retirement, the experts at Diversified Investment Advisors caution, it is best to diversify your assets across the different classes and maintain a strategy that keeps your long-term objectives in perspective.

For more information on investing and saving for retirement, visit www.divinvest.com.

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Weighing the term vs. perm insurance dilemma

(NAPSI) Taking out a life insurance policy isn't just something we do to benefit others. In fact, owning permanent life insurance may have a positive impact on a person's financial health.

That's a key finding of a new financial behavior survey commissioned by a leading insurance provider.

The 2003 study, "Money Maladies: The Term/Perm Dilemma," reveals why people choose term or permanent life insurance and what Americans are doing to reach their long-term financial goals.

Compared with their term-only counterparts, the survey found that permanent life policy owners are more financially disciplined than those that own term.

In general, permanent life insurance owners feel:

- More financially secure.
- More comfortable with the amount of financial planning they've done.
- More prepared for a financial setback, and are convinced they'll have enough money to live comfortably through retirement.

Those with permanent insurance were 26 percent more likely than

term owners to have met with an insurance agent or financial advisor to help them determine their life insurance needs.

"It's clear that meeting with an expert has a significant impact on Americans' sense of financial security," said Dick Hall, senior vice president of life insurance for Northwestern Mutual, the survey's sponsor. "As a result of meeting with someone, people are more likely to put a plan in place and work toward achieving their financial goals."

According to the survey, people buy term life insurance to save money for other financial goals, but then admit they are doing little to reach their goals.

In fact, only 14 percent of those only owning term insurance invest all the money they save in buying term every year, despite the advice of experts to "invest the rest."

The Harris Interactive® poll of more than 1,000 financial decision makers who owned life insurance with household incomes of \$50,000 or

more revealed that:

- 77 percent bought term insurance as a way to save money for long-term financial goals, but only a third said they knew what those goals were.

- Fewer than half of term owners are somewhat confident they have the knowledge to make the right investing decisions.

- Less than a quarter are adding money to their plan as often and as much as they should to reach their financial goals.

According to Hall, term insurance is a good risk protection product for many people, but it should not be purchased based on cost alone or solely with the intent to "invest the rest," because research indicates that few actually follow through.

Said Hall, "There is no one-size-fits-all answer—the life insurance a person owns should reflect his or her specific needs. A good financial representative can help people determine if term, permanent or a combination of both, is the best solution."

For more information about the survey, or to learn about your financial behavior with the Financial Check-up quiz, visit the Web site at www.moneymaladies.com.



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No time like the present to get your finances in shape

(NAPSI) Each year, millions of Americans vow to improve their financial habits.

And, often, this resolve slips.

With the demands of an ever-changing economic environment, it's a great time to take more control of finances.

"Making a firm plan is a good way to bring discipline to our best intentions," said Liam McGee, president, Bank of America Consumer Bank. "It jump-starts a process that inevitably leads us to decisions and actions that improve our financial well-being."

Here are examples of non-intimidating steps toward improved financial habits.

Take inventory

According to financial planners at Bank of America, there is an easy, two-step process for taking a financial inventory.

Develop four lists:

- 1) What you have (savings, investments, assets)
- 2) What you make (all sources of income — wages, interest, dividends, pensions)
- 3) What you spend (every item you spend money on — translate this into monthly line items). You may want to carry a spiral notebook

around for several weeks to really gauge what your daily expenses turn out to be.

- 4) What you owe (all loans, credit card balances, debts)

Look at what these lists reveal to you. First, are you making more money than you are spending? Second, look at the lists to see what three to five financial goals you need to set for yourself for the year.

Contain your spending

Make sure that your level of spending is within your personal means. Consider the following to help you do so.

Create a budget. Use the list of your actual monthly spending (from your financial inventory) to develop what you want to be spending each month. This will yield your 2004 monthly budget.

Be sure to figure in the money you'll need each month to meet your saving, investing and/or debt management goals.

"Try on" financial responsibilities. If you are thinking of financing \$3,000 at a rate of 15 percent, it might be helpful to know that it will take you approximately 24 payments of \$152 per month to pay off the principal and the interest.

Update your money management skills

Homeowners can use their homes to manage money. A home equity line of credit can fund home improvements; help you pay for school tuitions or medical expenses; finance a car and do much more.

In most cases, the interest you pay can be tax-deductible. And, while you are researching lines of credit, consider checking your credit history for inaccuracies-contact the three major reporting agencies.

A home can be a good savings vehicle, particularly in times of lower interest rates.

A person with a \$136,000, 30-year, six percent interest mortgage on a \$170,000 house or condo could save \$75,944 in interest by paying an extra \$200 per month on his/her mortgage. He or she would own the house 12 years sooner.

It's helpful to plan for taxes. Consider moving your taxable investments to tax-exempt or deferred plans in order to grow savings more quickly and to hedge against inflation.

A taxable \$10,000 investment earning five percent per year will reach \$26,875 in 30 years. The same investment will yield \$44,677 with tax exemption or deferral — a difference of more than 50 percent.

Save for the expected — and the unexpected

It's important to resolve to save for life's unexpected emergencies—such as loss of a job, health emergencies and use of medical and auto insurance deductibles. Consider the updated guideline of saving six months of expenses, and don't forget to plan for the smaller items that also add up: groceries, gasoline and more.

It's also important to save for the expected or the inevitable, such as retirement. With retirement, it's never too early to start to save. If at age 35, you start saving \$100 per month at six percent interest, you will have saved \$101,000 by age 65. In contrast, waiting until age 40 will yield \$32,000 less—\$69,000 by age 65. Inflation only compounds the situation—in 10 years, a purchase that now costs \$1,000 will cost \$1,410.



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Do you know how much it costs to go to college?

(NAPSI) Think you know how much it costs to go to college? Think again. Take the Education Investment Quiz to learn about the cost of college today and in 15 years. Also, find out ways to save for this important investment in your child's future.

Unless otherwise indicated, calculations are based on the average cost of four years of in-state tuition and fees, books and supplies, room and board and other expenses for a student at a public college living off campus but not with parents.

Education Investment Quiz

- Over your lifetime, on average, how much more money will you earn if you have a bachelor's degree versus a high school diploma?
(a) \$50,000
(b) \$100,000
(c) \$500,000
(d) \$1,000,000.
- Which do you think is rising faster:
(a) Tuition at private universities
(b) Tuition at public universities
(c) Don't know.
- How much does one year of college cost today?
(a) \$3,974
(b) \$12,347
(c) \$18,021
(d) Don't know.
- Are college costs today increasing:
(a) Faster than inflation
(b) Slower than inflation
(c) At the same rate as inflation
(d) Don't know.
- During the 2002-2003 school year, college tuition and fees increased at an annual rate of:
(a) 2.1 percent or \$113
(b) 5.8 percent or \$215
(c) 9.6 percent or \$356
(d) Don't know.
- At the current rate of increase, a year's tuition in 15 years (2018) will be more than most people earn in two years:
(a) True
(b) False
(c) Don't know.
- In the year 2018, how much will a four-year college education cost (assuming costs rise an average 5 percent annually)?
(a) \$61,918
(b) \$112,676
(c) \$193,891
(d) Don't know.
- How much money do you need to save each year/month to afford a college education in 2018?
(a) \$3,336/\$278
(b) \$6,252/\$521
(c) \$9,168/\$764
(d) Don't know.
- What are some tax-advantaged savings and investment vehicles available to help you save for college?
(a) 529 College Savings Plan
(b) 529 Prepaid Tuition Plan
(c) Coverdell Education Savings Account
(d) All of the above.
- What are some non-tax-advantaged saving and investing vehicles available to help you save for college?
(a) Mutual fund
(b) Savings bond
(c) Savings account
(d) Certificate of deposit
(e) All of the above

For additional information about how you can plan and save for your child's college education, visit www.statefarm.com and click on "planning & learning."

*Contributions to certain tax-advantaged vehicles may be income-tax deductible in some states. Consult your tax or legal advisor for specific advice.

Answers:

1 (d), 2 (b), 3 (b), 4 (a), 5 (c), 6 (a), 7 (b), 8 (b), 9 (d), 10 (e)

Source: Trends in College Pricing 2002, Pages 4 and 5. Copyright (c)2002 by College Entrance Examination Board.

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Financial planning isn't just a man's game anymore

Gone are the days when wives could simply leave their family's financial planning to their husbands. In this fast-paced world, change is the norm rather than the exception.

Eileen Manning, 42, of Minneapolis, Minn., learned that the hard way. The day she turned 39, her husband died of a heart attack. "I never expected to become a widow at 39, but it happened and there was nothing I could do about it," she said. After her husband's death, not only did she have to pick up the pieces emotionally, she also had to figure out which bills had to be paid, how much money she had in savings and how she was going to prepare for her financial future — alone.

"It took me at least six months to figure it all out," she noted. "From trying to locate where our boat had been stored, to understanding what benefits I had coming, it was overwhelming." Manning knew she had investments she could use to stabilize her financial situation, but her inactivity of the past made it a very difficult process.

A survey conducted by Prudential Financial late last year¹ found that while a significant number of Baby Boom women are becoming more financially aware, too few are taking the action necessary to secure their

financial futures. "I wouldn't have taken the steps I did had I not been forced to," said Manning.

And she's in good company. Just 14 percent of those polled said they had engaged in some form of detailed financial planning, and while 84 percent believe securing long-term care is important, just 13 percent said they owned long-term care insurance.

In May of this year, Prudential followed up on the 2002 study when it released the results of a retirement

planning survey that polled America's pre-retirees — those between the ages of 45 and 60.² The results illustrate an alarming difference between men and women that should be an even greater wake-up call for women pre-retirees.

Specifically, the 2003 study found:

- 73 percent of men are confident their investments are on the right track, compared to just 57 percent of women.

- Just 48 percent of women are confident of their ability to achieve

with their current level of household savings, compared to 52 percent of women.

The study also revealed that the level of financial health of many women pre-retirees is a cause for great concern.

"We found that 39 percent of women polled are considered to be in 'frail' financial health, having yet to take many of the necessary steps to plan, monitor and seek advice on growing and protecting their wealth," said Priscilla Myers, senior vice president and individual insurance chief marketing officer for Prudential.

As a follow-up to the study findings, Prudential is continuing its educational strategy for local markets designed to help raise the level of women's financial health.

"The fact that more than a third of women pre-retirees are in 'frail' financial health is alarming," added Myers. "By providing our financial planners the tools needed to reach women, we hope to educate, empower and encourage them to improve their financial health and secure the comfortable retirement they deserve."

For more information, including an online copy of Prudential's 2002 study on the financial behaviors among women, visit www.prudential.com.



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their retirement goals, compared to 7 out of 10 of their male counterparts.

- * 47 percent of women polled are worried about having to postpone retirement, while just 32 percent of men share that sentiment.

- * 56 percent of women feel they have a good understanding of asset allocation, while 71 percent of men do.

- * Two-thirds of men are happy

FOOTNOTES:

(1) Prudential's 2002 Study on the Financial Experience and Behaviors Among Women polled 400 American women about their financial goals, knowledge and responsibilities. The study participants are a national representative sample of female heads of household born during the Baby Boom years (1946 to 1965).

(2) Prudential's Survey of America's Pre-Retirees polled a nationwide sample of 359 full-time employed men and women between the ages of 45 and 60.

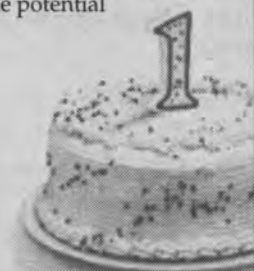
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How to retire comfortably – and with plenty of time

(NAPSI) America's attitude towards retirement is changing. A recent survey of 1,000 Americans by MDRT, an international association of financial professionals, shows a cultural shift in retirement attitudes. Among Americans still in the workforce, 73 percent identify themselves as most responsible for their retirement care, compared to only 58 percent of retirees.

This increase in personal responsibility is reflected in Americans' attitudes towards retirement savings options. More than three in four retirees expressed confidence in the Social Security system, while among non-retirees — who are going to need it farther in the future — that number is only 43 percent. In fact, almost a third of Americans say their top retirement concern is the failure of Social Security. Two-thirds of working Americans place their fiscal faith in their 401(k) plans, versus only 31 percent of current retirees.

According to Phil Harriman, a financial planner with MDRT, Americans are moving in the right direction. "The financial environment of the last few years has been hard for many, but it's also taught future retirees to be more personally responsible in planning their investments." Harriman suggests some ways you can be sure your retirement funds are waiting for you when the time comes:

- **Start early.** If you haven't begun your retirement planning yet, now is the time. Half of all retirees say they wish they'd started planning earlier.

- **Know your needs.** Identify your retirement goals and concerns and find a financial advisor to help you create an individualized retirement plan that directly addresses those concerns and moves you toward those goals.

- **Stay involved.** For the most part, the days of planned pensions and gold watches are over. Today's retirement planning is a hands-on process.

Work with your advisor to ensure your retirement investments are adaptable in a changing and often unpredictable economy.

- **Answer opportunity's knock.** Don't turn down free money. The benefits of 401(k) plans and similar instruments, such as tax savings and employer matching, can over the course of your working life add up to a sizable nest egg.

For more information on financial planning, visit www.soundfinancialplan.com.



More tips to help you evaluate your retirement options

Retirement planning can be a daunting task, but it doesn't have to be. Experts suggest that with some simple preparation, it's possible to secure a sound financial future. For example, an organization called Americans for Financial Security (AFS) offers the following steps to help you determine the retirement options that are best for you:

1. Calculate how much money you want to have when you retire.
2. Know how many more years you plan to work.
3. Determine how much money you need to start your plan.
4. Find out what types of plans are available.
5. Do some quick calculations of your own.

To help in the decision making process, AFS offers free online retirement and investment calculators. These calculators can be used to answer many preliminary questions, such as what interest rate would make it possible to reach a person's retirement goals. The Association is committed to helping small-business owners succeed. It supplies free tax and business information, awards thousands of dollars in scholarships and offers money and time-saving benefits. For more information call toll free 1-800-492-1016 or visit the Web site at www.afswebsite.org.



6 keys to a great early retirement

By Janie Latus Musick
Special to the Whig

Let's assume that your insurance policies are in order and you've got enough money socked away to trade your power suit for some baggy Bermuda shorts. Before you slam that file cabinet drawer and turn in your parking pass, consider these six keys to a great early retirement — you'll have much more fun later on:

1. Pension payout

Annuity payments are steady, but you may have a sudden need for a large amount of money. If you take a lump sum payment, you're in the driver's seat. Make sure your pension plan deposits your windfall directly into an IRA or you'll get hit with a 30 percent withholding tax.

2. Social Security

Your Social Security payment is based on the average of your best 35 years of work, adjusted for inflation, so if you retire too soon some of those 35 years will be computed as zeros. You can start collecting Social Security at age 62, but you'd get 20 percent less per month retiring at 62 than you would at 65 or later.

3. Inflation

Figure on three percent a year, which means the \$50,000 you think you have to live on will only be worth \$27,189 in 20 years. It's unlikely your expenses will be cut in half in that time.

4. Lose the mortgage?

The interest you pay on your mortgage is tax-deductible at your regular income tax bracket, so it's probably the best debt you can have. Pay off more expensive debt first, like credit cards or auto loans.

5. The little things

Consider the cost of your lifestyle — do you want to travel? Analyze the condition of your home and cars. It's much easier to deal with major repairs if you're still bringing in a paycheck. Emergencies don't stop happening just because you retire.

6. What to do

What kinds of challenges will give you a sense of personal worth and fulfillment? Some folks are passionate about their hobbies. Others opt for part-time work — perhaps in a whole new field — in order to maintain friendships and collect a little spending money.

For more information on early retirement, visit CNBC on MSN Money at www.money.msn.com, or use the Lifetime Planner within Microsoft Money software

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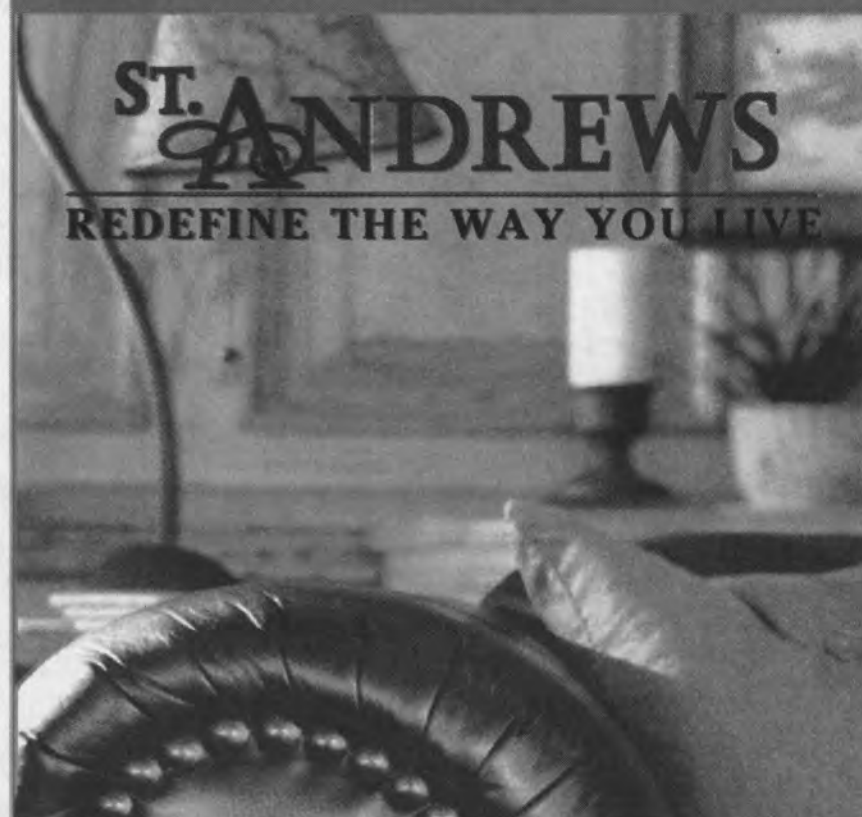
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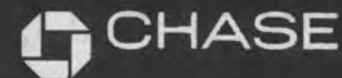
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Waters Edge



This lovely 2 bedroom, 2 bath, upper level condo has a vaulted ceiling & marble fireplace. Other features include a private balcony; newer carpets installed in 2003; full-size washer & dryer in the unit. The condo fee includes club house, fitness center, swimming pool, cable TV, exterior & parking maintenance, insurance, grounds care, trash & snow removal.

\$99,900

#53555



Kevin Gray

Direct: 302-733-7027

Office: 302-733-7000

kgray@psre.com

Cobblestones



This is a lovely 3 bedroom, 1 full bath and 2 powder room townhome. It is in move-in condition with plenty of room. It boasts many updates, including new vinyl siding, carpeting, paint, and light fixtures.

\$109,900

#53485



MaryBeth Tribbitt

Direct: 302-234-6029

Office: 302-239-3000

mbt@psre.com

Bellwether Manor



Townhome w/3 bedrooms & 1½ baths. This property has many recent upgrades, including new ceramic tile in the foyer, kitchen, bathroom; new light fixtures in foyer, upstairs foyer & dining room; window treatments in the living room & dining room; fresh paint throughout; new Berber carpet in the family room; a kitchen upgraded w/wall clay tile & moldings and much more!

\$140,000

#52495



Larry Coaxum

Direct: 302-234-6050

Office: 302-239-3000

lcoaxum@psre.com

Brennan Estates



Mint condition, move right in, like new, cream puff—they all apply to this 3 year old Waterford model with an elegant brick facade. It features a premium fenced lot and a long list of extras, including an upgraded kitchen, carpet pad, light fixtures, full basement and custom trim work. This home is further complemented by a great master suite, a 4 piece bath with whirlpool and a walk-in closet.

\$279,900

#53575



Jack Teague

Direct: 302-733-7031

Office: 302-733-7000

Brennan Estates



This beautiful, 2 year old Ashford Model has 4 bedrooms and 2½ baths. It has a dramatic 2 story family room with lots of windows and upgraded gas fireplace. The fenced in backyard offers privacy from the deck. You will love the color combination in the eat-in kitchen off the family room. The master suite with cathedral ceiling, walk-in closet and Jacuzzi tub is perfect for relaxation.

\$312,900

#53585



Cheky Didehvar

Direct: 302-239-3006

Office: 302-239-3000

cdidehvar@psre.com

Mariners Watch



Exquisitely appointed Gatsby model with 4,000 square feet of living space. Open floor plan is perfect for active family or entertaining. Eat-in kitchen has lots of counter space and a breakfast bar. Master suite with sitting room, dressing table, walk-in closets and 5 piece master bath with skylight. Other features include sunken living room, 3 car garage, fireplace in family room. Custom light fixtures.

\$374,900

#52395



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Passion and performance have always been the Jaguar XJ's defining elements. Now you can add high-tech overachiever to the mix.

Previous XJs were positioned as old-world heritage automobiles that emphasized tradition ahead of modern, state-of-the-art content and design. As a result, the XJ remained a step or two behind its European competitors.

Now under Ford's direct ownership, the entire Jaguar range of automobiles is being expanded and modified to compete head-to-head with a host of German and Japanese brands as well as several upscale North American products.

The seventh-generation XJ series is the latest Jag to receive a thorough top-to-bottom renovation, although only serious aficionados of the marque will be able to instantly spot the '04 version in a crowd. Fortunately, the company has wisely chosen to retain much of the XJ's distinctive good looks, including the tell-tale split grille, dual headlights and gently-sloping rear deck.

Although the styling is familiar, the new XJ is longer, wider and taller than before, yielding more interior space for up to five occupants and their luggage. The larger trunk can now hold four golf bags in addition to a full-size spare tire. Even the passenger-door openings have been enlarged for easier access.

It might be an all-new XJ, but Jaguar traditionalists will still find a cosy, inviting interior dressed in rich leather and trimmed with plenty of burl walnut on the dash, doors, steering wheel and floor console.

Despite the gain in overall size, the XJ is actually more than 200 pounds lighter than its '03 counterpart. To pare down the bulk, the big Jag is built using an all-aluminum monocoque (frameless) construction that replaces steel stampings. In addition, the body is held together using a system of rivets and epoxy adhesives first developed for the aerospace industry. The resulting structure is not only lighter, it's considerably stiffer than that of the previous XJ.

The underpinnings are similarly advanced, with an air-suspension system replacing more traditional coil springs. Height sensors at all four wheels keep the car level and are responsible for slightly lowering the ride height to improve aerodynamics at speeds above 100 m.p.h. Ride quality is influenced by a computer-controlled active suspension that automati-

XJ's prodigious thrust. Base XJ8 models as well as the extra-luxurious Vanden Plas arrive with a 4.2-liter DOHC V8 that makes 294 horsepower, 14 more than last year's 4.0-liter engine. For serious performance, the XJR's supercharged version of the 4.2 delivers 390 horsepower, a gain of 32 over last year's cat.

A six-speed automatic transmission — with both normal and sport shift ranges — allows for manual shift control.

According to Jaguar, the new XJ will hit 60 m.p.h. in just 6.3 seconds, a time that dips to five seconds flat when the XJR is hauled out of the garage.

A few of the other premium-grade amenities include dual-zone climate control (four-zone optional), power moonroof, tilt/telescoping steering wheel, power adjustable front seats, rain-sensing wipers and a power pull-down trunk latch.

The Vanden Plas adds a DVD navigation system, Xenon headlamps, premium sound system, 16-way power adjustable front seats and lamb's-wool rugs in the footwells.

Select the XJR and you'll find most of the equipment already installed in the Vanden Plas plus beefy Brembo-brand performance brakes and radar-based cruise control that maintains a safe distance from the vehicle directly ahead of you.

The '04 XJs have begun to depart their Coventry, England, assembly 'hall' (Jaguar-speak for factory) to take up residence throughout the world. With new-found power, roominess and class-leading features, they're no longer merely a visual conduit to a rich past, but the tip of the sword for a high-tech future.

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SPEC SHEET**2004 Jaguar XJ**

- ★ Four-door luxury sedan, available in XJ8, Vanden Plas and XJR versions.
- ★ 4.2-liter DOHC V8, or optional 4.2-liter DOHC supercharged V8 (XJR), producing 294 and 390 horsepower, respectively.
- ★ Six-speed automatic transmission.
- ★ The new XJ-series cars are larger than the models they replace, but lighter, thanks to extensive use of aluminum body panels.
- ★ Both base and optional powerplants produce more power than before, extending the XJ's position as a premium performance sedan.
- ★ All XJs come equipped with plenty of high-tech content that place the car squarely in sight of the



early adjust shock damping according to road conditions. Then there's standard stability and traction control designed to help maintain the proper cornering line and prevent wheelspin during acceleration.

That should come in handy considering the



★**Safety:** Front airbags, side-impact airbags, side-curtain airbags, traction control, radar cruise control (XJR).

★**MPG (city/hwy):** 18/28.

★**Base price:** \$60,000



Dodge re-invents the Durango: Can it be everybody's SUV?

AUSTIN, Texas – Just six years ago, Dodge came here to launch its first, and to-date its only sport utility vehicle, the Durango. Based on Dodge's midsize Dakota pickup, the "in-between size" Durango caught and rode the burgeoning SUV wave. "A lot has happened since then," said Scott Kunselman, Dodge's director of Vehicle Development. "Now there are 67 SUVs on the market, 16 in our category alone. But we know our owners and we know what they like."

Aiming to please, the 2004 "start-from-scratch, designed as an SUV" Durango is seven inches longer, three inches taller and almost three inches wider than its predecessor. Plus it's larger inside (102.4-cubic feet of cargo space, up 15 percent) and delivers better fuel economy (never a Durango strong point) via a trio of engines

including Dodge's new 5.7-liter HEMI Magnum V-8. Its 335 horsepower is a whopping 90 more than the engine it

By Bob Hall

Cars at Carlisle



replaces and the 370 pound-feet of torque represents an 11 percent increase. HEMI-equipped 4-by-2 Durangos can tow up to 8,950 pounds.

"We needed to continue to have a full-capability SUV with an upsize V-8 option," Kunselman said. "Our towing capacity is more than (Ford) Expedition, (Chevy) Tahoe, Suburban and (Toyota) Sequoia." Plus four-

wheel-drive Durangos are available with a low-range transfer case for those few owners who want to do some serious off-roading or rock climbing. These additional capabilities are why Durango required a purpose-built chassis – "using a pickup-based one wouldn't do anymore," according to Kunselman. And there were other important attributes Dodge could gain with the new platform. "Refinement is the key to success these days; it's the hallmark of many of the new SUVs. We addressed all the parameters of NVH (noise, vibration, harshness), features, creature comforts and fuel economy, all reasons many folks leave large SUVs."

Durango's "primary target" is a young active family with two or three children and a \$75,000-\$80,000 household income. Because of this

family orientation, safety was a primary consideration, so Durango's design incorporates many active and passive features, beginning with a seven-inch-lower ride height for compatibility with passenger cars. Anti-lock brakes and electronic brake force distribution are standard on all models, while a new, advanced traction control system (\$200) and side-curtain airbags covering all three rows of seats (\$490) are very affordable options. Front airbags incorporate an occupant classification system to determine with what force the airbags should deploy. Equally important is Durango's fully boxed hydroformed frame that's much stiffer than its predecessor and has patented octagonal frame rail tips designed specifically to absorb crash energy during a frontal impact.

Riding of the new frame are standard 17-inch wheels and tires connected to an independent front- and new design rear-suspension. The latter's solid axle with coil springs are more durable and improve towing capacity; and by incorporating a Watts linkage system, rear-end "skating" on rough roads is reduced and the cargo floor was lowered, allowing a 48-inch wide opening between the rear wheel wells. Speaking of which, with its third-row seat folded and middle seats up (the way most three-row SUVs are driven), Durango's cargo space tops Tahoe, Expedition and Sequoia.

Durangos come in three trim levels, ST, SLT and Limited, in either 4-by-2 (rear-wheel-drive) or 4-by-4 (four-wheel- or all-wheel-drive) configurations. Along with the aforementioned HEMI engine, which is an \$895 option to any model, a 3.7-liter V-6 (210-hp/230 lbs.-ft.) is standard on 4-

by-2 STs and SLTs. A 4.7-liter V-8 (230-hp/290-lbs.-ft.) is standard on Limited 4-by-2s and all 4-by-4s. All V-6s are mated to a four-speed automatic transmission that delivers EPA fuel economy of 16-city and 21-highway. Both V-8s get Dodge's 5-45RFE five-speed automatic that can be ordered with a "Tow/Haul" mode for better shifts and less "searching" for the proper gear while towing. Fuel economy figures for the 4.7-liter are 14/19 for 4-by-2s and 14/18 for 4-by-4s. The HEMI delivers 14/19 and 13/18.

During our time in Texas, we sampled all three powertrains and came away very impressed. The base Durango with V-6 power is surprisingly peppy, especially in urban, non-load situations. Durango Vehicle Development Supervisor Ray Rivard told us he finds the V-6 "a very well balanced package," which he considered using as his daily driver, "but I'll probably end up with the HEMI." He'll have lots of company. Dodge expects 35-40 percent of Durango owners to choose the more muscular V-8; 45-50 percent will opt for the 4.7-liter, and 10 percent to be satisfied with the V-6. We towed a 5,500-pound horse trailer with a 4.7-liter equipped Durango with ease. The Tow/Haul mode did its job well with no surprises. The HEMI moves out smartly (did you doubt it?), and I'm sure we'll soon see a Durango version of Dodge's "That thing got a HEMI?" commercial.

Next week we'll cover styling, interior features, pricing and more on the very appealing 2004 Dodge Durango.

For more on the automotive hobby, visit Carlisle Events at www.carsat-carlisle.com.



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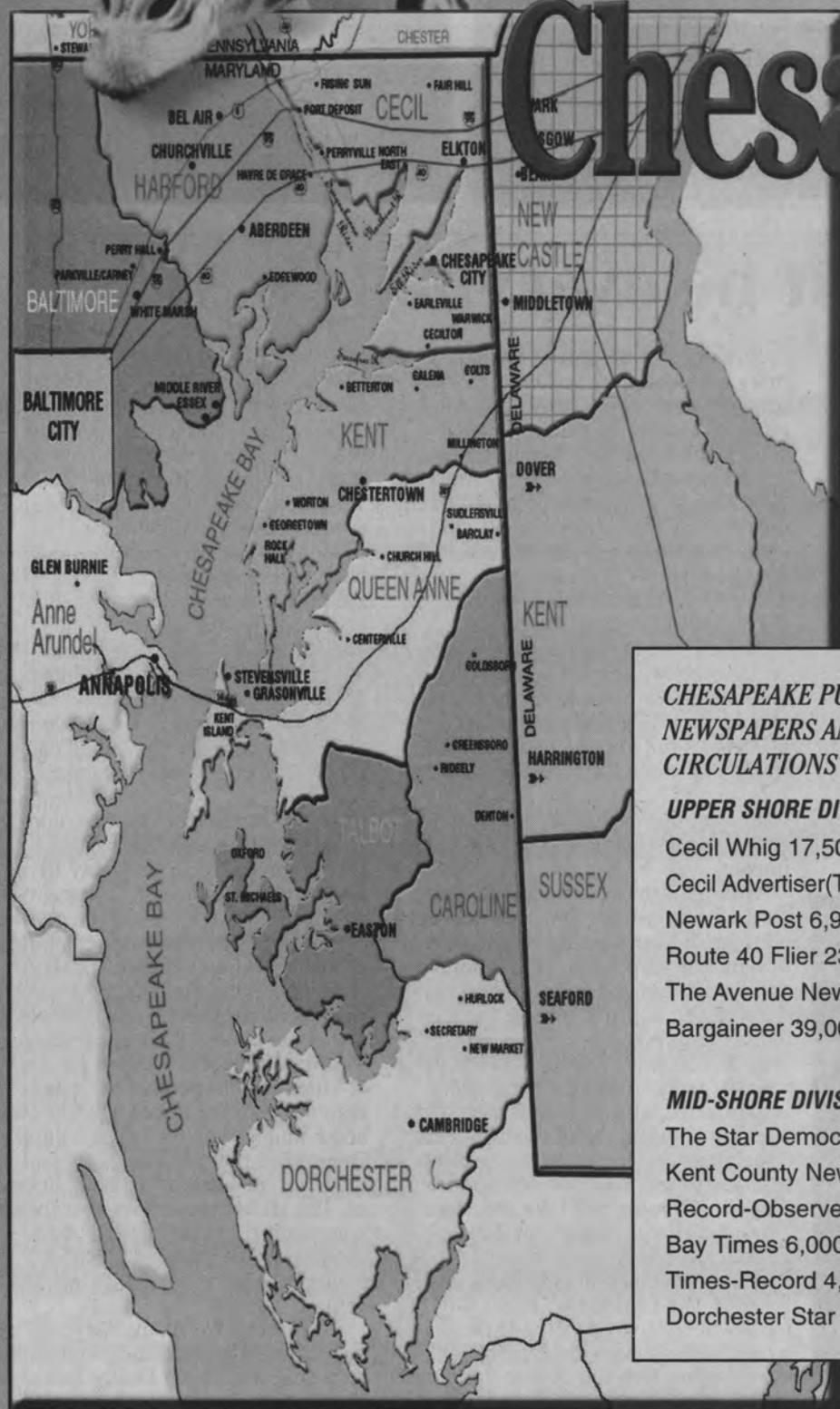
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The following Real Estate will be exposed for Public Sale at the CITY/COUNTY BLDG., 800 N. French Street, City of Wilmington, New Castle County, Delaware, on Tuesday, the 13th day of JANUARY, 2004 at 10:00 AM.

SHERIFF'S SALE

By virtue of a writ of ALIAS LEV FAC#9 NO. A.D., 2003.
Tax Parcel No. 11-014.00-053
Property Address: 2090 Sunset Lake Rd, Newark, DE.

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, also known as 2090 Sunset Lake Road, and being more particularly bounded and described, as follows, to wit:

BEING the same lands and premises which Juanita Wilkinson, by Deed dated February 26, 1999 and recorded March 5, 1999 in the Office of the Recorder of Deeds, in and for New Castle County and State of Delaware, in Deed Book 2602, Page 171, did grant and convey unto Robert J. Presley, Jr. and Stephanie L. Presley, in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF ROBERT J. PRESLEY, JR. AND STEPHANIE L. PRESLEY.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of ALIAS LEV FAC #12 NO. A.D., 2003.

PARCEL NO. 11-002.10-023
PROPERTY ADDRESS: 24 Mallboro Drive, Newark, DE 19713.

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in Pencader Hundred, New Castle County, State of Delaware, known as Lot No. 167, on the Plan of Brookside Park, Section M, as said plan is of record in the Office of the Recorder of Deeds, in and for New Castle County, Delaware, in Plat Book 3, Page 10, also being known as 24 Mallboro Drive and being more particularly bounded and described in accordance with a recent survey by A.E.S. Surveyors, dated July 29, 1997, as follows, to-wit.

BEING the same lands and premises which Andrew A. Consiglio and Diane M. Consiglio, did grant and convey unto Stephen L. Potts and Joanne S. Potts, by deed dated August 22, 1997 and recorded on August 22, 1997 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 2317, Page 105.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF STEPHEN L. POTTS AND JOANNE S. POTTS.

which Randall T. Hollingsworth did grant and convey, in fee, unto Randall T. Hollingsworth and Jaffrey C. Hollingsworth, by deed dated June 8, 1999, and recorded in the Office of the Recorder of Deeds in and for Deed Book 2660, Page 0104..

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF RANDALL T. HOLLINGSWORTH AND JAFFREY C. HOLLINGSWORTH.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of FIFTH PLURIES LEV FAC #36 NO. A.D., 2003.

Tax Parcel No. 10-043.30-293
Property Address: 309 Wren Court, Newark DE.

ALL that certain lot, piece or parcel of land with the buildings thereon erected situate in New Castle Hundred, New Castle County and State of Delaware, known as 39 Wren Court, being Lot No. 124 on the Record Major Subdivision Plan of Raven Glen at Wellington Woods as said plan is of record in the Office of the Recorder of Deeds, in and for New Castle County, Delaware in Microfilm No. 11,345 and being more particularly bounded and described in accordance with a recent survey by Zebley and Associates, Inc., dated December 18, 1995.

BEING the same lands and premises which David L. Nagengast and Alexis A. Shaulis n/k/a Alexis A. Nagengast did by deed dated February 1, 1996 and recorded in the Office of the Recorder of Deeds in and for New Castle County, in Deed Book 2053 Page 136 did grant and convey unto Paul L. Griffin, Jr. and Antoinette D. Griffin.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF PAUL L. GRIFFIN, JR. AND ANTOINETTE D. GRIFFIN.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of ALIAS LEV FAC #37, NO. A.D., 2003.

Parcel No. 10-043.10-278
Property Address: 43 Raven Turn, Newark, DE.

ALL that certain lot, piece and parcel of land situate in New Castle Hundred, New Castle County, Delaware, known as 43 Raven Turn, and being Lot 237, Block B, on the Plan of Brookmont Farms, as said plan is of record in the Office of the Recorder of Deeds, in and for New Castle County, Delaware, in Microfilm No. 2921, and is now more particularly bounded and described according to a recent survey by Raymond F. Christian, as follows, to-wit.

unit is more particularly bounded and described in (1) the Enabling Declaration Establishing a Plan for Condominium Ownership of the villa Belmont Condominium Apartments, by Arbern Belmont, Inc., dated January 25, 1984, of record in the Office of the Recorder of Deeds in and for New Castle County, Delaware, in Deed Record K, volume 126, Page 23, and (2) the Declaration Plan of the Villa Belmont Condominium apartments of record in Microfilm No. 7028, as amended by Microfilm No. 7085.

BEING the same lands and premises which Curtis C. Smith did by deed dated February 25, 1998 and recorded in the Office of the Recorder of Deeds, New Castle County in Deed Book 2402 Page 0177 did grant and convey unto Lisa D. Hoberg.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF LISA D. HOBERG.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of SECOND PLURIES LEV FAC #46 NO. A.D. 2003.

PARCEL NO. 11-025.20-113
PROPERTY ADDRESS: 46 Versailles Court, Newark, DE.

ALL that certain lot, piece or parcel of land with the improvements thereon erected, situate in Pencader Hundred, New Castle County and State of Delaware, known as Lot 146 as shown on the Record Resubdivision Plan of Frenchtown Woods, as said plan is recorded in the Office of the Recorder of Deeds in and for New Castle County, Delaware in Microfilm No. 11707 and more particularly bounded according to a survey by North Star Surveys dated December, 1999, to-wit.

BEING the same lands and premises which Donald C. Easterling and Kimberly M. Easterling by deed dated December 30, 1999 and recorded in the Office aforesaid in Deed Record 2769, Page 1, granted and conveyed to Nathaniel Austin, herein in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF NATHANIEL AUSTIN.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of FIRST PLURIES LEV FAC #49, NO. A.D., 2003.

Tax Parcel No. 10-043.30-245
PROPERTY ADDRESS: 417 Feather Dr., Newark, DE.

ALL that certain piece, parcel or tract of land situate in New Castle Hundred, New Castle County, State of Delaware, being Lot 76 according to the Record Major Subdivision Plan of

Throw, a condominium, situate in Pencader Hundred, New Castle County and State of Delaware, as said unit is more particularly bounded and described in (1) the declaration of F.A.A.M., Inc., a corporation of the State of Delaware dated April 16, 1975, of record in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Record 1, Volume 90, Page 564, and (2) the Declaration Plan of Stones Throw, prepared by Edward H. Richardson, Associates, Inc., Consulting Engineers, dated March 20, 1975, of record in the Office of the Recorder of Deeds aforesaid in Microfilm No. 2094.

AND BEING the same lands and premises which Daniel J. Huber did grant and convey unto Brenda L. Figueroa, by deed dated May 5, 2000 and recorded on May 8, 2000 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 2824, Page 0007.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF BRENDA L. FIGUEROA.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of LEV FAC #70 NO. A.D., 2003.

PARCEL NO.: 11-023.10-073
ALL that certain lot, piece or parcel of land with the building thereon erected, situate in Pencader Hundred, New Castle County and State of Delaware, being Lot No. 222, Glasgow Pines, known as 805 Hastings Court, and being more particularly bounded and described in accordance with a recent survey prepared by East Coast Survey, Inc. Professional Land Surveyors, dated April 13, 2000, as follows, to-wit.

BEING the same lands and premises which Eugene A. Burgess and Wilma J. Burgess, husband and wife, by Deed dated April 28, 2000 and recorded May 1, 2000 in the Office of the Recorder of Deeds, in and for New Castle County, Delaware, in Deed Book 2819, Page 36, did grant and convey unto Angela M. Maloney, in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF ANGELA M. MALONEY.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of SECOND PLURIES LEV FAC #73 NO. A.D., 2003.

PARCEL NO. 09-022.40-150
PROPERTY ADDRESS: 714 East Chestnut Hill Road, Newark, DE 19713.

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in

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ask for Ed or Shelley
E.O.E.

SALE. BALANCE DUE ON OR BEFORE
FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of LEV FAC #22 NO. A.D., 2003.
PARCEL NO.: 09-030.30-147
PROPERTY ADDRESS: 1301 Flanders Way, 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 Lot 92, as shown on the Record Resubdivision Plan of Christiana Village, of record in the Office of the Recorder of Deeds in and for New Castle County, Delaware on Microfilm No. 4260, said lot also known as 1301 Flanders Way and being more particularly bounded and described according to a survey by A.E.S. Surveyors, Inc., Professional Land Surveyors dated April 7, 1997, as follows.

BEING the same lands and premises which Sang William Tam and Coretta C. Tam, husband and wife, did grant and convey unto Marlene Tucker, by deed dated June 26, 1997 and recorded on September 15, 1997 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 2328, Page 0173.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF MARLENE TUCKER.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of SECOND PLURIES LEV FAC #29, NO. A.D., 2003.
PARCEL NO.: 11-019.20-019
STREET ADDRESS: 7 Cedar Court, Newark DE.

ALL that certain lot, piece or parcel or tract of land situate in White Clay Creek Hundred, New Castle County, State of Delaware, on the easterly side of Cedar Court (50' wide) being Lot 65 according to the Record Resubdivision Plan of Heather Woods as prepared by Karins and Associates, Civil Engineers and Land Surveyors, dated December 7, 1977, drawing no. 181-853-F and recorded on microfilm no. 4758 in the office of the Recorder of Deeds in and for New Castle County, Delaware and being more particularly bounded according to a survey prepared by Karins & Associates, Inc., dated November 7, 1978, to-wit.

BEING the same lands and premises which Dominic J. Marino and Karen M. Marino by deed dated January 30, 1987 and recorded in the office aforesaid in Deed Record 497, Page 265, granted and conveyed to Gary J. Maddox and Arnetta Maddox, herein in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF GARY J. MADDOX AND ARNETTA MADDOX

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of THIRD PLURIES LEV FAC #34, NO. A.D., 2003.
PARCEL NO.: 09-015.40-092
PROPERTY ADDRESS: 19 Newbrook Road, Newark, DE 19711.

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 sixty (60) feet of Lot 177 and five (5) feet of Lot 178, Block J. on the Plan of Windy Hills, Section 1, as recorded in Plat Record 4, Page 38, also known as 19 Newbrook Road.

AND BEING the same lands and premises

Timothy W. Lipscomb and Chi Hui Lipscomb did by deed dated April 21, 1995, and recorded in the office of the Recorder of Deeds, in and for New Castle County, Delaware, in Deed Book 1913 Page 63 did grant and convey unto Zeppora L. Taylor.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF ZEPPORA L. TAYLOR

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of LEV FAC #40, NO. A.D., 2003.

Parcel No: 08-060.10-161
Property Address: 31 Red Mill Road, Newark, DE 19711.

ALL that certain lot, piece or parcel of land, situate, lying and being in Mill Creek Hundred, New Castle County and State of Delaware, and being known as Lot No. 8 (also known as 31 Red Mill Road) on the subdivision of land of Francis E.B. McCann, being more particularly bounded and described in accordance with a survey by A.E.S. Surveyors, dated June 28, 1995, as follows, to-wit.

BEING the same lands and premises which Thomas L. Guyer and Helen Guyer did grant and convey unto David M. Cernos, Sr. and Sherry M. Cernos, by deed dated July 28, 1995 and recorded on July 28, 1995 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 1955, Page 229.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF DAVID M. CERNOS, SR. AND SHERRY M. CERNOS.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of LEV FAC #41, NO. A.D., 2003.

PARCEL NO. 11-006.30-221
PROPERTY ADDRESS: 1225 Pinefield Rd., Newark, DE 19713.

ALL that certain lot, piece or parcel of land with the dwelling thereon erected, situate in Pencader Hundred, New Castle County and State of Delaware, being known as Lot No. 233, Block B, on the Plan of SCOTTFIELD, Section 1, as said Plan is of record in the Office of the Recorder of Deeds, in and for New Castle County and State of Delaware, in Microfilm No. 1843, said lot is also known as East Coast Survey, Professional Land Surveyors, dated April 14, 2000.

AND BEING the same lands and premises which Margaret Chaffee did by deed dated May 30, 2000, and recorded in the office of the Recorder of Deeds, New Castle County in Deed Book 2834 Page 0169 did grant and convey unto John A. Walker and Sherry L. Walker.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JOHN A. WALKER AND SHERRY L. WALKER.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of LEV FAC #44, NO. A.D., 2003.

Tax Parcel No. 18-046.00-001CA104
Property Address: 56-104 Welsh Tract Rd., Newark, DE.

ALL that certain unit of real property existing under and by virtue of the Unit Property act of the State of Delaware, known as Unit No. 104, Building No. 56, in the Villa Belmont Condominium apartments, a condominium apartment situated in the City of Newark, New Castle County and State of Delaware, as said

the Recorder of Deeds office in and for the State and County aforesaid in Microfilm No. 11345 and as more particularly bounded and described as follows, to-wit.

BEING the same lands and premises which Pulte Home Corporation by deed dated September 23, 1994 and recorded in the office aforesaid in Deed Record 1814, Page 203, granted and conveyed to Charles T. Monroe, herein in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF CHARLES T. MONROE.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of ALIAS LEV FAC #52 NO. A.D., 2003.

PARCEL NO. 09-038.10-295
PROPERTY ADDRESS: 203 Bell Ringer Court, Newark, DE.

ALL that certain lot, piece or parcel of land with the buildings thereon situate in White Clay Creek Hundred, New Castle County and State of Delaware and being designated Lot 72 as shown on the record major subdivision plan of Christiana green of record in the office of the Recorder of Deeds in and for New Castle County, Delaware in Microfilm Record 10747, said lot being more particularly bounded and described according to a survey by Associated Engineers & surveyors, dated February 1, 1993, to-wit.

AND BEING the same lands and premises which Woodshade South, Inc. by deed dated February, 1993 and recorded in the office aforesaid in Deed Record 1474, Page 146, granted and conveyed to Kerensa A. Boates and Cynthia A. Boates, herein in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF KERENSA A. BOATES AND CYNTHIA A. BOATES.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of ALIAS LEV FAC #56, NO. A.D., 2003.

Parcel No.: 11-014.10-034
Property Address: 6 Battle Drive, Newark, Delaware 19702.

ALL that certain lot, piece or parcel of land situate in Pencader Hundred, New Castle County and State of Delaware, known as 6 Battle Drive, Newark, Delaware 19702, also known as Lot 3, on the Plan of Cannonshire as said Plan is recorded in the Office of the Recorder of Deeds in and for New Castle County in Microfilm No. 9330 prepared by Franco Bellafante and Associates and being more particularly bounded and described as follows, to wit.

BEING the same lands and premises which Karla Kyrtsis, by Deed dated December 20, 2002 and recorded December 31, 2002 in the Office of the Recorder of Deeds in and for New Castle County, Delaware in Instrument 20021231-0124147, did grant and convey unto Adrian S. Wilson, in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF ADRIAN S. WILSON.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of ALIAS LEV FAC #66, NO. A.D., 2003

Tax Parcel No. 11-014.30-001C720-A
Property Address: 720 Cobble Creek Curve, Newark, DE 19702.

ALL that certain unit of real property existing under and by virtue of the Unit Property Act of Delaware, known as Unit No. 720-A, Stones

and State of Delaware known as 714 East Chestnut Hill Road, and being known as Lot No. 54, Block 12, Section 3 on the Plan of Chestnut Hill Estates, as said Plat is of record in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Plat Book 3, Page 81, and being more particularly bounded and described in accordance with a survey prepared by East Coast Survey. Professional Land Surveyors, date September, 2000 as follows, to-wit.

BEING the same lands and premises which William Edward Moran and Jeanette E. Moran, did grant and convey unto Grant Keller, by deed dated September 15, 2000 and recorded on September 18, 2000 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 2895, Page 94.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF GRANT KELLER.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of LEV FAC #82 NO. A.D., 2003.

Parcel No. 08-038.40-012
Property Address: 2451 Hammond Place, Wilmington, DE 19808.

ALL that certain tract of land with the improvements thereon erected situate in Mill Creek Hundred, New Castle County and State of Delaware comprising lot no. 20 Block 7 section 3 on a plan of Kirkwood Gardens as the Plan of same is of record in the Office of the Recorder of Deeds in and for New Castle County in Plat Record Volume 3, Page 76.

BEING the same lands and premises which Richard D. Dodson and Lucy D. Dodson, did grant and convey unto David L. Weatherby and Pauline Weatherby, by deed dated March 6, 1970 and recorded on March 6, 1970 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book M-83, Page 23.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF DAVID L. WEATHERBY AND PAULINE WEATHERBY.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of ALIAS LEV FAC #86 NO. A.D., 2003.

Parcel No. 10-043.10-633
Property Address: 16 Auckland Drive, Newark, DE 19702.

ALL that certain lot, piece or parcel of land with the building thereon erected, situate in New Castle Hundred, New Castle County and State of Delaware, being designated as Lot 208, on the Record Resubdivision Plan of Wellington Woods, as said plan appears of record in the Office of the Recorder of Deeds in and for New Castle County, Delaware on Microfilm No. 10595, said lot also known as 16 Auckland Drive, and being more particularly bounded and described in accordance with a recent survey by A.E.S. Surveyors, dated July 25, 2002, as follows, to-wit.

BEING the same lands and premises which Robert T. Daws, did grant and convey unto Almika J. Pernsley, by deed dated August 1, 2002 and recorded on August 7, 2002 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Instrument 20020807-0076250.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF ALIMIKA J. PERNSLEY.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

Classified
links
buyers and sellers.

LEGAL NOTICE

Notice is hereby given that the properties listed below were seized for violation of Title 16 of the Delaware Code. Owners or lienholders who can establish that the property was forfeited by an act or omission committed or omitted without their consent may apply for remission at the office of the Attorney General, Forfeiture Division, Wilmington, Delaware. Persons desiring to contest the forfeiture of assets seized pursuant to Title 16 of the Delaware Code, Section 4784, may protect their interest by filing a civil petition in Superior Court within 45 days after the date of this notice, or mailed notice, whichever is later. Superior Court Civil Rule 71.3 sets out the requirements for filing a civil forfeiture petition.

FROM: Donny Caldwell AGENCY: Delaware State Police WHERE: 1495, Claymont DATE SEIZED: 12/3/03 ARTICLE: \$1370.00 US Currency	ARTICLE: \$34,091.00 US Currency FROM: Jose Bezares AGENCY: Delaware State Police WHERE: 1051 S Market St. DATE SEIZED: 11/02/03 ARTICLE: \$1284.00 US Currency	DATE SEIZED: 11/19/03 ARTICLE: 1990 Nissan; VIN#JN1HJ01P3LT457550 FROM: Christopher Esslinger AGENCY: New Castle Co. Police Dept. WHERE: 2810 Christian Meadows DATE SEIZED: 12/10/03 ARTICLE: \$640.00 US Currency
FROM: Anshay Scrivens AGENCY: Wilmington Police Dept. WHERE: 1200 Blk Lobdell St. DATE SEIZED: 12/09/03 ARTICLE: \$607.00 US Currency	FROM: Daniel Haggerty AGENCY: New Castle Co. Police Dept. WHERE: 706 Euclid Ave. DATE SEIZED: 12/10/03 ARTICLE: \$495.00 US Currency	FROM: Venita Thomas AGENCY: Dover Police Dept. WHERE: Stevenson Drive DATE SEIZED: 12/15/03 ARTICLE: 1997 Dodge; VIN#2B3HD46F7VH663340
FROM: Aaron Owens AGENCY: New Castle Co. Police Dept. WHERE: 500 S DuPont Highway DATE SEIZED: 12/01/03 ARTICLE: \$1422.00 US Currency	FROM: Quinton Stokes AGENCY: Wilmington Police Dept. WHERE: 17 W 24th St. DATE SEIZED: 11/29/03 ARTICLE: \$297.00 US Currency	FROM: Saleem Hopkins AGENCY: Newark Police Dept. WHERE: 1120 S College Ave. DATE SEIZED: 12/08/03 ARTICLE: \$650.00 US Currency np 1/2
FROM: Fred Casimir AGENCY: DRBA Police Dept. WHERE: Interstate 295, New Castle DATE SEIZED: 12/05/03	FROM: Arnice Tinnin AGENCY: Wilmington Police Dept. WHERE: 11th & Spruce St.	

SHERIFF'S SALE

By virtue of a writ of LEV FAC #97 NO. A.D., 2003.

Tax Parcel No. 18-013.00-064
Property Address: 61 Kennard Drive, Newark, DE 19711.

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in the Town of Newark, White Clay Creek Hundred, New Castle County and State of Delaware, known as Lot 12, Block 1, as shown on a survey or plan of Terry Manor by Myers Richardson Associates, dated December 20, 1954, as revised October 6, 1955, and being more particularly bounded and described in a recent mortgage inspection plan prepared by Zebbley and Associates, Inc., dated May 2, 1997 as follows, to-wit.

BEING the same lands and premises which Gwendolyn V. Lane did by deed dated May 2, 1997, and recorded in the office of the Recorder of Deeds, in and for New Castle County, Delaware, in Deed Book 2268 Page 44 did grant and convey unto Stephanie D. Lane.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF STEPHANIE D. LANE.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of ALIAS LEV FAC #102 NO. A.D., 2003.

Parcel No.: 09-038.30-333
Address: 103 West Newton Place, Newark, DE.

ALL that certain lot, piece or parcel of land situate in White Clay Creek Hundred, New Castle County and State of Delaware, being Lot 141 as shown on the record Resubdivision plan for Barrett Run, prepared by Karins & Associates, Drawing No. 769-A04, Sheet 4 of 4, dated June 14, 1996 and recorded in the office of the Recorder of Deeds in and for New Castle County, Delaware in Microfilm record 13847, to-wit.

BEING the same lands and premises which NVR, Inc. by deed dated January 31, 2000 and recorded in the office aforesaid in Deed Record 2790, Page 1, granted and conveyed to James I. Barnes.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JAMES I. BARNES.

particularly bounded and described as follows, to-wit.

BEING the same lands and premises which Jeffrey P. Brown and JoAnne Brown, did by deed dated September 6, 1997 and recorded in the office of the Recorder of Deeds, New Castle County in Deed Book 2377 Page 0238, did grant and convey unto Kenneth W. DuBois and Linda M. DuBois.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF KENNETH W. DUBOIS AND LINDA M. DUBOIS.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of LEV FAC. #105 NO. A.D., 2003.

PARCEL #11-038.00-138
PROPERTY ADDRESS: 522 Ponderosa Drive, Bear, DE.

ALL that certain lot, piece or parcel of land, situated in Pencader Hundred, New Castle County and State of Delaware, and being known as Lot 213, on the Plan of Hickory Woods, Section 4, and being more particularly bounded and described in accordance with a recent survey by David G. Williams, dated April 22, 1992, as follows, to-wit.

BEING the same lands and premises which William Brent Jones, did by deed dated January 27, 2000 and recorded in the office of the Recorder of Deeds, New Castle County in Deed Book 2791 Page 0057, did grant and convey unto Gerald A. Chavis and Cheryl K. Chavis.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF GERALD A. CHAVIS AND CHERYL K. CHAVIS.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of ALIAS LEV FAC #110 NO. A.D., 2003.

Parcel #09-040.20-027
Property Address: 125 Boyer Drive, Newark, DE.

ALL that certain lot, piece or parcel of land with the dwelling thereon erected, situate in White Clay Creek Hundred, New Castle County

LEGAL NOTICE

Epicurious Restaurant Group, L.L.C. on December 13, 2003 has filed application with the office of the Alcoholic Beverage Control Commissioner seeking a Restaurant Liquor License which includes Sundays and a patio permit and permits the sales, service and consumption of alcoholic beverages on the premises where sold. Additionally, the applicant is requesting a variance to rule 42. If to permit a wet bar on the licensed patio for 45 East Main Street, Suite 200, Newark, DE.

If you wish to protest this application you must file a written protest, signed by at least 10 residents or property owners located within one mile of the premises where the license is to operate or in any incorporated areas located within one mile of the premises. The protest must be filed with the Office of the Commissioner of the Alcoholic Beverage Control, Carvel State Office Building, 3rd Floor, 820 North French Street, Wilmington, Delaware 19801 no later than 4:00 P.M. on January 13, 2004. Failure to file such a protest may result in the Commissioner Considering the application without further notice, input or hearing.

Please call (302) 577-5222 with questions or concerns.

np 12/19,12/26,1/2

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of LEV FAC # 111 NO. A.D., 2003.

PARCEL NO. 09-040.20-055
PROPERTY ADDRESS: 108 Boyer Drive, Newark, DE.

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 and being Lot 361 on the record Resubdivision Plan of Salem Woods, Phase II as said Plan is of record in the Office of the Recorder of Deeds in and for New Castle County, Delaware in Microfilm No. 8393 and being more particularly bounded and described according to a survey by Ramesh C. Batta, dated October 12, 1987, to-wit.

BEING the same lands and premises which Associates, Inc. by deed dated October 30, 1987 and recorded in the office aforesaid in Deed Record 619, Page 227, granted and conveyed to Ronald J. Deemedio and Felicia R. Deemedio, herein in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF RONALD J. DEEMEDIO AND FELICIA R. DEEMEDIO.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of LEV FAC # 114 NO. A.D., 2003.

PARCEL NO. 09-033.10-095
PROPERTY ADDRESS: 322 North Skyward Drive, Newark, DE.

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 22 N. Skyward Drive, being Lot No. 23, on the Plan of Breezewood, as the Plan thereof is of record in the Office of the Recorder of Deeds, in and for New Castle County in Microfilm No. 1920, and being more particularly bounded and described in accordance with a survey prepared by First State Mortgage Survey, Inc., Professional Land Surveyors, dated October 18, 2001, as follows, to-

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

IN RE: CHANGE OF NAME OF DALYNN WHISPER RHOADES PETITIONER(S) TO

DALYNN WHISPER RHOADES CUSATIS NOTICE IS HEREBY GIVEN that DALYNN WHISPER RHOADES 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 DALYNN WHISPER RHOADES CUSATIS.

JACQUELYN CUSATIS Petitioner

DATED: 12/9/03

np 12/19,12/26,1/2

LEGAL NOTICE

Notice is hereby given that the properties listed below were seized for violation of Title 16 of the Delaware Code. Owners or lienholders who can establish that the property was forfeited by an act or omission committed or omitted without their consent may apply for remission at the office of the Attorney General, Forfeiture Division, Wilmington, Delaware. Persons desiring to contest the forfeiture of assets seized pursuant to Title 16 of the Delaware Code, Section 4784, may protect their interest by filing a civil petition in Superior Court within 45 days after the date of this notice, or mailed notice, whichever is later. Superior Court Civil Rule 71.3 sets out the requirements for filing a civil forfeiture petition.

FROM: Daniel Kedan
AGENCY: New Castle Co. Police Dept.

WHERE: 124 Birch Knoll Road

DATE SEIZED: 11/08/03

ARTICLE: 1996 Ford;

VIN#1FMCU24X3TUC02876

np 1/2

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 2003/2004 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 5:00 p.m., Monday through Friday.

These Supplemental Assessments will become effective January 1, 2004. 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 5:00 p.m. on January 31, 2004. 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, 2004 and February 29, 2004, 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 1/2,9

When you are looking for something, look to the classifieds first!
410-398-1230



Delaware Department of Transportation

Nathan Hayward III

Secretary

PUBLIC WORKSHOP

Delaware Turnpike Improvement Projects

**Embassy Suites Hotel • College Avenue, Newark
Thursday, January 8, 2004 • 4:00 p.m. to 8:00 p.m.**

The Delaware Department of Transportation (DelDOT) announces a Public Workshop for the Delaware Turnpike Improvements Project. The workshops will be held on Thursday, January 8, 2004 from 4:00 p.m. to 8:00 p.m. at Embassy Suites Hotel Conference Center, 654 S. College Avenue, Newark, DE.

Workshop attendees are invited to provide the Department of Transportation with their comments and input on the alternatives retained for detailed study. The purpose of the workshop is to receive public input on the study for, 1.) the I-95/Newark Toll Plaza Project and, 2.) the I-95/SR 1 Interchange/Turnpike Mainline, SR 1 to SR 141 Project. Members of DelDOT's Project Team will be on hand to answer your questions and listen to your input. All information will be the same as that presented at the December 2003 workshops.

Interested persons are invited to express their views in writing, giving reasons for support of, or in opposition to, the alternatives retained for detailed study. Comments will be received during the workshop or

SALE. BALANCE DUE ON OR BEFORE
FEBRUARY 2, 2004.

NOVEMBER 30, 2003

SHERIFF'S SALE

By virtue of a writ of LEV FAC #103 NO.
A.D., 2003.

Tax Parcel No. 11-032.00-096

Property Address: 30 East Savannah Drive,
Bear, DE.

ALL that certain lot, piece or parcel of land
situate in Pencader Hundred, New Castle
County, State of Delaware, being Lot No. 97, as
shown on the Record Major Subdivision Plan of
Caravel Farms II, prepared by Clifton L.
Bakhsh, Jr., Professional Land Surveyor and
recorded November 28, 1977 in the Office of the
Recorder of Deeds in and for New Castle County,
Delaware, at Microfilm No. 4660, and being more

shown on the Record Resubdivision Plan of
Salem Woods, Phase II, prepared by Karins and
Associates, Inc., Drawing No. 512-2036, sheet 4
of 6, and recorded in the office of the Recorder of
Deeds in and for New Castle County, Delaware
and more particularly bounded and described
according to a survey by Franco R. Bellafante,
dated July 15, 1991, to-wit.

BEING the same lands and premises which
Susan M. Gaulden by deed dated April 9, 1992
and recorded in the office aforesaid in Deed
Record 135, Page 125, granted and conveyed to
Jack G. Gaulden, herein in fee. Subsequently,
Jack G. Gaulden departed this life on August 29,
1998. Said property passing to Gary G. Gaulden
as administrator and heir to the Estate.

SEIZED AND TAKEN IN EXECUTION AS
THE PROPERTY OF SUSAN M. GAULDEN,
JACK G. GAULDEN AND GARY G. GAULDEN..

AND BEING the same lands and premises
which Paul Z. Zaloga and Joann P. Zaloga did by
deed dated October 29, 2001 and recorded in the
office of the Recorder of Deeds, New Castle
County, Instrument No. 20011101-0090344, did
grant and convey unto Stanley T. Markowski and
Amy M. Callahan.

SEIZED AND TAKEN IN EXECUTION AS
THE PROPERTY OF STANLEY T.
MARKOWSKI AND AMY M. CALLAHAN.

TERMS OF SALE: 10% DOWN AT TIME OF
SALE. BALANCE DUE ON OR BEFORE
FEBRUARY 2, 2004.

NOVEMBER 30, 2003

Michael P. Walsh, Sheriff
Sheriff's Office
Wilmington, Delaware
np 1/2,9

The above workshop location is accessible to persons having
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302-999-0704

A public auction will be held at the above address on Feb. 11, 2004. Sale time is 10:00 a.m. starting at Middletown Sentinel Storage site. The following units will be sold:
#0237 - Robert J. Foltz - household items
#0447 - Clinton R. Kinderman - household items
#0315 - Reynardo Ortiz - household items
#3107 - Carol Marsh - household items
#4102 - Judy Zaal - household items
#5107 - Maria A. & Lance W. Bruce - household items
#6153 - Lori White - household items
#6212 - Joaquin E. Ponzio - household items
#6279 - Amy M. Sellers - household items
#9402 - Judy Zaal - household items

SENTINEL SELF STORAGE
1100 Elkton Road, Newark, DE 19711
302-731-8108

A Public Auction will be held on Wednesday, February 11, 2004, at 10:00 a.m. The units to be auctioned are as follows:

2135 - Johnny Van - household items
4033 - Linda Cannon Morrison - household items
4110 - Patricia J. Novak - household items
4118 - George M. Scantick, Jr. - household items
5013 - Marlene Wade - household items
5037 - Jay O'Bryan - household items
7020 - Christopher Kane - household items
8004 - Fabian Cintron - household items
8005 - Valerie Gentry - household items
8034 - Pamela & Samuel Boston - household items
9000 - Heather Manning - household items

SENTINEL SELF STORAGE
465 Pulaski Hwy, New Castle, DE 19720
302-328-5810

A public auction will be held on 2/11/04 at 2:00 p.m. at the above address. A \$50.00 cash deposit is required to participate in the auction. All sales are cash only. All sales are final. The units to be auctioned are as follows:

Unit #: 3044 - Damian Wittekind
2032 - Nezar Shehady
3013 - Lynne Milton
4019 - Deadra Caple
3019 - Sharon L. Hutchinson
4014 - Walter K. Stranahan
1120 - Patrick Ward

np 1/2,9

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