

# NEWARK POST

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97th Year, 49th Issue

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Newark, Del.

## UP FRONT

### Ready or not, here comes 2007

By MARTY VALANIA

NEWARK POST STAFF WRITER

Seriously, if it wasn't for Dick Clark and a bowl game or two, one year would flow into another and I wouldn't even know the difference.

It seems as if daily duties are always increasing and the time to get them done is always decreasing. Time goes by faster and faster and so do the years. Yeah, yeah, I know the whole time going faster thing means I'm getting older, but I'm choosing to go with I'm getting busier.

Whatever it is, we'd be remiss to slip into 2007 without acknowledging some significant changes here at the newspaper and thanking our readers for helping make 2006 a standout year in the long history of the Newark Post.

First, any mention of the paper in the Newark community over the past two decades started with our former publisher Jim Streit. Jim has moved on but has left behind a healthy newspaper that we believe is an integral part of the Newark community. I know I'm not alone in thanking him for that.

I'd also like to thank our readers for the ever-increasing support the paper has gotten. Never have so many people taken the time to pick up and read our paper, and your strong and positive response has rejuvenated everybody that has dedicated time and effort to produce the paper.

Our year in review, which can be found throughout this week's pages, will detail all the major news events and

See UPFRONT, 7



Valania

# 2006

## Reservoir lawsuit, school district finances dominate headlines

By CHRISTINE NEFF

NEWARK POST STAFF WRITER

The Newark area, its residents and schools made headlines in 2006, some of which celebrated successes while others pointed to more negative

news.

The completion of the Newark reservoir and the lawsuit trial that followed proved to be one of the biggest local stories.

In May, city and state officials dedicated the reservoir, officially opening the 317-million gallon facility for use. But, the city's legal dispute with Donald M. Durkin Contracting, a contractor fired from the project in 2004, continues to loom.

A federal jury ordered the city pay

Durkin more than \$36 million in damages after finding the city wrongly terminated the company. The judgment shocked city officials and residents alike. The saga will continue in 2007, as the city's legal team pursues an appeal.

Another story that will continue into the new year is that of the Christina School District's difficult financial situation. News of a possible budget deficit in the District

See YEAR, 7



IN SPORTS: 2006 SPORTS, THE YEAR IN REVIEW, page 14-15.



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## 2006: THE YEAR IN REVIEW

# 2006 The Year in Review

## ■ January 6

### 'Go home, Depot'

Newark residents spoke out against a proposal to build a Home Depot behind the Suburban Plaza shopping center at meeting of the city's planning commission. The late-night agenda item pulled in a crowd. The planning commission voted not to recommend the project.

### Referendum needed for schools

The Transformations agenda put in place by the Christina District School Board in July 2005 cannot go forward without more classroom space in suburban New Castle County.

Based on current population projects, district administrators believe Christina will need two additional middle schools, including one in Wilmington, and two new elementary schools within the next five years to provide classrooms close-to-home for all its students.

## ■ January 13

### A later 'last call'

A zoning code change will allow businesses that sit within 300 feet of a protected use to apply for a special use permit to sell alcohol until 1 a.m. Representatives from Home Grown Café on Main Street and Pat's Pizzeria on Elkton Road spoke in favor. The change, they said, would level the playing field for their businesses, and keep patrons safer because customers would not drive to another city bar after midnight.

### It's down to four

Christina District's School Board held interviews throughout the district for the four finalists for the position of school superintendent opened up by the resignation of Dr. Joseph Wise. Finalists include William R. Hite Jr., an area assistant superintendent since 2002 in Cobb County School District in Marietta, Ga.; Lillian M. Lowery, an assistant superintendent since 2004 for Cluster VII in Fairfax (Va.) County Public Schools; Barbara E. McGann, an assistant superintendent of human resources since 2004 in Boston (Mass.) Public Schools; and Bruce Harter, school superintendent in Brandywine School District since 2001.

## ■ January 20

### Crime stats 'encouraging'



Acting Police Chief William Nefosky was named chief of police for the Newark Police Department in February.

It was a year that started with a string of home invasions, peaked with a homicide investigation and ended with a heated community debate on alcohol use and related assaults. But through it all, said Acting Police Chief William Nefosky, the Newark Police Department "performed rather admirably" in 2005. Statistics show a decrease from 2004 in the number of reported robberies and other violent crime. Burglaries, thefts and auto thefts were down from 2004.

### Referendum draws criticism

The referendum scheduled for next week in the Christina District has drawn criticism for its projected cost and the allocation of the funds. In recent weeks, many community members have voiced concerns publicly and privately about items ranging from a parking garage at Newark High School to ongoing operating expenses and additional funds for previously funded projects.

## ■ January 27

### Adult villas alive

Newark's city council voted to reconsider the necessary change to the comprehensive plan for an adult community, known as Villas at Twin Lakes, proposed to be built next to the Newark Interstate Business Park.

### Christina taps Lowery

Loud applause from attendees at the special meeting of the Christina District School Board followed the board's approval vote for the 51-

year-old Lillian Lowery, currently a regional superintendent responsible for a mini-district of 25,000 students in Fairfax County.

## ■ February 3

### Christina district referendum fails

By a vote of 4,798 to 2,921, residents in the Christina District on Jan. 26 were decidedly not in favor of approving bonds for school construction projects. And even though the question was moot given the above numbers, they went ahead and rejected the district's request for \$112.5 million by a similar margin.

### Jefferson Awards named

The city of Newark announced five nominees for this year's Jefferson Award, a national award given to honor individuals and their achievements in public and community service. Nominees are Vincenza Carrieri-Russo, a University of Delaware student who co-founded the statewide literacy organization, Success Won't Wait; Lauren Fischer, a Newark High School student who volunteers at the Tri-State Bird Rescue; Jane Raynor Groo, a 60-year Newark resident who spent years volunteering for Meals on Wheels, the Newark Welfare League and the Delaware Food Bank; Edward H. Wirth, an active member of the Newark Senior Center, the Delaware Academy of Science and the Pencader Heritage Committee; and Tom Zaleski, a city employee who helps Eagle Scouts complete service projects.

## ■ February 10

### Work halts in district

Administrators in the Christina School announced that the failure to pass the combined Capital and Operating Referendum in January will halt many projects needed for the redistricting plan approved by the school board in July 2005.

### Review changes tabled

The city council delayed voting on significant changes to the process for reviewing new development. If approved, the amendments would expand the city's design review to all projects of six or more lots and any single commercial or industrial building with 20,000 or more square feet.

## ■ February 17

### Council OKs Phillips Mill

A site with history now has a future. Newark's City Council approved the annexation and zoning for an adult community to be built on a 5.6-acre property at 708 and 712 Nottingham Road. The development, known as Phillips Mill, will adapt several historic buildings for residential use by persons 55 years of age and older.

### Christina schools look at alternative education

Jonathon Brice, executive director for alternative programs and non-traditional schools, reported that approximately 70 percent of the suspensions in Christina schools in the 2004-05 and 2005-06 (through November 2005) are classified as other offenses, including insubordination, disrespect and similar negative behavior.

## ■ February 24

### City names new police chief

City Manager Carl Luft announced acting police chief William Nefosky as the new chief of police for the Newark Police Department. For this hometown cop, it's been an exciting and rewarding experience. "I always aspired to be chief," said Nefosky. "Especially since Newark is my hometown."

### Lowery gets start

The incoming Christina

See 2006, 3 ►



## 2006: THE YEAR IN REVIEW

## ► 2006, from 2

District school superintendent is not waiting until she moves to Delaware to make an impact on local education. Lowery participated in an all-day "retreat" with the district's school board in late January and is reportedly meeting with district employees through March.



The Christina School District tapped Lillian Lowery for the position of school superintendent opened up by the resignation of Dr. Joseph Wise.

## ■ March 3

## Trap project okayed

Newark's city council voted, unanimously, in favor of a project to redevelop the corner of Amstel Avenue and Elkton Road, longtime home of The Trap restaurant. The council approved a rezoning and major subdivision of the 1.4-acre property for the owners, Amstel Associates LLC, to build a new facility for the restaurant, retail space and 22 apartments.

## Mrs. Bing dies

Her cakes and baked goods may live on at Bing's Bakery on Main Street, but Mrs. Selena W. Bing, one of the city's biggest contributors, will be hard to replace. Bing, a longtime Newark resident, died on Tuesday, Feb. 21. Residents, customers and employees remembered Bing as a kind businesswoman who cared, deeply, for her community.

## ■ March 10

## North Street homes okayed

The city's planning commission voted to recommend city council approve a townhouse project, known as North Street Commons, for the corner of North and Wilbur streets. Developers would like to build 10 townhouse-style apartments on the half-acre lot that is the former home of Angie's Sub Shop.

## Cooperation need to stem graffiti

The Newark Police Department dedicated resources to the task of combating graffiti in the city. Cooperation between law agencies, city departments and city residents is needed, said Sgt. Gerald Simpson who is heading the effort.

## ■ March 17

## 3 hats in District 6 ring

Three candidates have filed for election to the District 6 Newark City Council seat currently held by Councilman Kevin Vonck, who will not seek re-election. The Hunt at Louviers in the northern part of District 6 has yielded two candidates, Charles Barba and Stu Markham. A third candidate, Stan Tucker, lives along Capitol Trail.

## Committee formed for Christina referendum

What now, the question that pervaded the Christina School District after January's failed referendum, may be one step closer to being answered. A referendum review committee has formed to "try to figure out where we are as a district, what we need to do going forward and how best this can be accomplished," Jeffrey Edmison, assistant superintendent, told the school board.

## ■ March 24

## 'Peer review' commends DSTP

As students in New Castle County struggled through a week of assessments, good news arrived about the Delaware State Testing Program. Delaware was named one of only two states in the nation to earn federal approval for its standards and assessment system under the No Child Left Behind Act.



Police investigate an accident on the train tracks near North College Avenue.

## ■ March 31

## District financial pressure 'not going away'

The largest stumbling blocks to Christina District's failed referendum in January were apparently unavoidable given the proposed choices. Members of a Referendum Review Committee said dissatisfaction with how the District spent money, especially from the 2002 referendum, was the number one reason for the failure.

## Sex offender changes proposed

The Newark City Council discussed increasing efforts to notify residents of registered sex offenders living and working within the city. Councilmen supported a stronger notification system, possibly one that makes use of the city's reverse 9-1-1 system, over putting restrictions on where sex offenders can live within city limits.



## ■ April 7

## Activist honored

Dorothy Miller, a Newark resident active in land preservation efforts, will have a city park named in her honor. Miller convinced the city to purchase the seven-acre tract of land at the northwest intersection of Cleveland Avenue and Capitol Trail in 1976.



Mark Bonistall, father of Lindsay Bonistall who was killed in her off-campus apartment in May 2005, speaks at a meeting of the Town and Gown committee. The highly attended meeting focused on safety and security in Newark.

## Not another one

The Christina District school board declined to hold a referendum before the end of the school year, despite a recommendation from a referendum committee established in March. School Superintendent Lillian Lowery said she asked Delaware Education Secretary Valerie Woodruff to form an independent financial team to review the district's finances and help guide future district decisions.

## ■ April 14

## Another death on the tracks

The Newark Police Department identified the victim of a train accident as Lennell M. Jackson, 31, of Newark. Jackson was struck while walking towards Cleveland Avenue about 100 feet to the east of North College Avenue. Police said Jackson, an employee at a local bank, had been playing basketball at the Carpenter Sports Building on campus just before the accident.

## Markham's the victor

A three-way race for the District 6 council seat ended Tuesday night with Stu Markham

being named victor. "I'm taking deep breaths," said an excited Markham shortly after the results were announced. In all, 253 votes were cast. Markham received 112 votes, including three absentee ballots, which gave him 44 percent of the total vote count.

## ■ April 21

## Keeping up appearances

In an effort to improve the appearance of city yards, the Newark Landlord Association is promoting better landscaping and plantings at rental properties. Bruce Harvey, president of the association, said the program encourages awareness among landlords and tenants about responsibilities.

## Senior Center turns 40

The Newark Senior Center had humble beginnings. The facility that serves now more than 4,000 members started with a mere 44 seniors meeting, informally, in a community room at the former Newark Department Store. The center will celebrate 40 years, and its 10th anniversary at the building on Marrows Road.



## 2006: THE YEAR IN REVIEW

► 2006, from 3

■ April 28

**Deficit looms**

Preliminary information shared by an independent Financial Review Committee indicated that the Christina School district will be in the red before June 30. According to information released, the district is working closely with the Department of Education, the state Office of Management and Budget and state legislators to address this situation and formulate a plan to get Christina back on track financially.

**Road work detailed**

The sights and sounds of construction — the safety vests and orange cones, the whir of the drill — will be commonplace in Newark this summer as contrac-



Visitors and residents took to the streets Saturday, April 1, for Newark's second Wine and Dine Downtown event.

**Giles retains lawyer**

The fight over Christina District's operating budget goes on despite the release of a Final Report from the Financial Review Committee convened in March at the request of school superintendent Lillian Lowery. Former school superintendent Joseph Wise and Christina's former financial director, Theresa Giles, still dispute any deficit at all. Last week, Giles retained an attorney to seek copies of the documentation that supports the state's projection of a loss in the district.

**UD president to retire**

University of Delaware President David P. Roselle announced his intention to end his tenure as president next May 2007. Roselle said he has not lost any excitement for the position he has held for the past 16 years, but has reached retirement age.



Ground is broken for the new Newark Senior Center more than 10 years ago. The center celebrated its 40th anniversary in 2006.

tors take on the paving of Main Street, New London Road and Hillside Road. At an information session with residents and business owners, DelDOT representatives said the \$2.1 million project should take 110 days to complete.

■ May 5

**War of numbers**

The war of words and numbers regarding operating funds in the Christina School District continued unabated this week. State auditor Thomas Wagner announced through the news media that the district would have a \$13 million-plus deficit by June 30.

A draft report handed over to the district at an April 27 emergency meeting said the apparent operating deficit was due largely to salaries and related expenses paid with local funds for 145 principals, teachers and paraprofessionals in district schools.

**Thousands saved on energy**

Christina School District saved approximately \$874,600 in energy costs since implementing an Energy Cost Avoidance Program (CAP). The district's energy manager, Natascha M. Ramminger, told the school board that compared to the base period of June 2003-March 2004, in June 2005-March 2006, the district spent \$181,334 more on electricity, \$227,432 less on natural gas and \$58,656 less on fuel oil.

■ May 12

**Christina to meet payroll**

Employees in the Christina School District will be paid from a state loan this week, according to a statement issued by Gov. Ruth Ann Minner. An earlier report that Christina administrators had identified district monies that could be used for this

# 2006

## THE YEAR IN REVIEW

purpose was not confirmed nor addressed by the district or state as rumors and misinformation about district finances continued into the third week.

**Murder victim remembered**

Those who knew Lindsey Bonistall and those affected by her tragic death gathered on the University of Delaware campus Saturday, May 6, to remember her in an outdoor service.

On May 1, 2005, Bonistall, then a UD sophomore, was found strangled in her Towne Court bathroom after a fire ravaged her two-bedroom apartment.



David P. Roselle



Soldiers bike down Main Street as part of a cross-country tour.

■ May 19

**Soldiers ride**

About 20 soldiers injured in military conflict in Afghanistan and Iraq biked down Newark's Main Street as part of a cross-country trek to raise awareness and support for injured service men and women.

**Lack of certainty continue**

Exact numbers for any Christina District deficit remained as far away as ever this week even as district administrators and the General Assembly tried to stem the possible losses.

On May 9, Governor Ruth Ann Minner announced that the state would extend a loan to the district but did not address the amount.

■ May 26

■ June 2

**Reservoir completed**

Newark city officials and staff, former Mayors and council members cut the ribbon on the city's largest public works project, officially opening the Newark reservoir for use.

It was a day for those involved to celebrate and congratulate each other on the completion of a project that has been many years in the making.

**Delaware tops nation with science scores**

Delaware students scored better than other fourth and eighth graders in the country taking the 2005 National Assessment of Educational Progress (NAEP) science. Results from the NAEP Science were released by the National Center for Education Statistics (NCES) on May 24.

See 2006, 5 ►



## 2006: THE YEAR IN REVIEW



City and state officials cut the ribbon on the Newark reservoir, officially opening it for use.

### ► 2006, from 4

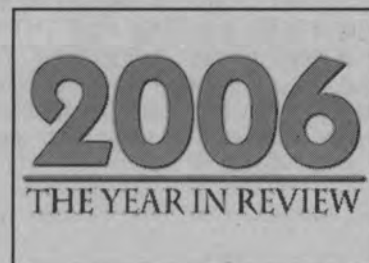
### ■ June 9

#### Balloon comes down

Traffic slowed on Main Street and a large crowd gathered outside the Stone Balloon to watch as "the claw" took its first bite out of the city landmark. Many in the crowd took pictures with digital cameras and shared stories of long, happy nights at the building known for its live music and good times.

#### Electronic plans possible

Newark's planning commission voted to recommend the city council OK an amendment intended to improve communication surrounding new development projects. The amendment,



if passed, will require developers to submit their plans for subdivisions, of six or more dwelling units or 20,000 square feet, elec-

tronically. The city would then

load those plans onto its Web site for review by city residents.

### ■ June 16

#### Cider Mill approved

The Newark City Council approved a townhouse-style apartment project to be built at the southeast corner of North Street and North College Avenue. The decision came just two months after the council approved a townhouse project for the other end of North Street, at the corner of North and Wilbur streets. Together, the two developments, known as North Street Commons and Cider Mill, will add 26 apartments to the street.

#### Review team provides numbers

According to numbers provided to the Christina School District by the state Office of Management and Budget, the district is facing a shortfall of \$27 million if nothing changes between now and June 2007.

### ■ June 23

#### More high school credits

The Delaware State School Board's Committee on High School Graduation Requirements completed its work and released its report and recommendations last week. The Committee recommended increasing graduation requirements and rigor for high school seniors graduating in 2011 and beyond.

#### Court dismisses appeal

A judge for Delaware's Superior Court affirmed the Newark City Council acted justly in voting down an apartment complex proposed for the old CVS Pharmacy building at 108 E. Main Street. The project, which was voted down in June 2005, called for a 15-unit, two-story apartment building to be constructed above the retail space.

See 2006, 8 ►



Main Street was crowded with people showing off everything from Karate moves to dance steps and vendors selling all sorts of items and foods at Newark Nite.

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# Opinion

EDITORIALS COLUMNS • PAGES FROM THE PAST • LETTERS

POST COLUMNIST

## How's your closet?

By AL GRUBER

NEWARK POST COLUMNIST

Have you noticed some mornings the wire hangers in your closet are more tangled than your brain? That's because they reproduce there in the dark. Wire hangers are really stick people that come alive. Those are the folks we inept-artist-types draw because we can't sketch real bodies and faces. Yep, there are two sexes and like stick people they can be identified. The girls wear triangular skirts just like in the drawings. There is a mystery in all this as the stick babies are born full size. Have you ever seen a little wire hanger baby in your closet even when you know multiplication is going on? The tangles are the result of the possible number of love triangles.



Gruber

Wood and plastic hangers are more aloof and rarely mix with the wire types: No entanglements for them.

There are other mysteries going on in the closet. One is that invisible force, like odorless and colorless gravity, known as shrinking. You put clothing away for the summer and when taken out in October, the collars and waists have shriveled or maybe the buttons have moved. No wonder neckties are out of style and suspenders replace belts.

All this caused me to take a closer look at what is in our closet. Astounding! I readily admit I love hats and caps; here are 23. All kinds of head covering; enough to take the postman through a year of rain, sleet, snow, dark of night, etc. A hard hat that would withstand a meteor hit is here and a bicycle helmet but no bicycle. We could start a theatrical supply shop. I like the straw skimmer with a bite out of the brim from a Newark High School performance many years ago plus a clutch of long feathers, sea oats and artificial cat tails. One hat that underwent the shrinking process hasn't been worn since WW II.

Beyond hats, most intriguing is a pair of galoshes left over from one of the Roosevelt administrations and a fur jacket from then also. A quick inventory includes umbrellas and a

cane, six raincoats, two liners for coats no longer around, a clothes bag with unknown contents, an inept vacuum cleaner and an abandoned collectible spoon rack. Back in one corner is an antique golf bag with clubs. Also on the floor are an electric space heater and two bridge tables. In addition to the 23 hats, the shelf stores sweaters, a scarf, gloves, flashlights and clothes brushes.

Several boxes intrigued me so much; I moved the stuff off one to discover it jammed with artificial flowers and more cat tails. I left the rest for posterity. There must be a prize for posterity.

In the far back corner is the secretive family skeleton, but we won't mention that.

What's in your closet?

*Retired after 32 years with Dupont, the writer also was a Christmas tree farmer for 25 years. He is a member of the Scribblers group at Newark Senior Center and has lived in Newark for four decades.*

## OUT OF THE ATTIC



This week, "Out of the Attic," continues a months-long series of photographs taken in the early 1950s of all buildings on Main Street in the downtown area. This treasure trove of nostalgia is borrowed from archives in the City of Newark municipal building. Few details were discovered with the color slides but it is believed the photos were made by Leo Laskaris in 1954. 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 through the years

Dec. 31, 1931

### State of Delaware Program to be broadcast over nation-wide hook-up

For the first time in the history of radio, the State of Delaware will be the subject of a broadcast over a nation-wide hook-up, when the General Motors Corporation will salute the State in its series of broadcasts "The Parade of the States." The broadcast will take place next Monday evening, January 4, at 9:30 p.m. over the N.B.C. network stations WEAJ and WFL.

Bruce Barton, famous editorial writer, editor of several best sellers, has written the story of Delaware as it will be told to the entire country next Monday. The Wilmington Chamber of Commerce has supplied Mr. Barton with material relative to the history of the State, its most prominent citizens, past and present, its writers, artists, compos-

ers; the part the State has played in the events of the past three hundred years and much other information.

### \$450.00 cleared at benefit movie for welfare society



"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.

With not quite all the money returned yet from the sale of tickets for the benefit movie held under the auspices of the Welfare Association of Newark, with the Lions Club cooperating, the committee reports that the receipts will be at least \$450.00 net, which is considerably more than they had really anticipated. Both the Welfare Association and the Lions Club are loud in their praise of the cooperation shown by the general public to help the worthy cause.

Dec. 31, 1986

### 1986 was a year of great change

The year 1986 will be remembered as a year of great change in the Newark area.

It was a year in which many veterans stepped down from the positions in which we had come to know them well. Newark City Manager Peter Marshall resigned to accept a similar position in

State College, Pa. after 13 years in this community, and Newark Alderman "No Chance" Vance Funk III resigned after more than a decade of service.

### Newarkers will strut their stuff on New Year's Day

Oh, those golden slippers will be dancing and strutting to the traditional jazz tunes that have brought thousands of onlookers out in winter rain, sleet and snow since 1901 to share in Philadelphia's unique New Year's Day merriment - the Mummers Parade.

While most mummers reside in Philadelphia or in one of its many outlying neighborhoods, there are three special mummers for Newarkers to claim as their own this year. Pat Kerrigan and children Barbara, 16, and Michael, 13, will be stepping high with the Juniata Park String Band. The Kerrigans live in Harmony Hills and, as friends and neighbors would agree they don't know any strangers or bad jokes.



# Newark loses Stone Balloon, Mrs. Bing

And, University of Delaware President David Roselle announced his intent to retire in May 2007, ending an era of service started in 1990. By year's end a successor had been found in Patrick T. Harker, dean of the

Throughout its 97th year, the *Newark Post* reported details about these events and thousands more that occurred in the Newark area. This week, we continue our annual tradition of recapping the headlines of the past year.

# Yard Waste disposal options in New Castle County

Some waste haulers and landscapers will be providing their own yard waste collection service, those include the city of Newark for residents, 652-2270, Arriola Landscape in New Castle, 353-9668 and Delaware Sanitation Inc. in New Castle, 322-7714.

# Newark Parks & Recreation Winter/Spring Registration

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366-7060.

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ERODE PUNIC POORHOUSE  
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SGT COAL SEAFOOD SST  
OWL SAM COB  
IFYYOU DONTYOUGOTOFILL  
SODOM AMORE SADA OLGA  
ANITA MOTOR AVIY ROOD  
PECAN POEMS RENE NER

# Here comes 2007

We spend most weeks focusing on what has just happened and what needs to get done to produce a community newspaper. This week it's a little different. Reading through everything that's been in the paper throughout the year really gives us a different perspective on what our job is.

Happy New Year!

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## 2006: THE YEAR IN REVIEW

## ► 2006, from 5

## ■ June 30

**Cuts at every level**

Tuesday night's special session of the Christina District school board was one of the ugliest in recent memory. An overflow crowd of teachers, paraprofessionals and other employees came early and stayed late to watch heads roll. Once again, exact information was in short supply, apparently because the district has little control over its current financial picture.

**Newarker wins national award**

Vincenza Carrieri-Russo, a University of Delaware junior who co-founded a non-profit group that collects books and distributes them to schools, libraries, community gathering spots and U.S. soldiers, received one of five national Jacqueline Kennedy Onassis Awards for public service.

## ■ July 7

**Electric rates may increase**

Newark residents and businesses powered by the city's electric utility may see an increase on their bills if the Newark City Council approves a recommended rate adjustment at its July 10 meeting.

**Lull in the action**

Christina District will not lay off more teachers or nurses for the 2006-2007 school year than those announced in May. According to district officials, the terms of the teachers' contract dictate that the District must inform teachers and nurses by May 15 of each year of any necessary reduction in force. The school board voted on May 10 to lay off 70 teachers and five nurses. Three teaching positions have since been reinstated.

## ■ July 14

**Councilman resigns after arrest**

Newark City Councilman Karl Kalbacher, 44, resigned from his post on city council a day after



Karl Kalbacher



PHOTOS SPECIAL TO THE POST BY KEVIN QUINLAN

Vincenza Carrieri-Russo, a Newark native, accepts one of five national Jacqueline Kennedy Onassis Awards for public service during a gala dinner on Tuesday, June 20, at historic Union Station in Washington, D.C.

he was arrested by Newark Police and charged with third degree assault. Kalbacher, who represented District 3, was arrested at his Arbour Drive home after he allegedly struck his wife.

**Charter expansion approved**

Parents, teachers and administrators of the Newark Charter School applauded after the Newark City Council approved the construction of a new building that will serve kindergarten through fourth grades. With the three-story, 73,500 square-foot

building, enrollment will grow to more than 1,200 students.



## ■ July 21

**Dog days are here**

On Tuesday, July 18, Newark residents were exposed to the

highest temperatures the area has seen so far this summer. The National Weather Service placed New Castle County under an extended excessive heat warning due to temperatures forecasted near 100 degrees and heat index values from 103 to 108 degrees.

## ■ July 28

**Green fees debated**

If you're powered by the city of Newark's electric utility, you may notice a new charge on your electric bill. It's small — just a fraction of a cent per kilowatt hour — but

it could mean big changes in how some Newark buildings make and use energy. The charge is a Green Energy fee. Starting next January, the funds are to be dispersed to projects that make use of alternative energy.

**Students show gains**

Delaware students are continuing to show steady gains in reading and mathematics, according to results of the March 2006 Delaware Student Testing Program (DSTP).

## ■ August 4

**Apartment security upgrade**

A new security system being installed at the Towne Court and Park Place Apartments along Elkton Road will make the complex one of the safest in the city. An intercom system will control access at all exterior doorways and a closed-circuit camera system will provide video of all interior corridors.

**Chapel Street improvements possible**

Commerce Bank has offered to widen a portion of Chapel Street between Main Street and Delaware Avenue in order to accommodate a new bank building at the northwest corner of Delaware Avenue and Chapel Street. The project received a favorable recommendation from the planning commission.

## ■ August 11

**Christina minorities surge**

There is reason to celebrate in the financially strapped Christina School District, according to a report released this week entitled, "New directions in Christina: Accomplishments for Children, Challenges Ahead." The report showed significant improvements in student achievement among African American and Hispanic students.

**Project promises affordable rentals**

The renovation of Victoria Mews will make available to Newark residents something the city has been lacking: affordable housing. When finished, about 81 of the 103 single-family units will be affordable to families making between 50 and 60 percent of the area median income.

**Case against Kalbacher dismissed**

The wife of former Newark City Councilman Karl Kalbacher failed to appear in Family Court

See 2006, 9 ►



## 2006: THE YEAR IN REVIEW



City and New Castle County officials break ground on a project to renovate Victoria Mews along Elkton Road.

gap between higher- and lower-performing student groups during the 2003-04 and 2004-05 school years.

### Eggert files in District 3 race

A second person has entered the race for the District 3 Newark City Council seat vacated by former Councilman Karl Kalbacher. Susan J. Eggert, a resident of Apple Road, serves as administrator of the State Office of Volunteerism's Delaware Volunteer Resource Center.

## 2006

THE YEAR IN REVIEW



Tropical Storm Ernesto can't stop these residents from a visit to Main Street.

### ► 2006, from 8

for New Castle County to testify against her husband. The defense attorney filed a motion to dismiss the case, which was granted.

### ■ August 18

#### Tuttle joins race

Doug Tuttle, a resident of Devon Place since 1979, filed to run for the District 3 seat opened by the resignation of former Councilman Karl Kalbacher. Tuttle's "vision for Newark" includes quality neighborhoods, safe streets and sustainable economic development.

### Council rejects changes to floodplain laws

Newark City Council voted down controversial changes to

the city's floodplain laws, receiving an "amen" from the 65 or so members of Pilgrim Baptist Church who spoke against a change they said would be detrimental to their church property along the Christina River.

### ■ August 25

#### Narrowing the gaps

Standard & Poor's School Evaluation Services identified six Delaware schools, including two in Christina District, that significantly narrowed the achievement

### ■ September 1

#### Adult homes approved

The Newark City Council approved the annexation and zoning of a parcel of land on the east side of Elkton Road for a 55 and up community. "Villas at Twin Lakes," designed by Lang Development Group, will be built on 15 acres of land next to the Newark Interstate Business Park. Supporters of the project say it will bring to Newark something

the city needs more of: affordable senior housing.

### UD professor fills seat

Council approved the Mayor's nomination of James B. O'Neill to temporarily fill the District 3 council seat. O'Neill, a professor of economics at the University of Delaware, will hold the seat for three meetings prior to a Sept. 26 special election.

### ■ September 8

#### Ernesto soaks Newark area

A dry August gave way to the rainy first days of September as the remnants of Tropical Storm Ernesto blew through the Newark

See 2006, 11 ►



Revolutionary War reenactors marched through Newark on their way to Virginia to commemorate the 225th anniversary of the march by American and French troops.



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FRIDAY

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Longwood Gardens, 1001 Longwood Road, Kennett Square, Pa. Info, 610-388-1000.

**DJ DANCE PARTY** Featuring Tom Travers. No cover

charge. Deer Park Tavern, 108 W. Main, Newark. Info, 369-9414.

## SATURDAY, DEC. 30

**LIVE MUSIC** 9:30 p.m. Featuring Big Toe. Deer Park Tavern, 108 W. Main, Newark. Info, 369-9414.

**LIVE MUSIC** 9 p.m. Featuring Kazoo and Tamborine Repair Co. with Hoots and Hellmouth. HomeGrown Café, 126 E. Main, Newark. Info, 266-6993.

**SINGLES MINGLE** 9 p.m. - 1 a.m. DJ Dance Party sponsored by Professional and Business Singles Network. \$10. Polidoro Grill, 129 N. DuPont Hwy, Wilmington. Info, 1-888-348-5544.

## SUNDAY, DEC. 31

**FIREWORKS** Ring in the New Year with spectacular fireworks, entertaining performances and fun activities for the whole family. Included in regular admission. Longwood Gardens, 1001 Longwood Rd., Kennett Square, Pa. Info, 610-388-1000.

## MONDAY, JAN. 1

**HALF-PRICE PIZZA** Deer Park Tavern, 108 W. Main, Newark. Info, 369-9414.

**NEW YEARS DANCE** 2 - 5 p.m. Folk Dancing with International Folk Sounds. Pot Luck Supper from 5 - 7

p.m. followed by Contra Dance from 7 - 10 p.m. \$10 for one dance, \$19 both dances. Arden Gild Hall, 2406 Granby Rd., Wilmington. Info, 478-7257.

## WEDNESDAY, JAN. 3

**DJ DANCE PARTY** 9:30 p.m. Featuring Tom Travers. No cover charge. Deer Park Tavern, 108 W. Main, Newark. Info, 369-9414.

**HEALTH SCREENING** 9 a.m. Life Line Screening will be conducting health screening tests to reduce your risk of stroke. Open to all Newark area residents. \$109 and up. Pre-Registration required. Greater Grace Church, 750 Otts Chapel Rd., Newark. Info, 800-697-9721.

## FRIDAY, DEC. 29

**STRENGTH TRAINING** 9 - 10 a.m. Mondays; 6:45 - 7:45 p.m. Tues. and Thurs.; 10:15 - 11:15 a.m. Wed. and Fri. Newark Senior Center, 200 White Chapel Dr. Info, 737-2336.

## SATURDAY, DEC. 30

**MEN'S BREAKFAST** 7:30 a.m. Saturday. \$5 donation goes to missions. Life Community Church, 750 Otts Chapel Rd. Info, 738-1530.

**KARAOKE** 8 p.m. - 12 a.m. Saturday. The American Legion of Elkton, 129 W. Main St. Info, 410-398-9720.

## TUESDAY, JAN. 2

**NEWARK DELTONES** 7:45 p.m. Tuesdays. For men who like to sing. New Ark United Church of Christ, 300 E. Main St. Info, 368-3052.

**DIAMOND STATE CHORUS OF SWEET ADELINES** 7:30 - 10 p.m. Tuesdays. Women's a cappella singing group. Curious and enthusiastic singers welcome. Life Community Church, 750 Otts Chapel Rd., Newark. Info, 731-5981.

**CREATIONIST MEETING** 7 p.m. First Tuesday. Scientific & Biblical Creationist Fellowship. This month will feature Dr. William Curtis, Founder and President of the Institute for Scientific & Biblical

Research located in Lancaster, Pa. Bible Fellowship Church, 808 Old Baltimore Pike, Newark. Info, 731-5395.

**COPING WITH LIFE & MS** 4 - 5:30 p.m. First Tuesday. A support group. St. Paul's United Methodist Church, 1314 Foulk Rd. Info, 479-5080.

**MOMS CLUB/NEWARK** 9:30 a.m. First Tuesday. New Ark United Church of Christ, 300 E. Main St. Info, 454-1431.

**STAMP GROUP** 1 p.m. First and third Tuesday. Newark Senior Center, 200 White Chapel Dr. Info, 737-2336.

**NEWARK LIONS** 6:30 p.m. First and third Tuesday. Lions meeting with program. Holiday Inn, Route 273 and I-95. Info, 731-1972.

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

## WEDNESDAY, JAN. 3

**TAI CHI** 9:30 a.m. Wednesdays. Integrate mind, body, and spirit using techniques developed by the ancient Chinese. Free for people touched by cancer. The Wellness Community in New Castle, 4810 Lancaster Pike, Wilmington. Info, 995-2850.

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

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

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

**DIVORCECARE** 7 p.m. Wednesdays. Separated/divorced people meet. Praise Assembly, 1421 Old Baltimore Pike. Info, 737-5040.

**FAMILY CIRCLES** 5:30 p.m. Wednesdays. Newark Senior Center, 200 White Chapel Dr. Info, 658-5177.

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

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

**PROSTATE CANCER SUPPORT GROUP** 6:30 p.m. Wednesdays. Meeting for men who are survivors of and newly diagnosed with prostate cancer. The American

Cancer Society Office, 92 Reads Way, Suite 205, New Castle. Info, 234-4227.

**SPINAL CORD INJURY SUPPORT GROUP** 5 - 7 p.m. First Wednesday. Meetings feature speakers and topics of interest to people with spinal cord injuries, as well as the opportunity to speak with therapists and social workers. Wilmington Hospital, Floor 6, OT Gym. Info, 428-6669.

**LA LECHE LEAGUE** 9:45 a.m. First Wednesday. Meeting and discussion on breast-feeding and mothering. The Bible Fellowship Church, Newark. Info, 838-9444.

**MOMS CLUB/BEAR** 9:30 a.m. First Wednesday. 345 School Bell Rd., Bear. Info, 832-2604.

**AT HOME MOTHERS CONNECTION** 7:30 p.m. First and third Wednesday. Meeting for moms only. St. Barnabas Church, Duncan Road. Info, 610-274-2165.

## THURSDAY, JAN. 4

**STRATEGIC PLANNING** 6:30 - 8:30 p.m. Christina District Community Forum to discuss 3-year plan at Gauger-Cobbs Middle School, Newark. Info, 552-2610.

**YOGA** 10:15 a.m. and 5:30 p.m. Thursdays. Increase your flexibility and strength, and reduce stress by using gentle Yoga techniques. Free, pre-registration is required. For people touched by cancer. The Wellness Community in New Castle, 4810 Lancaster Pike, Wilmington. Info, 995-2850.

## ACROSS

1 Lump  
5 Showed sorrow  
9 Anthony of "Boston Public"  
14 Jambalaya ingredient  
19 Hammett hound  
20 Where to find an onager  
21 Songwriter Greenwich  
22 Spine-tingling  
23 Fertile soil  
24 Tumble  
25 Java joints  
26 -garde  
27 Start of a remark  
31 Herriot title start  
32 Vigoda or Saperstein  
33 Slippery character?  
34 Brit. fliers  
37 Singer Manchester  
41 Celt  
44 Faucet  
47 94 Across highlight  
49 Pants part  
50 "The Jungle Book" boy  
52 Cask  
54 Part 2 of remark

57 "Love — the Ruins" (75 film)  
58 Neon —  
60 Cap or doorman  
61 Bookstore section  
62 Bog  
63 Precambrian —  
65 In honor of  
66 Snick and —  
68 — above (somewhat superior)  
69 Part 3 of remark  
75 Baseball family name  
76 Antitoxins  
77 Mouth piece?  
78 Long or Peeples  
79 Solidarity leader  
81 Forger's need  
83 Cultural  
88 Wear away  
89 Carthaginian  
90 Part 4 of remark  
93 Comic Rickles  
94 Bizet opera  
96 Nasty  
97 "How sweet —!"  
98 Cpl.'s superior  
100 Type of fuel

101 Porgy and bass  
104 Fast filer  
105 He gives a hoot  
107 Cooke or Donaldson  
108 Male swan  
110 End of remark  
121 Biblical city  
122 "That's —" ('54 tune)  
123 Actress Thompson  
124 Gymnast Korb  
125 "West Side Story" role  
126 Porsche propeller  
127 Tel —  
128 Crucifix  
129 Texas' state tree  
130 Marvel marvels  
131 Coty or Clair  
132 Dweeb

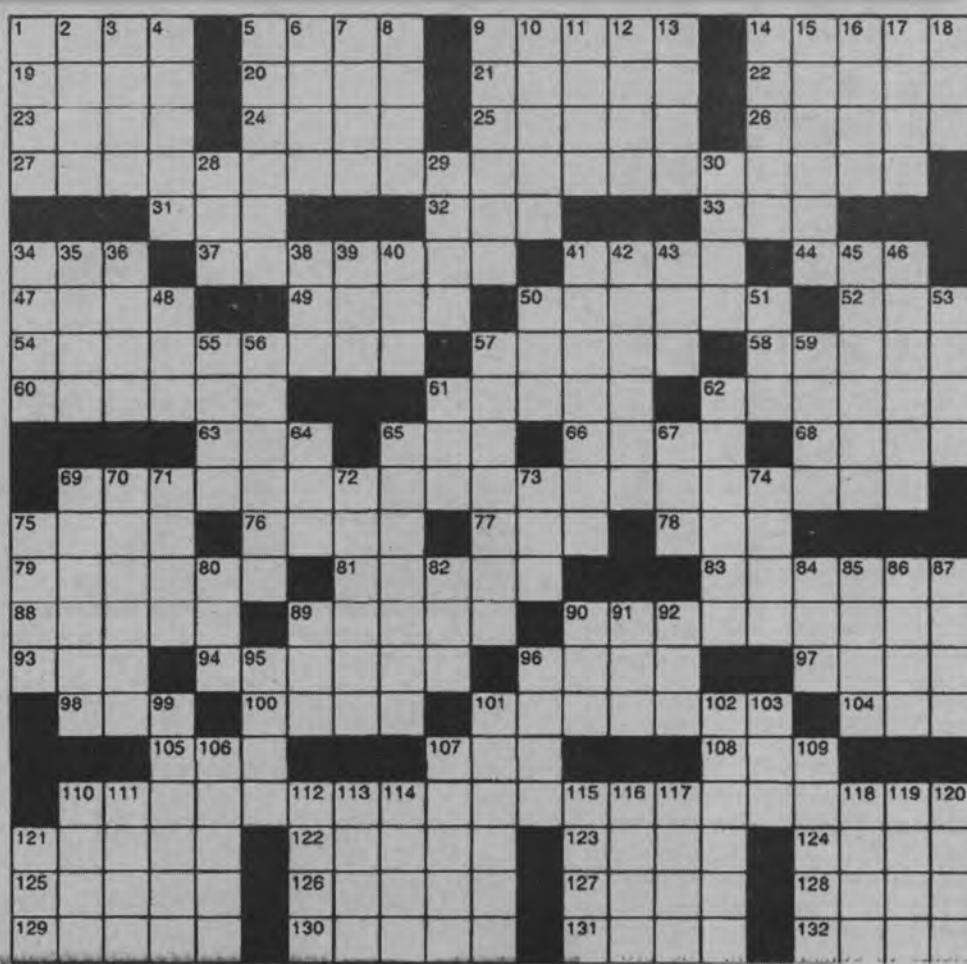
## DOWN

1 French Sudan, today  
2 From  
3 Command  
4 Mead's milieu  
5 Breakfast treat  
6 Morales of "NYPD Blue"

7 Disagreeable sort  
8 Hard to believe  
9 Priam's wife  
10 Cheer  
11 — Romeo  
12 Mortgage, for one  
13 Actor Amaz  
14 Serenity  
15 Disgust  
16 Composer Khachaturian  
17 Deep red  
18 Volleyball divider  
28 City on the Danube  
29 Kind of kiln  
30 Fenwick or Carter  
34 Snitches  
35 Inland sea  
36 Prix —  
38 Baton  
39 Rouge coll.  
40 — Mateo, CA  
41 Errs  
42 It darkens your doorway  
43 Bird-to-be  
45 Join  
46 Follow  
48 "— you for real?"  
50 2001, to Tiberius

51 Skater Midori  
53 Publisher Conde  
55 At any time  
56 Brewer or Wright  
57 Orion, for instance  
59 Part of Q.E.D.  
61 Tofu base  
62 Occupation  
64 Sail through  
65 Cozy cloth  
67 Tons of time  
69 Mild cigars  
70 Fermented tea  
71 Deplored  
72 Shock  
73 Word with baby or snake  
74 Inauguration Day event  
75 Filled with wonder  
80 Instant, for short  
82 Coq au —  
84 — polloi  
85 '87 Streisand film  
86 Egyptian deity  
87 "— la vie"  
89 Supportive of  
90 Princess bruiser

91 Klutz  
92 Plastic — Band  
95 Bill of Rights grp.  
96 Interoffice communique  
99 Honda competitor  
101 Wimsey's creator  
102 From C to shining C?  
103 TV's "Scooby- —"  
106 '81 John Lennon hit  
107 Senator Thurmond  
109 Borg of tennis  
110 Actress Skye  
111 Bank's backup org.  
112 Clammy  
113 "Typee" sequel  
114 A bit of Beethoven  
115 Weekend warriors: abbr.  
116 Donated  
117 Frigga's fellow  
118 South African plant  
119 Sikorsky or Stravinsky  
120 Diane of "Chinatown"  
121 Weaken





## 2006: THE YEAR IN REVIEW

## ► 2006, from 9

area. The National Weather Service reported that 2.31 inches of rain fell on Newark between 7 a.m. Friday and 7 a.m. Sunday; the Bear area received 2.4 inches of rain.

## Trail moves ahead

The Newark City Council signed an agreement to accept federal funds for the development and construction of the Pomeroy Branch Rail Trail. In all, the city will receive more than \$4 million for the project.

## ■ September 15

## Water contract will end

Now that the long-awaited Newark reservoir is up and running, the city should not need to buy water to supply residents, except in cases of operational emergencies or extreme droughts. Knowing this, the Newark City Council voted to allow the city's longstanding purchased water agreement with United Water Delaware to run out at the end of the year.

2006  
THE YEAR IN REVIEW

## More people changes

Most of the agenda items for the Christina District's school board meeting were overshadowed by personnel issues. First, school board member Cecilia Scherer announced she was relocating outside the District. Three more administrators resigned, including a former assistant superintendent, an assistant principal and a principal, and one more assistant principal retired.

## ■ September 22

## Agreement reached in office closure

The popular walk-in Medicare Resource Center at the Newark Senior Center will close its doors, but efforts are being made to ease the transition. Centers for Medicare and Medicaid Services has agreed to staff the center, periodically, through October. Eight senior center members have volunteered to receive training to assist other seniors.

## Sterck plans reviewed

Plans to expand the grades and space at Sterck, Delaware's School for the Deaf, moved closer to construction. The proposal approved by the state in



Doug Tuttle, middle, takes an oath to represent District 3 on the Newark City Council.

May shows that the approximately 114,000 square-foot school plus an 18,000 square-foot residence hall will be located east of the existing school property and Cherokee Woods Drive on a vacant parcel of land north of Route 4/Chestnut Hill Road and west of Augusta Drive.

## ■ September 29

## Tuttle wins election

More than 500 District 3 residents came out to cast their

votes in the special election to fill the council seat vacated by Karl Kalbacher. Candidate Doug Tuttle won the election, defeating Susan Eggert by a close 39-vote margin. Tuttle received 277 of 515 votes, or 54 percent, while Eggert captured 238 votes, or 46 percent.

## Error causes shortfall

The consultant who designed an electric rate increase that violated a contract with the University of Delaware and left the city with a budget shortfall

of \$1.5 million told Newark City Council he followed the "spirit of the contract."

## Blow dealt in lawsuit

Before the trial even began, the city of Newark was dealt a blow in its lawsuit with the contractor it initially hired to build the city's reservoir. District Court Judge Gregory Sleet issued a summary judgement that the city did not justly terminate its construction contract with Donald M. Durkin Contracting.

## ■ October 6

## Supplies donated to teachers

More than \$20,000 in school supplies has been raised for teachers in the Christina District, according to State Rep. Stephanie Ulbrich, R-Newark South. Ulbrich and Christina Education Association leader Barry Young requested contributions from the community this summer, citing cuts to the District's 2007-08 budget as the reason.

## Newark's countersuit dismissed

U.S. District Court Judge Gregory M. Sleet dismissed the city of Newark's counterclaim against the contractor it originally hired to build the now-completed reservoir. Sleet ruled the city failed to produce court-ordered documents, including handwritten notes, until days before the trial.

## ■ October 13

## Contractor awarded \$38 million

A federal jury ordered the city pay Donald M. Durkin Contracting more than \$38 million in damages in a lawsuit that claimed the city wrongly fired the company from the reservoir project in 2004. Newark's Mayor

See 2006, 12 ►



More than \$20,000 in school supplies was raised for teachers in the Christina School District.

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## 2006: THE YEAR IN REVIEW

## ► 2006, from 11

and council met in a private session with city staff to discuss the course ahead.

### Christina pulls plug on 2,000 computers

Discussion at this week's regular meeting of the Christina District school board again centered on budget cuts. According to school superintendent Lillian Lower, the District continues to implement the previously announced reductions in operating expenses.

### ■ October 20

#### District to settle on land

Christina District is still working on construction items funded through the 2003 Bond Referendum despite the present financial crisis. Next month the District and the Reybold Group will close on the purchase of land for a new 840-seat elementary school off Porter Road.



Small bites yield big bucks for organizations at the Taste of Newark held in October. The third annual food fest raised more than \$60,000 for Newark groups.

plant. Longer term, the outlook is more clouded. A report in the Wall Street Journal claiming that DaimlerChrysler was studying the closing of the Newark plant the builds the Dodge Durango sport utility vehicle proved to be an end-of-the-week bombshell.

### ■ November 3

#### Christina recounting computers

The Christina District school board has requested that District administrators postpone the Computer Removal Project, part of this year's budget, and any related action until a more public, collaborative method of addressing computer age and usage in schools can be developed.

#### Finance director resigns

George Sarris, director of the city of Newark's finance

See 2006, 13 ►



UD's new Center for the Arts

#### New center for UD arts

New practice rooms are just one of many upgrades music and theater students returned to this fall semester with the opening of the new \$48 million Center for the Arts on Orchard Road.

### ■ October 27

#### Rates won't increase

## 2006

### THE YEAR IN REVIEW

A budget shortfall that occurred when the University of Delaware — the city's single largest utility customer — found the city violated a long standing contract when it increased electric rates in July 2006 was fixed without a rate increase for city customers.

#### Plant report stirs concern

Delawareans were breathing a little easier over prospects for DaimlerChrysler's Newark



A Halloween tradition continues in Newark.



A Wall Street Journal report claimed DaimlerChrysler was looking into closing the Newark plant.



Dr. Yvonne Kneisley

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## 2006: THE YEAR IN REVIEW

Art enthusiasts from the Newark area had a triple treat at the Saturday, Nov. 4, Mosaic, which raised money for local arts.



## ► 2006, from 12

department since 1997, submitted his resignation to City Manager Carl Luft. The decision to resign, said Sarris, was "entirely for personal reasons."

# 2006

THE YEAR IN REVIEW

## ■ November 10

## Kowalko upsets Ulbrich in District 25

Tuesday's mid-term elections brought surprising results for Newark area residents in State Representative District 25, where Democratic challenger John Kowalko narrowly defeated 12-year incumbent Stephanie Ulbrich. Kowalko, who lost to Ulbrich in 2004, received 52 percent of the vote Tuesday in a very close district race. Less than 200 votes separated the two candidates.

## After rapes, students told to lock up

Hundreds of University of Delaware students filed into a forum intended to address their safety concerns days after a second woman was raped in an off-campus house. Newark Police

Chief Bill Nefosky encouraged students to lock their doors and windows as the suspect, thought to be the same man in both cases, gained entry to the homes through unlocked doors.

See 2006, 17 ►

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# 2006 Sports, The Year in Review

## ■ January 6

### Hens edge St. Joe's 49-48

Sophomore guard Melissa Czorniewy scored at the buzzer to lift the University of Delaware women's basketball team over Saint Joseph's, 49-48, Thursday afternoon, Dec. 29, in the championship game of the SJU Hawk Classic at Alumni Memorial Field house.

## ■ January 13

### Hens stay winless in CAA

Folarin Campbell was one of three George Mason players in double figures with a game-high 15 points and also added seven rebounds and five assists as the Patriots broke away from a one-point halftime lead to post a 70-56 Colonial Athletic Association men's basketball win over the University of Delaware at the Patriot Center.

## ■ January 20

### Blue Hens fall to Towson

University of Delaware All-American candidate Harding Nana exploded for a career-high 38 points and pulled 12 rebounds, but Towson proved to be too much as the Tiger posted a frantic 96-92 Colonial Athletic Association men's basketball victory at the Bob Carpenter Center.

## ■ January 27

### Blue Hens fail to Drexel

The University of Delaware overcame a tough first half to take the lead midway through the second half, but couldn't hold on and dropped a 55-44 decision to rival Drexel in Colonial Athletic Association men's basketball action at the Daskalakis Center.

## ■ February 3

### Hens earn win over Towson

The University of Delaware men's basketball team shot 69.6 percent from the field in the second half as the Blue Hens pulled away from Towson University to post a 76-61 Colonial Athletic Association victory Saturday afternoon at the Towson center.

## ■ February 10

### Spartans steam past Penn

The St. Mark's High wrestling team's achievements keep growing as it marches toward the postseason. The Spartans routed rival William Penn 50-13 to improve their dual-meet record to 10-2 on the season.

## ■ February 24

### Wrestlers earn top seeds

A handful of local wrestlers earned top seeds for the 50th annual Delaware High School Individual Wrestling Tournament.



Tyresa Smith has helped lead the University of Delaware women's basketball team to one of its best starts ever.

First seeds from local schools are Nick Tiberi of Hodgson, Eli Norvell of St. Mark's, Tommy Abbott of St. Mark's, Andrew Bradley of St. Mark's, Luke Rebertus of Caravel and St. Mark's Kenny Zell.

## ■ March 3

### Gardner earns second in state

Scott Gardner jumped off the mat and pumped his fist in the air. It was a quick, but significant celebration of a feat well earned and well deserved. The Newark High senior wrestler had just scored a take-down in overtime to secure a 3-1 victory in his semi-final match of the Delaware High School Individual Wrestling Championships. It was Gardner's second straight overtime victory and propelled him into Saturday night's 215-pound state championship match.

## ■ March 10

### Blue Hens season ends in tourney

The University of Delaware's men's basketball season came to an end as an early second half rally fizzled and the Blue Hens fell to top-seeded UNC Wilmington 69-56 in the Colonial Athletic Association Tournament quarterfinals at the Richmond Coliseum.

## ■ March 17

### Tatnall wins first state championship

Senior Jawan Carter scored 31 points and junior D.J. Booney added 19, to lead Tatnall to a 73-71, double-overtime victory over Caravel Academy in the championship game of the 2006 Delaware High School Boys Basketball Tournament.

## ■ March 24

### Girls all-state team selected

Players from the Catholic Conference and private schools lead a talented group of underclassmen on the 2006 Delaware Girls All-State team as selected by the Delaware Sportswriters and Broadcasters Association.

## ■ March 31

### UD's Meissner wins gold

Add Kimmie Meissner to the list of teenage American champions that includes Michelle Kwan, Tara Lipinski and Sarah Hughes. The 16-year-old Meissner pulled off one of the biggest upsets in World Figure Skating Championship's history with the performance of her life Saturday.

## ■ April 7

### Ross hired as UD coach

Monte Ross was formally introduced as the University of Delaware men's basketball program's new head coach. Ross, 35, has served as an assistant coach under Phil Martelli at Saint Joseph's University the previous 10 seasons, helping to lead the Hawks to a record of 262-141, six NCAA Tournament appearances, and three National Invitation Tournament appearances.

## ■ April 14

### Bradley earns scholarship

Three-time state champion Andrew Bradley committed to the University of Maryland and will wrestle for former NCAA champion Pat Santoro. Bradley was 43-5 this season on his way to the state title. He compiled a career record of 138-23.

## ■ April 21

### UD baseball tops Del State

The University of Delaware baseball team pounded out a season-high 21 hits on its way to an 18-7 rout of Delaware State University at Schutte Park in Dover. The Blue Hens (21-13) jumped out to a 5-0 lead in the first two innings, highlighted by a three-run home run to left field by Buchholz in the second.

## ■ April 28

### Newark nips A.I Dupont

Newark slipped past A.I. Dupont 1-0 in a home, Flight A contest with an RBI by Scott Gardner. Newark's starter David Eissner pitched a shut out to improve the Jackets' season to 8-4, while the Tigers' record fell to 5-5.

## ■ May 5

### Mench sets baseball record

While many Texas Ranger fans, Newarkers, and his teammates were fix-



## 2006: SPORTS, THE YEAR IN REVIEW

ated on his pursuit of a record, Kevin Mench was more worried about his team winning games.

Mench, though, did a lot to help his Rangers win games. Mench, a former St. Mark's and University of Delaware star, hit a home run in seven consecutive games — the most ever by a right-hander in the history of the game.

## ■ May 12

### Newark splits pair with rivals

Newark brought out the lumber in an 8-2 road victory over defending state champion St. Mark's. The Jackets teed-off on Spartan starting pitcher Packard Larsen, as Joe Brown pounded a three-run homer in the top of the first to get the offense going. s

## ■ May 19

### Newark baseball tops Delcastle

Newark wrapped up the 2006 campaign with an 8-1 home victory over Delcastle Tuesday afternoon. The Jackets finished their first season under new coach Butch Simpson with an impressive 15-5 record overall. Newark wound up winning 13 of its last 14 games of the year.

## ■ May 26

### Newark nine falls to Wm. Penn

Third-seeded William Penn ended Newark's promising season with a 12-2 home victory over the Jackets Tuesday afternoon in the first round of the Delaware High School Baseball Tournament.

## ■ June 2

### Caravel wins state crown

Sophomore left-hander Josh Culler fired a five-hit complete game to lead Caravel Academy to a 2-1 victory over William Penn in the championship game of the 2006 Delaware High School Baseball Tournament Tuesday night at Frawley Stadium.

## ■ June 9

### Caravel girls will title

The Caravel Academy girls' softball team finished its season the same as the Buccaneers' boys' baseball team, with a state title. The Lady Bucs won the crown Saturday with a nail-biting 2-0 victory over Sussex Central in a game played at the Sports at the Beach Complex in Georgetown.

## ■ June 16

### Blue tops Gold in all-star baseball

The Blue All-Stars from Wilmington and northern New Castle County defeated the Gold All-Stars 8-3.

## ■ June 30

### Blue grid stars top Gold

Hodgson Tailback Derrell Smith scored a clinching touchdown with 3:25 left in the game to help the Blue All-Stars defeat the Gold squad 27-13 in the 51st annual Blue-Gold All-Star held at a rain-soaked Delaware stadium.

## ■ July 28

### Newarker is voice of Blue Rocks

Newark resident Kevin Linton loves to talk about sports. Now, he talks for a living. Linton is the full time public address announcer for the Wilmington Blue Rocks. Anyone who's attended Frawley Stadium can't help but notice Linton's friendly and energetic voice when he's announcing the starting lineups for the Blue Rocks or one of their Carolina league opponents.

## ■ August 4

### Glove Doctor has saved many in a pinch

Ron Wyatt, a resident of the Windy Hills area of Newark, has been fixing baseball gloves in the region for about 25 years. "There are a lot of tournament teams still playing right now, and it's not unusual to have a coach or a player call me just before a big game and ask me to stitch up a glove," he said.

## ■ August 11

### Hens start season ranked No. 16

The University of Delaware football team, which returns 13 starters from last year's team that posted a 6-5 record and won its final two games of the season, was selected at No. 16 in The Sports Network NCAA-AA Pre-Season Football Poll.

## ■ August 18

### Blue Hens begin practice

The 2006 University of Delaware football team began pre-season drills. Head coach K.C. Keeler welcomes back 90 players to camp. The Blue Hens, who finished the 2005 seasons

with a 6-5 record, return 13 starters and 35 letterwinners from that squad.

## ■ September 1

### Simpson set for 30th year

It's hard to believe, but next week will mark Butch Simpson's 30th anniversary as head coach of the Newark Yellowjacket football team. Simpson said he's still as excited about coaching as he was when he first took the helm back in 1977. He first joined Newark High as a teacher 37 years ago.

## ■ September 8

### Blue Hen defensive coordinator resigns

Rob Neviasser, a fifth-year member of the University of Delaware football coaching staff and currently in his first season as defensive coordinator, has announced his resignation effective immediately, announced head coach K.C. Keeler.

## ■ September 15

### Newark falls to Sallies in opener

"Just about everything that could go wrong went wrong, and the final score spells that out," said Newark coach Butch Simpson following the Yellowjackets' 48-13 thumping at the hands of defending state champion Salesianum.

## ■ September 22

### Jackets come from behind to beat West Chester East

Running back Brandon Norwood scored five touchdowns, including four consecutive in the second half, to lead Newark to an improbable 50-48 victory over West Chester East at Hoffman Stadium.

## ■ September 29

### Middletown rallies past Newark

Middletown's running back Ashton Daviston scored two second-half touchdowns to secure a 20-17 upset over Newark in the Blue Hen Flight A Conference opener for both schools.

## ■ October 6

### Glasgow improves to 4-0 with victory

Glasgow's high-powered option offense and its rock-solid defense prevailed in a 34-0 shut out over the Charter School of Wilmington in a Blue Hen Conference Flight A

match up.

## ■ October 13

### Newark bounces back with romp

Six different players scored touchdowns in Newark High's 44-14 victory over Blue Hen Conference Flight A rival Delcastle at Hoffman Stadium. After a slow start on the cold, rainy night, the Jackets exploded for 23 points in the second quarter.

## ■ October 20

### Newark romps to win

A resurgent offensive line played their best game of the 2006 season in leading Newark to a 42-13 Flight A victory over Charter at Hoffman Stadium. Newark evened its overall record to 3-3, and raised its conference mark to 2-1.

## ■ October 27

### Wm. Penn wins over Newark

Newark's steady progress and improvement was given a setback in an 18-0 loss to cross-town rival William Penn at Bill Cole Stadium.

## ■ November 3

### Former golf, UD reporter writes book

There's a newly published book about baseball that's sure to be a hit with fans around the country. Local resident and sportswriter Tom Tomashek has co-authored a book entitled "Town Ball — The Glory Days of Minnesota's Amateur Baseball."

## ■ November 10

### Newark rolls past Christiana

Newark's offense got untracked in a 36-14 victory over Flight A opponent Christiana at Hoffman Stadium. Running back Dwayne Simon had one of his best games of the season for the Yellowjackets, rushing for 98 yards and two touchdowns.

## ■ November 17

### Ineligible player ousts Glasgow

The Glasgow football team has been ruled ineligible for the 2006 Delaware High School Football Tournament. Instead, the 6-4 Newark Yellowjackets will replace the Dragons in the Division One, six-team tourney. Glasgow unknowingly used an ineligible player during the season, a violation of DIAA rules, and the team

must forfeit its seven wins of the season.

## ■ November 24

### Newark falls to Middletown

A couple of early mistakes not only cost Newark some precious field position, but may have ultimately cost the Yellowjackets the game, in a 37-17 road loss to Middletown in the opening round of the 2006 Division I Delaware High School Football Tournament.

## ■ December 1

### St. Mark's falls in state semifinal

Junior running back Sal Viscount scored two second half touchdowns, and Salesianum's defense turned in a dominating performance in the Sals 14-0 victory over St. Mark's, in the Division I State High School Tournament semifinal game Friday night at Baynard Stadium.

The Sals advanced to the Division championship game next weekend at Delaware State's Alumni Stadium in Dover, against Sussex Central, who defeated Middletown 28-0, Saturday night.

## ■ December 8

### Salesianum wins state crown

Junior running back Sal Viscount's outstanding performance propelled Salesianum to a 34-17 victory over previously unbeaten Sussex Central in the 2006 Delaware High School Division I Football Tournament championship game Saturday night at Alumni Stadium on the Delaware State University campus in Dover.

## ■ December 15

### Newark boys fall to Concord in Kappa opener

Concord's hot long-range shooting propelled the Raiders to a 52-46 victory over Newark in the opening game of the 2006 Kappa Classic Basketball Tournament played at Glasgow High School.

Brandon Tunnell had a tremendous game, leading all scorers with 32 points, including a half dozen three-pointers.

## ■ December 22

### Glasgow wins Kappa

It wasn't easy, and it took a few seconds after the final game buzzer sounded, but Glasgow was crowned champions of the 2006 Kappa Classic Basketball Tournament by defeating Sanford 55-54 Saturday night on the Dragons home court.



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## 2006: THE YEAR IN REVIEW

► 2006, from 13

## ■ November 17

## Teaching staff or computers?

Paul Sedacca, a 4th grade teacher at McVey Elementary School, spoke to the Christina District school board for the second time about his Christina Discovery Team. "I want to establish a group to look at ways that previously may not have been considered to raise money for the District," Sedacca said. "One way that has been successful elsewhere is corporate partnerships and selling naming rights."



St. John African Methodist Church on New London Road receives a state historical marker.

## Council hears budget

Uncertainty about the city's ongoing litigation with Donald M. Durkin Contracting Inc. raised some questions about the proposed 2007 budget at a meeting of the Newark City Council. After City Manager Carl Luft presented the 2007 budget, Councilman Paul Pomeroy asked what consideration was given to dealing with the possible outcomes of litigation.

## ■ November 24

## Marker dedicated at St. John church

Members of St. John African Methodist Church on New London Road celebrated 158 years of worship and unveiled a historical marker at their church building. Longtime members and former pastors gathered to share

See 2006, 18 ►

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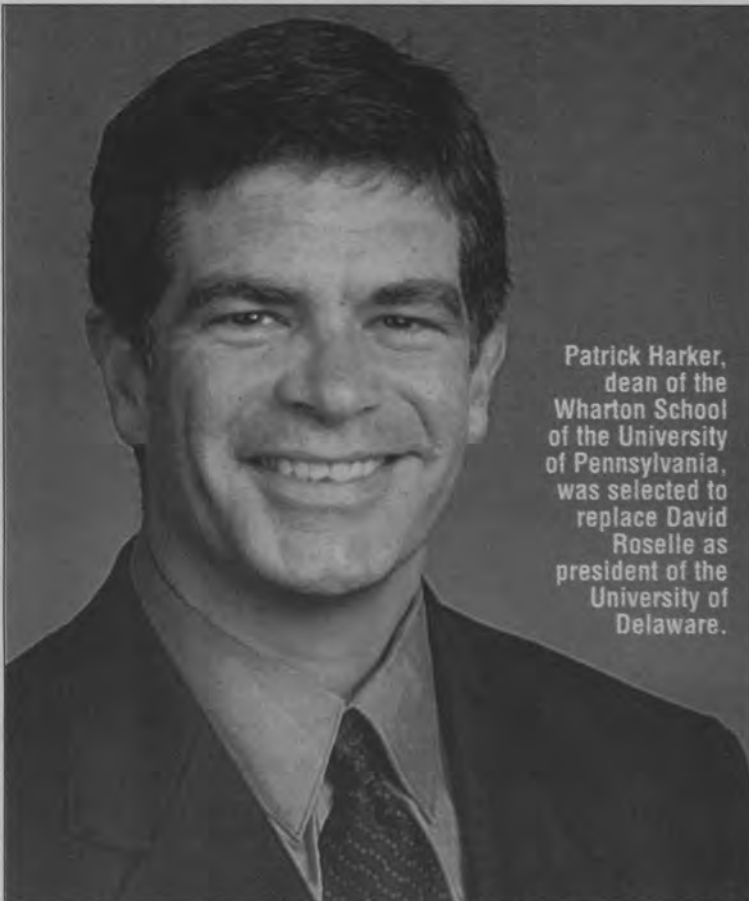
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## 2006: THE YEAR IN REVIEW



Patrick Harker, dean of the Wharton School of the University of Pennsylvania, was selected to replace David Roselle as president of the University of Delaware.

## ► 2006, from 17

memories of earlier years at a church that has been a mainstay in the Newark community.

## Residents prepare for ban

Homeowners in the city of Newark and surrounding areas are preparing for when they will no longer be able to throw their grass clippings and other yard waste into the regular trash. Newark's department of Public Works is arranging special pick-

ups for city residents.

# 2006

THE YEAR IN REVIEW

## ■ December 1

## Graffiti ordinance tabled

The Newark City Council tabled an ordinance Monday night that would regulate the sale of "graffiti implements" to persons under the age of 18 and would forbid minors from possessing them except under direct supervision by parents or teachers.

"Graffiti implements" are defined as spray paint, broad-tipped markers, paint sticks or graffiti sticks, which include any "solid form of paint, chalk, wax, epoxy or other similar substance."

See 2006, 19 ►



Carolers at Newark's annual Winterfest celebration.

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## 2006: THE YEAR IN REVIEW

## ► 2006, from 18

## Pilot plan gets OK

The Delaware Department of Education has received approval to implement its revised growth model submitted to the U.S. Department of Education in September.

According to U.S. Secretary of Education Margaret Spellings, three high-quality growth models that follow the "bright-line principles of the No Child Left Behind Law" were approved in October. However, Arkansas and Florida must first have their assessment systems approved by the U.S. DOE before they can implement their growth models for the 2006-2007 school year. Delaware was immediately approved to use its growth model for the current school year.

# 2006

THE YEAR IN REVIEW

## ■ December 8

## Consider composting

As the deadline for allowing yard waste in Cherry Island landfill creeps closer, many residents in northern Delaware are exploring composting as a way to deal with future debris. Composting has been touted as an alternative for homeowners, especially those living outside the city of Newark who must otherwise contract a hauler to remove their yard waste when the ban takes effect.

## UD selects Roselle's successor

Patrick T. Harker, 48, dean of the Wharton School of the University of Pennsylvania, will be in charge of steering the University of Delaware's future, tentatively taking the reins on July 1, 2007. Harker will succeed Roselle, who has served as

president since 1990.

## ■ December 15

## Budget amended, approved

The Newark City Council voted Monday night to approve the 2007 budget with one significant change: an increase in the line item for legal expenses related to the reservoir trial appeal.

Council approved the addition of \$250,000 to legal fees, an amount City Manager Carl Luft said he determined after speaking with the city solicitor about expected hours and rates.

## More grade levels

Representatives of two elementary schools cited the K-4 classes coming to Newark Charter School next year when presenting requests to expand their grade levels at the Christina District school board on Tuesday night.

## ■ December 22

## District pays for recovery

Members of the Financial Recovery Team hired by the Delaware Office of Management and Budget in May to oversee financial matters in the Christina District are charging thousands of dollars for their services. State auditors, who bill school districts for their work, have also earned more than \$500,000 in Christina District since 2003.

While directing the budget cuts of Christina resources and personnel to recoup a projected multi-million-dollar deficit, three members of the Recovery Team were paid more than \$185,000 collectively between June 21 and Oct. 16.

## Gains made on shelter

Plans are in the works for a temporary drop-in center to serve Newark's homeless population. The facility, which will be monitored by Friendship House in Wilmington, may open within the month.

## New Castle County Department of Land Use - WWW.NCCDELU.ORG

Below you will find information on matters being considered by the NCC Land Use Department and its public boards. Plans are available for public review at the New Castle County Government Center; Mon - Fri from 8:00 A.M. to 4:00 p.m.. Call 395-5400 or Email Us: [Landuse@nccde.org](mailto:Landuse@nccde.org)  
We encourage you to double check the advertised day and date for these agendas.  
Be sure you do not miss any meeting in which you are interested.

## Exploratory plans under review

## Council District 2

\*East end of Old Barley Mill Rd at Hagley Creek Rd. Parking Plan to improve handicapped parking to museum and library. Hagley Mill and Museum Handicapped Access.

SE/OR Zoning. (App. #2006-1250-S)

## Council District 3

\*W of the intersection of Thompson Station Rd and Paper Mill Rd. Resubdivision Plan to show expansion of existing parking spaces and associated stormwater improvements. Deerfield Center. OR Zoning. (App. #2006-1249-S)

## Board of Adjustment

Thurs. Jan. 11th/NCC Gov Ctr 6 PM

## Council District 1

\*215 Winston Av. Wilm: Area variances from req'd 25 ft street yard setback to maintain a dwelling 20.7 ft and an overhang 19.8 ft from the Winston Av right-of-way; from req'd 6 ft side yard setback to maintain a dwelling 5.4 ft from the west property line. Zachary & Lisa Banbury. (App. #2006-1099-A) TP# 07-043.10-018.

## Council District 2

\*1211 Larkal Dr. Wilm: Area variance from req'd 40 ft street yard setback to construct an addition 10 ft from the Foulk Road right-of-way. Robert S. & Lucinda Weiner. (App. 2006-1202-A) TP# 06-067.00-180

\*403 Brentworth Dr. Wilm: Area variance from req'd 8 ft side yard setback to maintain a dwelling with an attached garage 6 ft from the, southwest property line. Mark & Rebecca Blaskey. (App. #2006-1101-A) TP# 06-104.00-091.

\*73 Weilers Bend. Wilm: Area variance from req'd 25 ft rear yard setback to construct a dwelling 6 ft at the closest point from the northeast property line. Michael C. Duffy & Jacqueline A. Herr. (App. #2006-1106-A) TP# 06-056.00-017.

\*3406 Concord Pike. Wilm: Area variance from req'd 40 ft street yard setback to construct a 100 sq ft sign 10 ft from the Concord Pike right-of-way. First Unitarian Church. (App. #2006-0453-A) TP# 06-064.00-073.

## Council District 3

\*770 Yorklyn Rd. Hockessin: Area variance from req'd 40 ft street yard setback to maintain a garage/building 25.8 ft and attached deck 30.2 ft from the Old Wilmington Rd right-of-way. Robert & Judith Ramsey. S zoning. (App. #2006-1130-A) TP# 08-008.10-034.

## Council District 5

\*101 Gabor Dr. Newark: Area variances from req'd 0.7 opacity to provide 0.5 opacity adjacent to Red Mill Rd right-of-way, Route 273 right-of-way and Ruthar Drive right-of-way; from the 120 req'd parking spaces to provide 61 parking spaces; Special Use to allow a High Intensity recreational facility on property zoned I. Medori Enterprises. (App. #2006-1153-A) TP# 09-016.00-037.

## Council District 6

\*214 Money Rd. Townsend: Area variance from the 5 acre minimum lot area requirement to subdivide a property and create a lot with a 2 acre lot area. Terry Lemper. (App. #2006-1122-A) TP# 14-012.00-164.

\*831 S DuPont Highway. New Castle: Area variances from req'd 20 foot side yard setback to maintain a pole barn/warehouse 18.4 ft from the north property line; from the maximum 20% impervious cover limit to retain 50% impervious coverage within a Class C Wellhead Water

Resource Protection Area. Tri Properties, LLC. (App. #2006-1061-A) TP# 10-045.30-004.

## Council District 7

\*39 Paul Rd. New Castle: Area variances from req'd 2 ft rear yard setback for concrete pavement to maintain a concrete paved area 0 ft from the west property line; from req'd 6 ft side yard setback to maintain an attached 1-story garage 2.3 ft from the south property line; from req'd 25 ft rear yard setback to maintain the attached 1-story garage 6 ft from the west property line. Daniel & Melissa Mangani. NC5 zoning. (App. #2006-1129-A) TP# 10-013.20-020.

\*7 Terrence Ct. New Castle: Area variance from the provision of Section 40.03.309 (A) (4) of the Unified Development Code to construct a day-care center 25 ft from a service station with gasoline pumps. Highway Word of Faith Church. NC6.5 zoning. (App. #2006-1124-A) TP# 10-029.10-110, 10-029.10-364 - 10-029.10-369.

## Council District 10

\*2201 Hessler Blvd. New Castle: Area variance from the requirement of six (6) stacking spaces to allow a drive-thru restaurant with only four (4) stacking spaces. Hessler Properties, Inc. I zoning. (App. #2006-1230-A) TP# 10-005.00-026.

## Council District 11

\*214 Tinsley Ct. Newark: Area variances from req'd 6 ft rear yard setback to maintain an in-ground swimming pool with surrounding concrete 3.7 ft from the north property line; from req'd 6 foot side yard setback to maintain the in-ground swimming pool with surrounding concrete and 1.5 ft from the west property line. Clayton M. Adams, Jr. NCpud zoning. (App. #2006-1125-A) TP# 09-037.40-167.

\*1 Falkirk Court. Newark: Area variance from req'd 25 ft street yard setback to maintain a deck with attached patio 18.4 ft from the northwest property line. Rodney & Lanise Wideman. NC21 CL zoning. (App. #2006-1128-A) TP# 11-020.20-118.

\*119 Aspen Dr. Newark: Area variances from req'd 6 ft rear yard setback to maintain an in-ground swimming pool with surrounding concrete 1.1 feet from the north property line; from req'd 6 ft side yard setback to maintain the in-ground swimming pool with surrounding concrete and 0 ft from the south property line. Joseph & Olivette Alston. NCpud zoning. (App. #2006-1127-A) TP# 09-038.30-143.

## Council District 12

\*9 Deborah Av. New Castle: Area variances from req'd 25 ft street yard setback to maintain a dwelling 22.9 ft and a roof overhang 22.7 ft from the Deborah Drive right-of-way. Ernesto & Rosalind Jimenez. (App. #2006-1103-A) TP# 10-015.30-094.

## Planning Board

Tues. Jan 2nd/City-Cty Building 7 PM

These agendas have been advertised. For details please see our website.  
Mon. Jan 8th/City-Cty Building 7 PM

The public parking garage underneath the City/Cty building will not be open past 7 PM on 01/08. The public garage adjacent to the Double Tree Hotel at 8th and King St is available all evening.

## 2007 Comprehensive Development Plan

Comments on the Draft Comprehensive Development Plan (006-140) are now being accepted by the Land Use Department. Deadline for submissions of comments for consideration by the Department and The Planning Board is Jan 31st.

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801 Seymour Rd., Bear, DE 19701  
(302)322-1029

Carlo DeStefano, Pastor  
Schedule of Services

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Morning Worship 11:00am  
Sunday Evening 6:00pm  
Wednesday Prayer Meeting 7:00pm  
(Nursery Provided for all Services)

[www.fairwindsbaptist.com](http://www.fairwindsbaptist.com)  
Home of the Fairwinds Christian School  
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"He Keeps Me Singing"  
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Thursday 8:30pm

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303 New London Rd., Newark, DE  
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9:00am Sunday Morning Celebration

**Wednesday:**  
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Pastor Carl A. Turner Sr. & Lady Karen B. Turner  
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Lucie Hale, Children's Ministries Director

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**Pastor Jeremy Loesch**  
[www.orldcde.org](http://www.orldcde.org) LCMS

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302-737-6176



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15 Polly Drummond Rd & Kirkwood Hwy

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11:00am Contemporary Worship

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**[www.wccpc.org](http://www.wccpc.org)**



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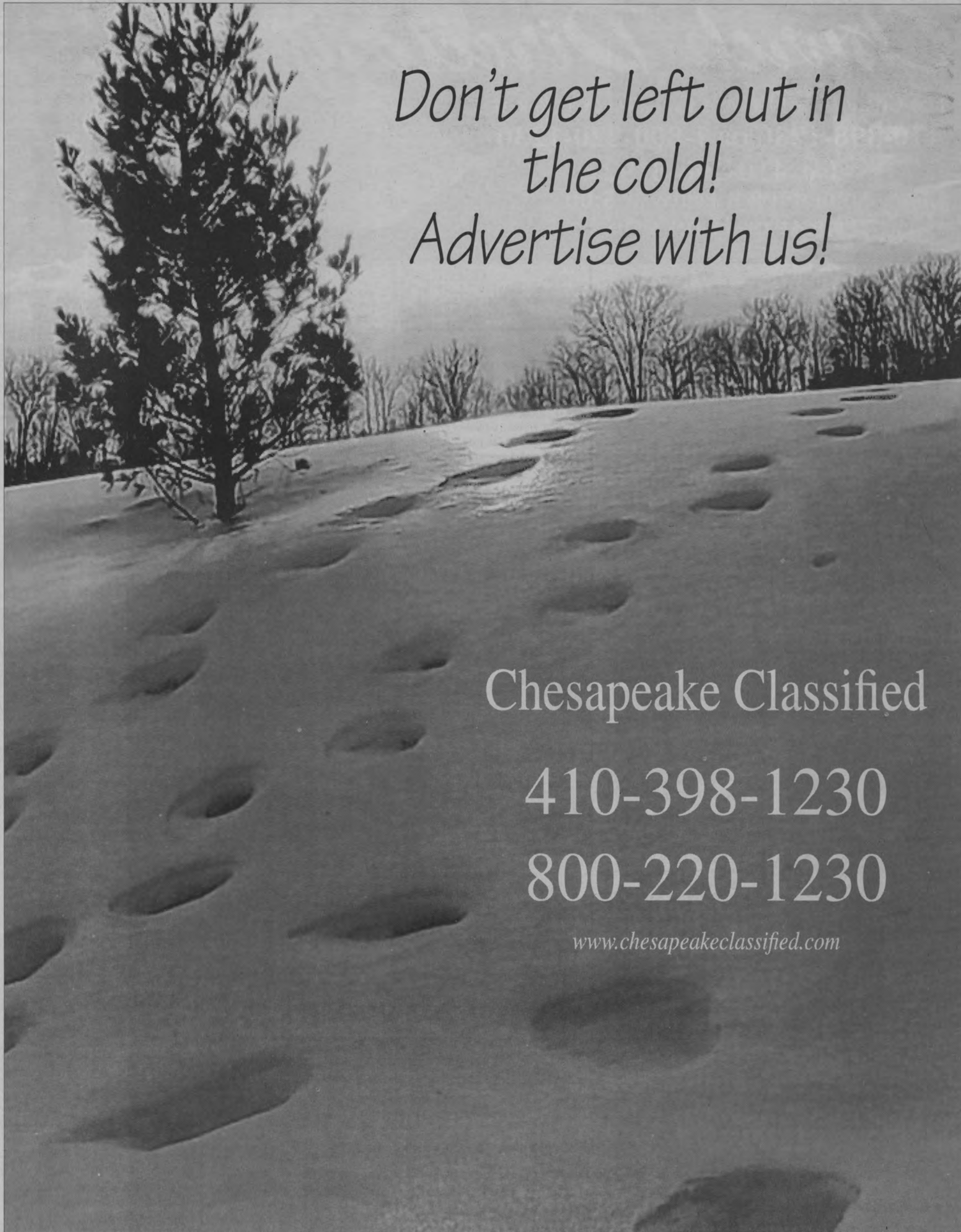
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## LEGAL NOTICE

**THE COURT OF COMMON PLEAS FOR THE STATE OF DELAWARE IN AND FOR NEW CASTLE COUNTY** IN RE: CHANGE OF NAME OF

Usha K. Parwani PETITIONER(S) TO Nisha M. Modh  
NOTICE IS HEREBY GIVEN that Usha K. Parwani 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 Nisha M. Modh.

Usha K. Parwani  
Petitioner  
Dated: 12/7/06  
np 12/15,22,29

## LEGAL NOTICE

**THE COURT OF COMMON PLEAS FOR THE STATE OF DELAWARE IN AND FOR NEW CASTLE COUNTY** IN RE: CHANGE OF NAME OF

Jennifer Suzette Groski PETITIONER(S) TO Jennifer Suzette Ward  
NOTICE IS HEREBY GIVEN that Jennifer Suzette Groski intends to present a Petition to the Court of Common Pleas for the State of Delaware in and for New Castle County, to change his/her name to Jennifer Suzette Ward.

Jennifer Groski  
Petitioner  
Dated: 12/11/06  
np 12/22,29,1/5

## 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 2006/07 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, 2007**. 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 Wednesday, January 31, 2007**. 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, 2007 and April 15, 2007**, unless the Board continues the hearings. The exact dates and times of such hearings will be provided to the appellants in accordance with 9 Del. C. Sec. 8311.

np 12/29,1/5

**Notice of Application for Sunday Liquor License (Spirits-Restaurant) at Trattoria DiNapoli Restaurant & Pizzeria 1222 Pulaski Hwy., Bear, DE 19701**

Trattoria DiNapoli, Inc., t/a Trattoria DiNapoli Restaurant & Pizzeria has on has on **December 22, 2006**, filed an application with the Alcoholic Beverage Control Commissioner to grant and issue said applicant a Sunday (Spirits) License to sell alcoholic beverages for consumption on its Restaurant premises where sold, located at 1222 Pulaski Hwy., Bear, DE 19701.

Persons who are against this application should provide written notice of their objections to the Commissioner. For the Commissioner to be required to hold a hearing to consider additional input from persons against this application, the Commissioner must receive one or more documents containing a total of at least 10 signatures of residents or property owners located within 1 mile of the premises or in any incorporated areas located within 1 mile of the premises. The protest(s) must be filed with the Alcoholic Beverage Control Commissioner at the 3rd floor, Carvel State Office Building, 820 North French Street, Wilmington, DE 19801. The protest(s) must be received by the Commissioner's office on or before **January 22, 2007**. Failure to file such a protest may result in the Commissioner considering the application without further notice, input, or hearing. If you have questions regarding this matter please Contact the Commissioner's office.

np 12/29,1/5,12

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**SHERIFF'S SALE**

The following Real Estate will be exposed for Public Sale at the CITY/COUNTY BLDG., 800 N. French Street, City of Wilmington, New Castle County, Delaware, by Michael P. Walsh, Sheriff, on **TUESDAY the 9th day of JANUARY, 2007 at 10:00 a.m.** The legal limit of 152 persons in Council Chambers will be enforced.

**SHERIFF'S SALE**

By virtue of a writ of LEV FAC #4 NO. AD., 2006.  
PARCEL NO. 09-037.30-140  
PROPERTY ADDRESS: 3 Buttonwood Court, Newark, DE 19702

ALL that certain lot, piece or parcel of land with the dwelling thereon erected, known as 3 Buttonwood Court, situate in White Clay Creek Hundred, New Castle County and State of Delaware, being Lot No. 35, as shown on the Record Major Subdivision Plan for Woodland Run, as said Plan is of record in the Office of the Recorder of Deeds, in and for New Castle County, Delaware, in Microfilm No. 13190, and being particularly bounded and described in accordance with a recent prepared by Zebbley & Associates, Inc., dated November 1, 2005, as follows, to-wit:

BEING the same lands and premises which Thaddeus L. Crosland and Monica L. Crosland did grant and convey unto Meder Suiundukov by deed dated November 23, 2005 and recorded on November 28, 2005 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Book Record 20051128-0121761.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF MEDER SUIUNDUKOV.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of LEV FAC #18 NO. AD., 2006.  
PARCEL NO. 09-040.40-022  
PROPERTY ADDRESS: 123 Creekside Court, Newark, DE 19702

ALL that certain lot, piece or parcel of land, with the buildings thereon erected, situate in White Clay Creek Hundred, New Castle County and State of Delaware, being Lot No. 309, on the Plan of Country Creek, as the Plan thereof is of record in the Office of the Recorder of Deeds, in and for New Castle County in Microfilm No. 7904, and being more particularly bounded and described in accordance with a survey prepared by First State Mortgage Surveys, Professional Land Surveyors, dated June 20, 2002.

AND BEING the same lands and premises conveyed unto Joshua M. Wedin and Tammy T. Wedin, by deed of Maureen A. Szmyd, now known as Maureen A. Gumm, dated June 24, 2002 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware Instrument No. 20020628-0062544.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JOSHUA M. WEDIN AND TAMMY T. WEDIN.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of LEV FAC #20 NO. AD., 2006.  
TAX PARCEL NO. 08-049.30-338  
PROPERTY ADDRESS: 2704 Capitol Trail, Newark, DE 19711

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in Mill Creek Hundred, New Castle County and State of Delaware, being Lot 3 as shown on a Plot of Land of Celestia Ann Walmsley made by H.A. Phelps, Registered Surveyor, dated September 25, 1951, and being more particularly bounded and described in accordance with a recent survey made by East Coast Survey, Professional Land Surveyors, dated February 21, 2003.

AND BEING the same lands and premises conveyed unto Clarence E. Tilghman, Jr. and Tanya J. Tilghman, by deed of William F. Grant and Terry L. Grant, dated March 31, 2003 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware Instrument No. 20030409-0043554.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF CLARENCE E. TILGHMAN, JR. AND TANYA J. TILGHMAN.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of THIRD PLURIES LEV FAC #24 NO. AD., 2006.  
PARCEL NO. 09-022.30-485  
PROPERTY ADDRESS: 41 Donaldson Drive, Newark, DE

ALL that certain lot, or parcel of land with the improvements thereon erected, situate in White Clay Creek Hundred, New Castle County, State of Delaware, being known as Lot No. 157, (also known as 41 Donaldson Drive), as shown on the Record Resubdivision Plan of Newark Oaks, prepared by Edward H. Richardson Associates, Inc., recorded October 26, 1979, in the Office for the Recording of Deeds in and for New Castle County, Delaware in Microfilm No. 5329, and being more particularly bounded and described in accordance with a survey prepared by Franco R. Bellafante, Inc., Professional Land Surveyors, dated August 8, 1985, as follows, to-wit:

AND BEING the same lands and premises which JAMES M. SPRINKLE by deed dated September 29, 2000 and recorded in the Office of the Recorder of Deeds in and for New Castle County, Delaware in Deed Record 20010118-0003816 granted and conveyed to Glenn R. Sprinkle and Margaret M. Sniadecki, herein in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF GLENN R. SPRINKLE AND MARGARET M. SNIADACKI.  
TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of SECOND PLURIES LEV FAC #28 NO. AD., 2006.  
PARCEL NO. 09-030.30-158  
PROPERTY ADDRESS: 1406 Flanders Way, Newark, Delaware

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 1406 Flanders Way, being Lot No. 104 on the Record Major Subdivision Plan of Christiana Village, as said plan is of record in the office of the Recorder of Deeds in and for New Castle County, in Microfilm No. 4260 and being more particularly bounded and described in accordance with a survey by East Coast Survey, Professional Land Surveyors, dated May 16, 2001.

BEING the same lands and premises which Derrick W. Whetzel did by deed dated June 8, 2001, and recorded in the office of the Recorder of Deeds, New Castle County, Delaware, in Inst. No. 20010615-0047392 did grant and convey unto Angela B. Jones.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF ANGELA B. JONES.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of THIRD PLURIES LEV FAC #30 NO. AD., 2006.  
PARCEL NO. 08-042.20-122-CO112  
PROPERTY ADDRESS: 4307 Birch Circle, Wilmington Delaware

ALL that certain unit of real property existing under and by virtue of the Unit Property Act of Delaware, known as Unit No. 112, 4307 Birch Circle, in Birch Pointe Condominium, situate in Mill Creek Hundred, New Castle County, Delaware, as said unit is more particularly bounded and described in 1) the certain Enabling Declaration of Reston Corporation, dated June 28, 1984, and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware in Deed Book 179, Page 97; as amended by instrument dated January 2, 1985, and of record in the Office aforesaid, in Deed Book 192, Page 55; as further amended by instrument dated May 9, 1985 and recorded in the Office aforesaid in Deed Book 232, Page 258 (the Declaration, as amended is hereinafter referred to as the "Declaration", and 2) the Condominium declaration Plan of Birch Pointe Condominium Phase One, prepared by Ramesh C. Batta Associates, dated June 18, 1984, and of record in the office aforesaid in Microfilm No. 7369, as amended by Plan dated January 28, 1984 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware in Deed Book 179, Page 97; as amended by instrument dated January 2, 1985, and of record in the Office aforesaid in Microfilm No. 7413, as further amended by Plan dated May 9, 1985, and of record in the Office aforesaid in Microfilm No. 7540, as further amended by Plan dated May 3, 1985 and of record in the Office aforesaid in Microfilm No. 7577 (the Declaration Plan, as amended, is hereinafter referred to as the "Declaration Plan").

BEING the same lands and premises which R. Joseph Straining did by deed dated April 24, 2000, and recorded in the Office of the Recorder of Deeds for New Castle County in Deed Book 2817 Page 0119, did grant and convey unto Richard E. Pini, Jr.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF RICHARD E. PINI, JR.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of LEV FAC #34 NO. AD., 2006.  
TAX PARCEL NO. 09-023.10-105  
PROPERTY ADDRESS: 11 Brookbend 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 No. 6, known as 11 Brookbend Drive, on the plan of Brookbend, as said Plan is of record in the office of the Recorder of Deeds, in and for New Castle County, Delaware in Microfilm No. Record 924, and being more particularly bounded and described in accordance with a survey by Zebbley & Associates, Inc., Professional Land Surveyors, dated August, 1991.

BEING the same lands and premises which Jonathan L. Smith and Pennie E. Smith did by deed dated August 30, 1991 and recorded in the office of the Recorder of Deeds, New Castle County, Delaware in Deed Book 1222, page 54 did grant and convey unto Marvin R. Dooley Jr. and Barbara Ann Dooley

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF MARVIN R. DOOLEY JR. AND BARBARA ANN DOOLEY.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of LEV FAC #40 NO. AD., 2006.  
TAX PARCEL NO. 09-023.30-274  
PROPERTY ADDRESS: 710 Donald Drive, Newark, Delaware 19713

ALL that certain situated in the county of New Castle and state of Delaware, being described as follows Lot 408 block O, Birchwood Park section 2. Being more fully described in a deed dated 12/22/1986 and recorded 12/31/1986, among the land records of the county and state set forth above, in deed volume 484

and page 218.

BEING the same lands and premises which Karl C. Widdekink did grant and convey unto Theresa A. Pierce by deed dated December 22, 1986 and recorded on December 1, 1986 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 181 Page 218.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF THERESA A. PIERCE.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of FIRST PLURIES LEV FAC #46 NO. AD., 2006.  
TAX PARCEL NO. 09-041.10-266  
PROPERTY ADDRESS: 24 Birchgrove Road, Newark, Delaware 19702

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 24 Birchgrove Road, being Lot No. 16 on the Record Major Subdivision Plan for Christina Hollow, as said plan is of record in the office of the Recorder of Deeds in and for New Castle County, Delaware, in Microfilm No. 12661, and being more particularly bounded and described in accordance with a recent survey by East Coast Survey, Professional Land Surveyors, dated November 17, 1999 as follows, to-wit:

BEING the same lands and premises which Herman Rodriguez, Jr. and Robin A. Marandola did grant and convey unto Michael C. Williams and Carolyn Williams by deed dated December 10, 1999 and recorded on December 13, 1999 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 2754 Page 0166.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF MICHAEL C. WILLIAMS AND CAROLYN WILLIAMS.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of LEV FAC #53 NO. AD., 2006.  
TAX PARCEL NO. 09-037.40-227  
PROPERTY ADDRESS: 5 Berley Court, Newark, DE 19702

ALL that certain lot, piece or parcel of land with the dwelling thereon erected, situate in White Clay Creek Hundred, New Castle County, Delaware, being Lot No. 297 (also known as 5 Berley Court) as shown on the Record Major Subdivision Plan of Salem Woods, Phase II, as said Plans of record in the Office of the Recorder of Deeds, New Castle County, Delaware, in Microfilm No. 8323; being described in accordance with survey by Ramesh C. Batta Associates, P.A. dated February 6, 1989.

BEING the same premises which Double S. Associates, Inc., a corporation of the State of Delaware, by Deed dated 4/6/89 and recorded 4/7/89 in the Office for the Recorder of Deeds, in and for the County of New Castle, and State of Delaware, in Deed Book Volume 853, Page 206, granted and conveyed unto Paul K. Adams and Josephine W. Adams, grantor/mortgagor herein.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF PAUL K. ADAMS AND JOSEPHINE W. ADAMS.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of ALIAS LEV FAC #56 NO. AD., 2006.  
PARCEL NO. 11-023.30-111  
PROPERTY ADDRESS: 410 Strathaven CT, Pencader Hundred, DE 19702.

ALL that certain lot, piece or parcel of land situate in Pencader Hundred, New Castle County, State of Delaware, known as #63, Glasgow Pines, being more particularly bounded and described in accordance with a recent survey prepared by North Star Surveys, dated June 6, 1999, as follows, to-wit:

BEING the same lands and premises which Michael W. Levering and Victoria K. Levering did grant and convey unto Jacqueline M. Burton by deed dated June 30, 1999 and recorded on July 8, 1999 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 2671 Page 310.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JACQUELINE M. BURTON.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of LEV FAC #57 NO. AD., 2006.  
PARCEL NO. 18-033.00-050  
PROPERTY ADDRESS: 227 Whitherspoon Lane, Newark, DE 19713.

ALL that certain lot, piece or parcel of land with the improvements thereon erected, being Lot No. 35, Section 1, White Chapel, City of Newark, New Castle County and State of Delaware, being more particularly bounded and described in accordance with a survey prepared by First State Mortgage Surveyors, Inc., dated June 23, 1983.

BEING the same lands and premises conveyed unto Julian Bovell and Jean Bovell by deed of Commercial Credit Mortgage Insurance Company, dated June 27, 1983 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware in Deed Book V, Volume 122, Page 213.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JULIAN BOVELL AND JEAN BOVELL.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

(Continued)



(Continued)

**SHERIFF'S SALE**

By virtue of a writ of ALIAS LEV FAC #59 NO. AD., 2006.  
PARCEL NO. 11-006.10-024

PROPERTY ADDRESS: 19 Stanford Drive, Newark, Delaware  
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, being 19 Sanford Drive, known as Lot No. 7, Block D, on the Plan of Robscott Manor, Section One, as said Plan is of record in the Office for the Recorder of Deeds, in and for New Castle County, state of Delaware, in Microfilm No. 797, and being more particularly bounded and described in accordance with a survey prepared by East Coast Survey, Professional Land Surveyors, dated June 9, 1999, as follows, to-wit:

BEING the same lands and premises which Michael Santini did by deed dated June 30, 1999, and recorded in the office of the Recorder of Deeds in and for New Castle County, Delaware in Deed Book 2666 Page 189 did grant and convey unto Aaron Johnson, Jr.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF AARON JOHNSON, JR.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of ALIAS LEV FAC #69 NO. AD., 2006.  
PARCEL NO. 09-030.00-015

PROPERTY ADDRESS: 9 Neury's Lane, Newark, DE 19702

ALL that certain lot, piece or parcel of land known as Lot No. 2 on a survey made by H.L. Phelps, bearing date May 11, 1951, said lot being situate in White Clay Creek Hundred, New Castle County and State of Delaware.

BEING the same lands and premises conveyed unto John Watson and Dawn M. Emery Watson by deed of Dawn M. Emery-Watson, dated March 26, 2002 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware at Instrument Number 20020502-0040870.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JOHN WATSON AND DAWN M. EMERY WATSON.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of ALIAS LEV FAC #70 NO. AD., 2006.  
PARCEL NO. 09-023.30-341

PROPERTY ADDRESS: 103 Kingswood Road, Newark, Delaware.

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 Lot No. 324, Block K, on the Plan of Birchwood Park, Section 2 as said plan is of record in the office of the Recorder of Deeds, in and for New Castle County aforesaid in Plat Record 4, page 24, and being more particularly bounded and described by a survey of Zebley & Associates, Inc., Professional Land Surveyors, dated August 6, 1979.

BEING the same lands and premises which Irene Bowers, f/k/a Irene Suchocki did by deed dated October 10, 2003 and recorded in the office of the Recorder of Deeds, in and for New Castle County, Delaware, in Instrument No. 20031230-0168419 did grant and convey unto Joseph E. Suchocki, III.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JOSEPH E. SUCHOCKI, III.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of ALIAS LEV FAC #77 NO. AD., 2006.  
PARCEL NO. 08-050.10-011

PROPERTY ADDRESS: 2260 St. James Drive, Wilmington, DE 19808.

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situated in Mill Creek Hundred, New Castle County and State of Delaware, being known as Lot No. 65, Pennndrew Manor, also known as 2260 St. James Drive and being more particularly bounded and described in accordance with a survey by First State Mortgage Surveys, dated May 23, 2002, as follows, to wit:

BEING the same lands and premises which Barbara L. Hruda did grant and convey unto Neil W. Warrington and Margaret A. Warrington by deed dated May 31, 2002 and recorded on June 4, 2002 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Book Record 20020604-0052967.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF NEIL W. WARRINGTON AND MARGARET A. WARRINGTON.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of ALIAS LEV FAC #88 NO. AD., 2006.  
PARCEL NO. 10-043.10-007

PROPERTY ADDRESS: 2 Gull Turn, Newark, DE 19702.

ALL that certain lot, piece or parcel land with the buildings thereon erected, known as 2 Gull Turn, being Lot No. 367, Block B, Section Two, Brookmont Farms, New Castle Hundred, New Castle County and State of Delaware, and being more particularly bounded and described as follows to wit:

BEING the same lands and premises which Inge M. Killmeyer did grant and convey unto Ora B. Money by deed dated June 8, 1978 and recorded on June 9, 1978 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book N101 at Page 78.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF ORA B. MONEY

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of ALIAS LEV FAC #90 NO. AD., 2006.  
PARCEL NO. 11-020.10-022

PROPERTY ADDRESS: 4019 Rosetree Lane, Newark, DE 19702.

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 and known as Lot No. 91 on the Plan of the Recorder of Deeds in and for New Castle County, Delaware, in Microfilm No. 10658, recorded 11/14/90, and being more particularly bounded and described in accordance with a survey prepared by Clifton L. Bakhsh, Jr., Inc., Professional Land Surveyor, dated 9/8/94, as follows, to-wit:

BEING the same lands and premises which Rose Heart, Inc., a corporation existing under the laws of the State of Delaware did grant and convey unto Mark A. and Angela M. Green by deed dated September 8, 1994 and recorded on October 3, 1994 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 1817 Page 0247.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF MARK A. AND ANGELA M. GREEN.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of ALIAS LEV FAC #91 NO. AD., 2006.  
PARCEL NO. 09-029.10-085

PROPERTY ADDRESS: 1138 Musket Road, Newark, DE 19713

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, being Lot No. 178, Block F, also known as 1138 Musket Road as shown on the Plan of Birchwood Park, Section 1, as said plan is of record in the Office for the Recorder of Deeds in and for New Castle County, Delaware, in Microfilm No. 694, more particularly bounded and described in accordance to a recent mortgage inspection plan by the PELSA Company, Professional Land Surveyors, dated May 21, 1997, as follows, to wit:

BEING the same lands and premises which Saint Nicholas Episcopal Church, Robert Schuller's Crystal Cathedral Ministry, Bed and Bread Club of the Salvation Army, John A. Dean, Jr., Cheryl Dean, Candace Dean Leonhard, Rae Dannenhauer, Kimberly Dannenhauer Betterly, and Martha K. Rehrig, Court appointed guardian for Robert Rehrig, a minor and William Rehrig, a minor did grant and convey unto Donald J. Worsham by deed dated May 30, 1997 and recorded on June 3, 1997 in the Office of the Recorder of Deeds, in and for New Castle County, State of Delaware, in Deed Book 2280 Page 0145.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF DONALD J. WORSHAM.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of ALIAS LEV FAC #106 NO. AD., 2006.  
PARCEL NO. 08-055.10-463

PROPERTY ADDRESS: 713 Sixth Street, Newark, DE 19711

ALL that certain lot, piece or parcel of land with the buildings thereon erected, situate in Mill Creek Hundred, New Castle County and State of Delaware, being Lot No. 389, as shown on the Record Major Subdivision Plan of Green Valley, Phase III, 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. 9235, and being more particularly bounded and described in accordance with a Location Survey Pan prepared by A.E.S. Surveyors, Inc., dated September 20, 1993.

AND BEING the same lands conveyed unto Janet M. Pierce by deed of Robert E. Ellis, Sr. and Joan R. Ellis, dated October 29, 1993 and for record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware in Deed Book 1617, Page 178.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF JANET M. PIERCE.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of ALIAS LEV FAC #109 NO. AD., 2006.  
PARCEL NO. 09-016.40-043

PROPERTY ADDRESS: 142 Diminish Drive, Newark, DE 19713

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 341, as shown on the Record Major Subdivision Plan of Harmony Crest, Section III, Phase 2, as recorded in the Office of the Recorder of Deeds, in and for New Castle County, Delaware, in Microfilm No. 8957, and being more particularly bounded and described according to a survey by David G. Williams, Professional Land Surveyor, Wilmington, Delaware, dated June 11, 1995.

AND BEING the same lands and premises conveyed unto Renee A. Brighthaupt, by deed of Neelai Moshaver, dated June 30, 1995 and of record in the Office of the Recorder of Deeds in and for New Castle County and State of Delaware in Deed Book 1946 Page 102.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF RENEE A. BRIGHTHAUPT

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

**SHERIFF'S SALE**

By virtue of a writ of ALIAS LEV FAC #111 NO. AD., 2006.  
PARCEL NO. 11-023.30-031

PROPERTY ADDRESS: 661 Lockhaven Court, Newark, DE

ALL that certain piece, parcel or tract of land located on the northwesterly side of Lockhaven Court, known as Lot No. 89, Glasgow Pines, situate in Pencader Hundred, New Castle County, Delaware, according to a plan entitled "Record Subdivision Plan, Glasgow Pines" Sheet 6 of 8, and recorded in the office of the Recorder of Deeds in and for New Castle County, Delaware in Microfilm No. 4867, (also known as 661 Lockhaven Court) and being more particularly bounded and described as follows.

BEING the same land and premises which Linda C. Jordan formerly known as Linda C. Steve did by deed dated April 2, 1984 and recorded in Deed Book G, Volume 126 Page 18 did grant and convey unto Timothy P. McCoy and Charlene R. McCoy, in fee.

SEIZED AND TAKEN IN EXECUTION AS THE PROPERTY OF TIMOTHY P. MCCOY AND CHARLENE R. MCCOY, IN FEE.

TERMS OF SALE: 10% DOWN AT TIME OF SALE. BALANCE DUE ON OR BEFORE FEBRUARY 5, 2007.

NOVEMBER 30, 2006

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# FINANCIAL

Planning  
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Supplement to the Cecil Whig, Newark Post and The Post  
December 2006



# Are you prepared for the retirement Red Zone?

(ARA) Retirement planning is an emotional subject. Many people fear they are not saving enough. Others are confused about their investment options or unsure if their savings are invested aggressively enough. Still others may be saving and investing wisely, but are concerned they simply started too late.

But for everyone, there is a 10-year period of time – the five years before and the five years after retirement – that is especially critical. Prudential Financial has dubbed this time period the "Retirement Red Zone," and has issued a recent research study bearing the same name.

"Retirement planning is all about managing risks – such as the risk of inflation eroding retirement savings, the risk of a market downturn depleting needed assets, the risk of a major illness or disability, or longevity risk – the risk of outliving your retirement assets," says David Odenath, president of Prudential Annuities. "The Retirement

Red Zone is a particularly important time when it comes to managing risks because, for many, it's the time they can least afford them. It's also especially significant for women, who tend to have fewer retirement resources of their own, and who are more likely to be on their own at some point in their retirement years."

Key survey findings include:

\* 63 percent of participants were not aware of the long-term impact of investment losses experienced in the Retirement Red Zone.

\* If faced with an investment loss just before or early in retirement, 41 percent said that they would expect to keep working or return to work.

\* Nearly 7 in 10 said they needed to rethink how conservatively or aggressively they should invest.

\* Over half wondered if they should be seeking out better financial advice.

\* 51 percent will decide whether to purchase products that generate retirement income during this time-frame.

*What you can do to prepare*

## 1. Seek advice.

Whether you are just starting out in the work force or are halfway to retirement, the most productive thing you can do is seek professional advice. Meet with a financial professional to analyze your current investment strategies and to become educated on products and services, which can offer you long-term retirement security.

## 2. Consider long-term care needs.

Inevitably, many of us will need some type of long-term health care as we approach our retirement years. The right long term care insur-



ance plan can help you protect your retirement funds and give you the flexibility to be involved in decisions about your future care. The cost of long-term care insurance depends on your age, the benefits you choose, the length of coverage and other factors.

## 3. Consider life insurance.

Take stock of everything you do for your family so you can understand the value of

what you provide in addition to your income. You work hard to help your family have a comfortable life. Life insurance can help ensure your family will be taken care of and continue to let you be part of their future if you were no longer around.

## 4. Create a cash reserve.

Cash reserves are sometimes an overlooked component in the retirement plan.

*(continued on page 11)*

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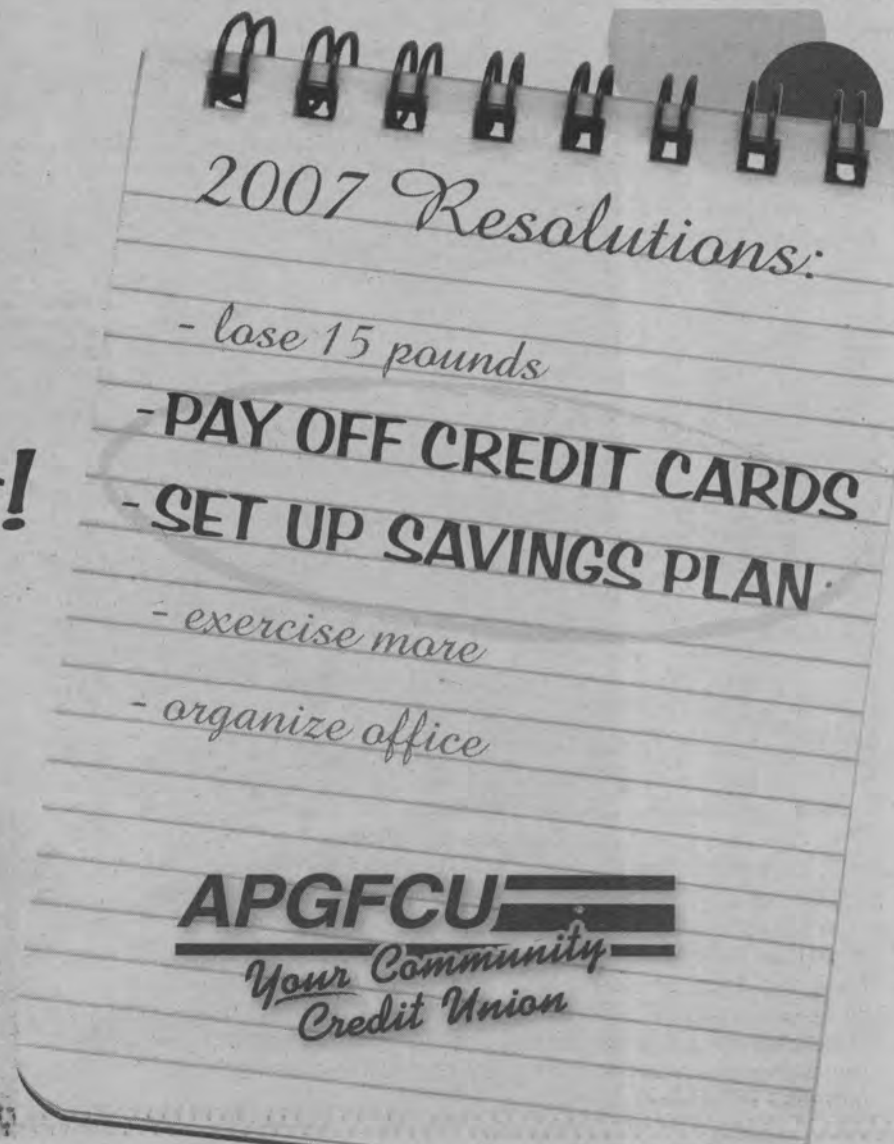
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# Looking beyond the basics of financial savvy

Have you ever wondered how savvy you are about money matters? There's an easy way to find out with just a few clicks of the mouse. A new test, available online at [www.moneymaladies.com](http://www.moneymaladies.com), lets people gauge their grasp of some of the more important — and relevant — financial matters that can affect their future.

The test includes 12 questions asked of more than 1,000 Americans as part of a study commissioned by Northwestern Mutual.

"Our questions included ones that are a little tougher than those often asked in typical money quizzes," says Meridee Maynard, senior vice president of Northwestern Mutual. "And the vast majority of Americans failed to get 60 percent correct."

For instance, the Northwestern Mutual study reveals that Americans can identify terms such as asset allocation and diversification, yet they're unclear on specific details of their company-sponsored insurance policies, unaware of the purpose of 529 plans and uncertain as to the best protection against inflation, among other things.

Among the financial matters examined on the online test are:

\* The best investments against inflation, the purpose of Index funds and the best ways to minimize investment losses when the market is in decline (most Americans fall short in knowing how to allocate their assets to achieve their financial goals).

\* The facts about whole life insurance (less than half of all Americans understand the benefits of whole life insurance).

\* The insurance impact of leaving a job (few Americans realize how job changes can affect their group life or disability coverage).

"We would argue that in today's complex world it's simply not enough to know the basics," Maynard says. "And our research shows that Americans don't have the depth of knowledge needed to address strategies for financial security. The online test can help people benchmark their level of financial literacy."

According to Maynard, the Northwestern Mutual study also shows that Americans who work with a financial professional tended to score better on the test than those who did not.

"By taking the test, a person will have a good place to begin a conversation with his or her financial professional," Maynard says.

In addition to learning more about what Americans actually know and understand about the complexities of a long-term financial strategy, the Northwestern Mutual study looked at *aspirations* (what Americans are looking for out of life regarding their financial goals) and *behaviors* (whether they're taking the necessary actions to achieve their aspirations).

Among the study's findings:

1. *When the average American wants to retire:* the average anticipated retirement age is 62,

although those with a greater income or assets tend to anticipate a slightly younger retirement age.

2. *What keeps Americans awake at night when looking ahead to retirement:* 3 in 4 point to concerns over high healthcare costs; 6 in 10 are concerned about having adequate income; 1 in 4 is worried that they'll be unable to maintain their current lifestyle.

3. *How much they think they'll need in retirement:* experts suggest 80 percent of one's pre-retirement income, but most Americans think they will, on average, need 71 percent.

4. *How we are saving for the short and long term:* 6 in 10 of us have an employer-sponsored retirement account such as a 401(k) or 403(b); a large majority has a savings account, but fewer than half own an IRA, stocks or mutual

funds.

5. *Saving for college:* half of all Americans surveyed have children they would like to send to college and most expect to pay for at least some of that cost; but only a small share have a goal of how much they would like to save; they estimate college will cost about \$100,000 but most have saved less than \$20,000.

6. *Saving for emergencies:* less than half have saved anything and another 10 percent have saved less than \$1,000.

7. *Working with a financial professional:* only 1 in 4 work with a financial professional; half say they make their decisions regarding their financial future completely on their own; most turn to the Internet for information; others turn to friends, family or financial publications.

Courtesy of ARA Content

## Remember those donations?



Many people budget for donations or tithing as part of their financial planning. During the holidays, it's easy to remember the needy because stand-in Santas are outside stores collecting donations. (Above, local attorney and Rotary member Mike Scibinico rings the bell for the Salvation Army outside K-Mart while the DeStefano family of Elkton makes a donation.) Whether you give to a church, a service organization, or other non-profit group, remember that your donations are deductible at tax time. (photo by Deb Gates)

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# Make sure filing your taxes electronically really is free

Leaders of the Senate Finance Committee continue to scrutinize an agreement forged between the Internal Revenue Service (IRS) and a consortium of private-sector electronic tax preparation companies (collectively known as the Free File Alliance, or Alliance). Debate was fueled shortly after Tax Year 2005 (TY05) when use of the IRS' free electronic tax filing program demonstrated a sharp decline of nearly 23 percent as compared to the year prior.

Although no offer restrictions were outlined in the initial 2002 agreement, it did delineate a minimum of 60 percent of all taxpayers (approximately 78 million) were to be considered eligible to use the program. Prior to TY04, the Alliance generally provided free tax preparation and e-filing services to no more than the 60 percent minimum. For TY04, however, an Alliance member, 2nd Story Software, Inc. (makers of TaxACT), opted to lift its eligibility restrictions — offering free tax preparation and e-filing services to everyone.

Soon after, many of the other Alliance members lifted restrictions. This resulted in program participation jump-



ing 46 percent, from 3.51 million taxpayers in 2004 to 5.12 million taxpayers in 2005. While increased participation was positive from the IRS' viewpoint, the method used to gain that increase created concern among certain Alliance members as to the long-term feasibility of the program.

To maintain the stability of the Alliance, the IRS found it necessary to limit the scope of the program to those tax-

payers that have an Adjusted Gross Income (AGI) of \$50,000 or below — accounting for approximately 70 percent of the nation's taxpayers. The result: 1.22 million fewer taxpayers used the program in 2006.

While the amended agreement still contributes to the original goal of increasing the number of taxpayers filing their returns electronically, Senate members from both parties aggressively assert

the program's original intent was to make available to all taxpayers free basic electronic tax preparation and filing services as a means to encourage e-filing.

"There is a significant segment of taxpayers that appear to have average to above average earnings that could reap no benefit from Free File. For example, there are a number of households that have one working parent and one stay-at-home parent, which

enables family supervision of children. On paper, these households may seemingly have an affluent lifestyle. Yet, more often is the case these households are making ends meet by adhering to a rigid, carefully crafted budget," says 2nd Story Software spokesperson, Stephanie Behrends.

When asked to comment on legislative remarks regarding the Alliance, Behrends comments, "2nd Story is proud to be a participating member and industry leader in helping to advance the IRS' public-private partnership agreement with the Free File Alliance. Likewise, our participation in the Alliance in no way alters our corporate culture or vision. Independent of the eligibility criteria established by the IRS and the consortium of companies, TaxACT demonstrates its belief that no American taxpayer should be obligated to pay fees for basic tax software calculations or to e-file a federal return."

Behrends adds, "Nearly a decade ago, 2nd Story pioneered the concept that everyone can use free tax software to prepare their own federal tax return. Our incentive for offering a completely free tax service directly to all Americans independent of the Free File Program is simple: TaxACT is dedicated to providing the largest number of taxpayers with the ability to electronically prepare and file their federal tax return without restrictions and at no cost."

Taxpayers who are interested in determining what offers they may qualify for via the Free File Program should visit [www.irs.gov](http://www.irs.gov). Nevertheless, consumers are encouraged to weigh their options carefully and should be aware that many companies participating in the Alliance place restrictions on the type of income and deductions taxpayers can claim while using the Free File Program.

If you do not qualify for any of the IRS Free File offers, all taxpayers filing an individual Federal income tax return can use TaxACT Standard at no-cost via [www.TaxACT.com](http://www.TaxACT.com).

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01/05



# Personal Finance 101: a young person's guide to saving

## Tips to help young adults plan now for their financial future

Instant gratification.

Credit cards

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America's youth are growing up in a culture dominated by these ideas and values. So it's no surprise young adults today are not preparing for their financial futures.

Recently, Stowers Innovations, Inc. conducted an Internet survey of people interested in learning more about financial matters. Less than 10 percent of the 18 to 34 year olds surveyed have a specific plan for retirement at a specific age.

"Young people may think retirement is a long way off. But the truth is, if they don't start saving now, they may not be able to retire at all," said Sam Goller, executive director of Achieve Financial Independence Week and author of *Yes, You Can . . . Achieve Financial Harmony* and *"Yes, You Can . . . Afford to Raise a Family."* "The earlier people begin investing, the greater the likelihood they have of accumulating wealth.

Why? It takes significantly less money to accomplish what you want when you have more time working for you."

Retirement isn't the only thing today's young adults are failing to consider. The Stowers Innovations survey found short-term savings are also an issue, with 48 percent of young adults admitting they do not have an emergen-

plan and think long-term financially."

The following six tips are designed to help young adults analyze their current financial situation, pay off debt and save for the future.

### 1. Start now:

Don't procrastinate when it comes to saving for retirement; begin now.

*For their own financial security, young adults need to have the mindset that the only person they can count on to take care of them is themselves.*

cy fund to cover three-months of living expenses should they face a financial crisis.

"For their own financial security, young adults need to have the mindset that the only person they can count on to take care of them is themselves," said psychologist Dr. Sheelagh Manheim. "I don't think any adult child willingly wants to live in their parent's basement. But that sometimes happens because some young people fail to

Take advantage of company sponsored retirement programs such as a 401(k) or Simple IRA. Another option is a Roth IRA. This individual retirement account will allow you to begin saving tax-free, and tax-free withdrawals may be made after age 59 and a half.

### 2. Get rid of debt

Today's "buy now, pay later" mentality has forced

many Americans into debt. The GoodLife survey found more than 47 percent of adults 18 to 34 had over \$8,000 in debt, not including a home mortgage. And 57 percent did not know how long it would take to pay off these debts.

Analyze your current debt situation and create a plan that pays off the debt quickly. By paying off debt, you will have more money to save for the future.

### 3. Make a plan and stick to it:

After analyzing your current financial situation, determine a financial plan that suits you. Once your plan is set, stick to it. Consistency is key.

Be sure your plan includes measures to eliminate debt and save for the long- and short-term.

### 4.. Say no to credit cards

Credit card companies regularly flood college campuses enticing students with free T-shirts and other gifts. While credit cards can be a useful financial tool when

used properly, the key is paying them off every month and avoiding interest payments.

Say no to credit card spending when you don't have the money to zero-out the balance each month.

### 5. Talk with your parents:

Almost 48 percent of young adults first learned about saving and financial planning from their parents.

Ask your parents and find out what has worked for them and what hasn't. Learning from their mistakes can help prevent you from making your own, and learning from their successes can help point you in the right direction financially.

### 6. Finance 101

Educate yourself on financial planning. There are many great resources available, including magazines, books, financial planners and local banks.

Surround yourself with as much knowledge as possible so you can make an educated financial plan that will carry you well into the future.

*Courtesy of ARA Content*

## BEFORE YOU FILE

Before filing your tax returns in the spring, be sure to check the following:

1. Are your name, address, and Social Security number correct?
2. Have you checked only one "filing status"?
3. Did you use the correct tax table column for your filing status and the correct row for your taxable income?
4. Are your calculations and figures correct?
5. Did you sign and date the return? If married and filing jointly, did both spouses sign?
6. Did you include all W-2 forms that reflect taxes withheld?
7. If you owe taxes, did you include payment?

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09/05



# 5

## ways to stay safe at the ATM

and crime at the ATM. With 400,000 ATMs across the United States, these convenient cash machines can be an easy target for thieves looking for a quick buck. While most of these machines are secure, consumers should always take certain precautions, especially during the busy month of December.

Here are some suggestions that help make trips to the ATM safe this holiday season.

### 1. Come prepared

Before arriving at the ATM, prepare all documents and have your ATM card ready. Maintain a small supply of deposit slips at home, the office or in your car and fill them out before going to the ATM.

"Criminals generally select victims who are unaware and unprepared," says Stan Hollen, CEO of Co-op Financial Services, which operates 25,000 ATMs across the United States and Canada. "Attitude and demeanor are important, so walk purposefully to the ATM and stay cognizant of your environment - especially at night."



### 2. Stay aware of your surroundings

Keep a constant watch of the nearby area while standing at the ATM. If you are using an indoor ATM where a card is needed for entry, don't let anybody else in who

you don't know. Walk away if you see anything suspicious and if your transaction is in progress, be sure to cancel before leaving.

### 3. Select an ATM with an unobstructed view

Make sure you select a well-lit ATM that is visible to a passerby and not blocked by any barriers, including shrubs, signs or buildings. Do not select an ATM at the corner of a building because it creates a blind spot while you conduct your transaction.

If possible, select an ATM that is patrolled by a security guard or is equipped with a transaction surveillance camera. "If you must use an ATM at night, consider taking someone with you," says Hollen.

### 4. Protect Your PIN

Keep your PIN a secret - do not share it with anyone. When entering your PIN at the ATM, stand between the machine and people waiting in line and shield the keypad with your hand or body.

### 5. Complete your transaction and leave

After your transaction is finished, make sure you have your card and transaction record. "Avoid counting or displaying large amounts of cash," says Hollen. "If you get cash, put it immediately in your wallet, purse or pocket." When leaving the ATM, make sure you're not being followed. If you think you're being followed, go to an area with a lot of people and call the police.

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# Your money matters:

## Buying first home need not be overwhelming

Are you one of those people who considers life to be pretty good? You're thinking about getting married, have a good job, nice car and money to pay off the student loans. You have spare time to spend hanging out with your friends.

The only negative in your life right now is having to pay rent and dealing with roommates. For many Americans in their late 20s and early 30s, the "whoosh" sound of paying rent each month eventually turns to thoughts of owning your own piece of the American dream.

However, the process of actually buying a home can seem overwhelming, even daunting, to some.

"First-time homebuyers can feel intimidated by or even 'out of control' during the whole home-buying process," says Jim Ferriter, executive vice president for GMAC Mortgage. "But there's hope. An experienced loan officer, combined with innovative products and services, can help a first-time homebuyer better understand their financing options and boost their confi-

dence in purchasing their first home."

Ferriter, who has more than 25 years experience in mortgage lending, offers the following tips for first-time homebuyers:

### 1. Save, just a little bit more

Of course it's important to save money for the down payment and closing costs. But there's more to buying a home than figuring out if you can pay a monthly mortgage payment.

Your costs may be similar to renting, but now you must be prepared to maintain a home, too. Weekly shopping trips to your local big box home store to purchase everything from decorating items to a lawn mower can add up quickly. That's why many mortgage lenders recommend that first-time homebuyers have at least three to six months of additional savings.

### 2. Check your credit

An individual's credit score will have a significant impact on their mortgage loan approval and interest rate. A good first step in the home-financing process is to check your credit history.

You can request a free credit report from any of the three credit reporting bureaus: Equifax, Trans-Union or Experian. Carefully review your report and contact the credit reporting bureaus to correct any misinformation.

### 3. Get pre-approved

Before you start working with a real estate agent, consider contacting a mortgage lender to obtain a pre-approval credit decision. A loan officer will review your financial status,

including your income, cash flow and credit score, to help you determine the maximum monthly housing payment for which you may be able to qualify, and, if qualified, "pre-approve" your mortgage before you've found a home.

Armed with a credit pre-approval, you can start searching with a much better idea of the price range you should be looking in, and in turn save time as you'll know the right homes to focus on.

As you start thinking and preparing for the pre-approval process, start shopping for the mortgage lender from which you would like to obtain a mortgage for your new home. Because this process is new, it's easy to go with the first lender or loan officer you meet. Instead, take your time and shop around.

Start by asking friends, coworkers and family members for recommendations. When you've identified two or three loan officers, ask for references. Remember, obtaining a pre-approval may offer more confidence and certainty to

home sellers.

In addition to pricing (interest rate and closing costs), focus on customer service as well as other services and tools that a mortgage lender may be able to offer you.

Your best bet is to work with an experienced Realtor who will have access to the latest listings in the area. You can also find a free, internet-based home-finder service that can give you a jump on other house hunters, alerting you to homes that hit the market that match your search criteria.

### 4. Don't be afraid to ask questions

Once you've found your new home, the mortgage lender will help you through the details of the loan process. From application to closing, your loan officer will work through the financing process with you, just as your real estate professional will in the home buying process.

Your mortgage loan officer can also be a valuable source

of information, so be sure to take advantage of his or her expertise.

Throughout the process, read all loan documents carefully, and involve an attorney if necessary.


### 5. Inspect

Before you commit to purchasing a home, don't forget to hire a licensed home inspector to conduct a thorough assessment of the property. An inspector can alert you to any major problems with the home, and/or help you understand potential short-term and long-term home maintenance issues.

Buying a home for the first time can seem like you're riding on a roller coaster. But by doing your homework, asking lots of questions, and taking your time, you can stay "in control" and discover an overwhelming sense of accomplishment in buying your first home.

*Courtesy of ARA Content*






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# Are you a member of Generation X? You should learn from boomers' retirement planning

"Learn from your elders" is a phrase we hear often, but in the case of planning for retirement, we should all listen up. As baby boomers near their golden years, they bring mixed reactions to retirement including optimism, worry, and perhaps a slight tinge of regret.

According to new survey of 2,500 adults ages 45 to 64, conducted by Thrivent Financial for Lutherans, pre-retirees are generally optimistic, but regret they didn't start planning for retirement sooner. This is a lesson Generation

with another 71 percent wishing they had started saving at their first full-time job.

Even though one in four baby boomers haven't started saving for retirement themselves, a whopping 86 percent advised Generation X to start saving for retirement as soon as possible.

While the example that pre-retirees give might sound like a cautionary tale, baby boomers are still looking forward to retirement. Forty-five percent plan to travel the United States, 39 percent plan to spend more time with

*... 56 percent of those surveyed expect to enjoy a standard of living equal to or better than their parents, but 59 percent of them have not done any formal retirement planning.*

X can listen to and learn from.

A majority (56 percent) of those surveyed expect to enjoy a standard of living equal to or better than their parents, but 59 percent of them have not done any formal retirement planning, either with a financial professional or on their own. Seventy-one percent feel a lack of money in retirement may prevent them from accomplishing their goals,

family, and 23 percent plan to take up new hobbies and activities.

But even with these positive plans, nearly half of all boomers will expect to work in their future. Forty-three percent plan to work either full- or part-time in retirement with 39 percent planning on needing the income and nearly one-third working to stay busy. No one wants to work too hard during retirement



though, because 43 percent surveyed want a job that they can enjoy that isn't too stressful.

Despite 58 percent of boomers having resisted temptations such as vacations, vehicles and impulse shopping to save for retirement, the realities of life have prevented most from saving as much as they'd like. Thirty-five percent say starting too late, followed closely by health care costs (32 percent),

low-paying jobs (29 percent) and credit card debt (28 percent) have been obstacles for saving for retirement.

"These survey results have shown us that planning ahead for our retirement is something that is necessary to ensure a comfortable financial future," said Pam Moret, executive vice president of marketing and products for Thrivent Financial. "For baby boomers, it's not too late to improve your situation, and

for younger generations, planning as soon as possible is a wise decision."


Not only is retirement a reason to save, but unanticipated life situations could affect saving in the future, which is why it is important to start as soon as possible. An illness is the number one unexpected situation that could impact a respondent's retirement plan. Survey results also reveal retirement preparation is a family affair, with 41 percent planning to talk with other family members and 37 percent planning to confer with adult children. Talking with family and a financial professional can give necessary insight into the realities of retirement and what needs to happen today to be able to plan for the future that you want. Visit [www.thrivent.com](http://www.thrivent.com) for additional information on retirement planning.

Baby boomers view retirement as an opportunity to take a step back and reflect on their life. Thirty-five percent selected "The Long and Winding Road" as the song lyric that most closely resembled their vision of retirement. If Generation X strives for the boomers' retirement ideals, planning ahead is the best way to ensure the retirement years are golden.

*Courtesy of ARA Content*

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# National survey finds men are winning financial battle of the sexes

## Tips to help men and women achieve financial independence

The differences between men and women don't stop at pink and blue, it's green that may cause the most controversy.

From emergency funds to paying off debts, studies show men and women have starkly different financial perspectives and priorities.

In fact, a recent GoodLife Internet survey by Stowers Innovations, Inc. found men claim to know more about finances and feel more confident in their ability to manage money.

Almost half of the men surveyed (48 percent) felt in control of their financial situation, compared to 36 percent of women. Men were also more likely to have a debt elimination plan and a six-month emergency fund.

"Men and women may take different approaches to money, but what really matters is making sure the approach you take is right for you," said Sam Goller, executive director of Achieve Financial Independence Week (TM) and author of "Yes, You Can . . . Achieve Financial

Harmony" and "Yes, You Can . . . Afford to Raise a Family." "When it comes to money, the only person you can count on is yourself. Everyone, regardless of their gender, should take charge of their finances and find out what budget, savings plan and financial resources meet their individual needs."

If you've been warming the bench when it comes to your finances, the following five tips can help you get back in the money game.

### Form a game plan

The best way to achieve financial independence is to create a plan for your money. Establish your monetary priorities by evaluating what is important to you. After you establish your needs and wants, develop a plan to meet these goals.

### Get rid of debt

Analyze your current debt situation and create a plan that pays off the debt quickly. The GoodLife survey found 35 percent of adults had more than \$8,000 in debt, excluding



a home mortgage.

### Prepare for emergencies

Less than 20 percent of surveyed adults have a six-

month emergency fund.

Pay yourself first from each paycheck and create an emergency reserve to help sustain you during hard times.

### Plan for the future

Look at your complete financial picture and establish a plan that makes sense today and provides for your future. Less than 20 percent of the surveyed adults have a definite retirement plan.

### Find support

Creating and sticking to a plan for financial success is much easier with support. From friends to financial advisors to the media, seek reliable information about finances. Understand your options, educate yourself and be determined to stick to your plan.

"People often think they are in the money game alone," said Scott Oberkrom, community investments consultant for American Century Investments. "But there are many great resources available to help people better manage their finances. The key is finding knowledgeable, trustworthy sources that will steer you in the right direction."

Courtesy of ARA Content

## Follow these 5 easy tips to save \$1,500 a year

By Kassidy Emmerson  
ARA Content

You work hard for your money. By thinking carefully about how you spend it, you can cut down on unnecessary expenses. Here are five easy strategies for making sure more of your income stays in your pocket.

### 1. Pay off credit card balances every month

According to Yahoo! Finance, each American family carries about eight credit cards, with an average balance of around \$9,000. About 60 percent of Americans pay credit card interest every month at an average rate of 14 percent annually, according to [www.creditcards.com](http://www.creditcards.com). If you pay your credit card bills off every month, you can actually save \$1,260 annually, instead of paying it to your bank.

### 2. Dump credit cards that charge annual fees

Many credit card companies charge their customers an average of \$25 to \$100 a year just for the privilege of carrying their card. If you have one of these cards, find one that won't charge you.

### 3. Avoid bank service charges

Banks charge their account holders a variety of fees. But you can save money if you take steps to avoid paying them. First, if your bank charges you a fee for not keeping a certain minimum in your checking account, try linking your primary account to another account to avoid the charge. This can save you approximately \$11 a month, or \$132 a year.

Second, banks charge an average of \$27.04 for every overdraft their cus-

tomers make. Another source estimates that annually Americans write about 450 million checks that bounce. To avoid charges, keep track of your account so you can avoid writing overdraft checks.

Lastly, carefully look over your monthly statements and make sure your bank isn't charging you fees that you don't owe.

### 4. Shop around for the best cellular phone service

According to [www.LetsTalk.com](http://www.LetsTalk.com), the average monthly cell phone bill is \$60. That means the average user pays \$720 a year for the convenience of "staying in constant touch" with family and friends. If you only use your cell phone for emergencies, or use only a small amount of your allotted minutes every month, consider switching to a prepaid cell phone. Most prepaid plans don't require a deposit or service, monthly rental, activation and termination fees. You can pay as little as 2 cents a minute, and you only pay for the minutes you use.

### 5. Cancel unnecessary subscriptions

Are you watching all the television channels you pay for? Consider canceling any cable or satellite channels you don't watch. Just eliminating one premium channel can save you an estimated \$50 to \$100 a year.

Also, if you don't read all the magazines and newspapers to which you subscribe, consider reading them online. Canceling unnecessary subscriptions can save you between \$500 to \$600 a year.

Saving money can be much easier than making more of it. For more money saving tips, and information on many other personal finance issues, visit [www.AssociatedContent.com](http://www.AssociatedContent.com), the ultimate destination site for high-quality user-generated content on virtually every imaginable topical subject.



# Making money resolutions this year? Here's help

If you're like most Americans, you'll make one or more New Year's resolutions. And if you follow the pattern, you'll likely break those New Year's resolutions before the holiday decorations are put away.

But some New Year's resolutions are so important that you need to find a way to stay on track. Getting your finances in order falls into that category. Whether you need to get control of your credit card debt, save for a big purchase, pay for college or make your mortgage payments more manageable, you can reach your financial goals with planning and patience. Here are some painless tips to get you started.

## Pay off credit cards

The average American carries about \$8,000 in credit card debt.

With the average interest rate on credit cards at 15 percent, carrying a large balance can really add up. To get out from under credit card debt, first consolidate your balance on to the credit card (or cards, if necessary) with the lowest interest rate, and stop using the rest. Web sites like [www.lowermybills.com](http://www.lowermybills.com) make it easy to compare credit cards side-by-side and search for

one with a low APR.

Examine your spending, creating a realistic budget. Leaving credit cards at home when you shop will help eliminate impulse buying. Try to make more than the minimum payment each month, even if it's only a few dollars extra.

## Lower your mortgage payments

Chances are your mortgage payment is your largest monthly expense. If interest rates have gone down since you financed your house, consider refinancing. Yes, there will be expenses associated with refinancing, but if you plan to stay in your home long term, the ongoing monthly savings can justify the cost.

Likewise, if you have an adjustable-rate mortgage (ARM) that is reaching the end of its fixed period, your mortgage payment could increase significantly, so refinancing to a fixed-rate mortgage can be a smart financial move.

## Saving for a goal

Perhaps your 50th wedding anniversary is coming up and you want to take that trip of a lifetime. Or maybe your son or daughter will be heading off to college in a

few years. By starting to save for that goal now, you're less likely to rely on credit cards to foot the bill. "Finding extra money each month to sock away can be tough, but just remember that even small amounts add up," notes Matt Coffin, president and founder of [LowerMyBills.com](http://LowerMyBills.com).

Review household expenses to find places where you can painlessly cut some fat from your budget.

Reevaluate your cell phone bill, for example. Are you using a plan that really fits your needs? Can you get a better deal on your long distance phone and Internet service? Review your insurance plans. The lower your deductible, the higher your premium.

While it can be scary to think of having to pay the first \$500 or \$1,000 of an insurance claim, when was the last time you made a claim on your homeowner's or auto insurance? Would you have saved more than the cost of the deductible since that time? You can compare rates on all these services and more at [LowerMyBills.com](http://LowerMyBills.com).

"More and more homeowners are choosing to use the equity in their home to pay for things like college tuition," says Coffin. "The



easiest way to do this is with a home equity loan or line of credit, which allows you to borrow money using your home's equity as collateral." A home equity loan provides you a lump sum, while a home equity line of credit, sometimes called a HELOC, functions more like a credit card that you can use as needed.

No matter what your

financial goals for the coming year, these tips are smart moves that can help you lower your monthly expenses, increase your expendable income and become financially secure.

To compare rates on insurance, cell phone plans, mortgages, home equity loans and more, visit [www.LowerMyBills.com](http://www.LowerMyBills.com).

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## When will I no longer qualify for Long Term Care Insurance?

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\*Ask your tax advisor for advice regarding your situation.



# Tips for choosing the life insurance plan that's right for you

"I can't afford it" is no longer a good enough reason for not buying a life insurance plan. According to a 2006 Mutual Life Insurance Company survey, conducted by Harris Interactive, 73 percent of U.S. adults think life insurance costs too much.

In reality, however, life insurance plans are getting

covered by your employer it is imperative that you seek supplementary life insurance.

**\* Do your research:**

Everyone should be able to find a plan that fits their budget. The type of plan you pick will determine the expenses covered, the period of the plan, and the cost of

rent life insurance needs by taking into consideration your financial situation and your desired coverage. Get referrals from friends and people you know. Talking to at least two different insurance professionals is recommended to provide a good basis for comparison.

updating or switching your plan.

**\* Buy from a company with a strong financial rating:**

A company with a strong financial rating will be able to pay its claims in full. This is extremely important because should anything happen, you want a company that would honor your life insurance contract. Since life insurance is a long-term investment, you want a company that demonstrates continuing financial promise.

**\* Even the non-breadwinner should invest in life insurance:**

Stay-at-home moms and dads are also eligible for life insurance. Just like a working parent or spouse, their time is worth money and it would cost money to replace the services they provide. Even if you are not getting paid for what you do, you are still eligible for a pay out should something happen to you.

For complete survey methodology and results, visit [www.sbliusa.com](http://www.sbliusa.com).



cheaper. A plan for a healthy 40-year-old man that would have cost \$1,405 per year in 1990 is actually \$400 cheaper today. Prices have dropped because of an increased life expectancy, improvements in technology, and a more competitive market thanks to increased Internet use.

Studies show that many Americans are in the dark when it comes to life insurance and the options available to them. In fact, 47 percent of adults are not sure what type of life insurance coverage they need. Vikki L. Pryor, president and CEO of SBLI USA Mutual Life Insurance Company, Inc., offers the following tips on how to choose a life insurance plan:

**\* Employer coverage may not be enough:**

If your loved ones would suffer financially from the loss of your life, you need life insurance. The life insurance packages that some employers offer are often insufficient, and changing jobs typically means losing even that insurance coverage. If you're solely

the premiums. If money is really tight, you can get term life insurance for now, which covers specific time periods (10, 20, 30 years). Prices are at an all-time low. A good resource to help you learn more about life insurance is [www.sbliusa.com](http://www.sbliusa.com).

**\* Talk to a professional:**

An insurance professional can help you determine what plan would best fit your cur-

**\* Re-evaluate coverage every few years:**

Major milestones such as getting married, having a child, buying a house or getting a promotion will change your life insurance needs. Re-evaluate your life insurance plan after any major life milestone. Even if several years pass without any milestones, make sure to re-evaluate your coverage every few years to see if you can save money by

## Retirement 'red zone' —

(continued from page 2)

It's a good idea to set aside cash that can carry you for several years, while investing the remainder in your growth portfolio. Review your accounts every six to 12 months to maintain a healthy balance between investments and cash reserves.

**5. Investigate annuities.**

An annuity with a guaranteed lifetime annual payout can help insure you against poor returns on other investments, and help protect you against the risk of outliving your assets. As with every other potential scenario, there are many personal variables, but in general, the combination of delaying Social Security and purchasing an annuity can be a powerful planning solution to manage longevity and investment return risks.

**6. Consider a reverse mortgage.**

If your home is paid for

when you retire, and you choose to stay in it, you may consider a reverse mortgage. Reverse mortgages pay you a monthly income out of your equity and the money does not have to be repaid as long as you are living in the home. Upon your death, the loan would be paid out of the proceeds from the sale of your home. Meeting with a financial advisor can help you determine if this is a viable option for you.

Unfortunately, there is no one-size-fits-all solution for retirement planning. Most of us will need professional support to determine a plan that will maximize and protect our retirement assets. Meeting with a qualified financial professional now can help you map out your intentions and safely navigate the "Retirement Red Zone" when the time comes.

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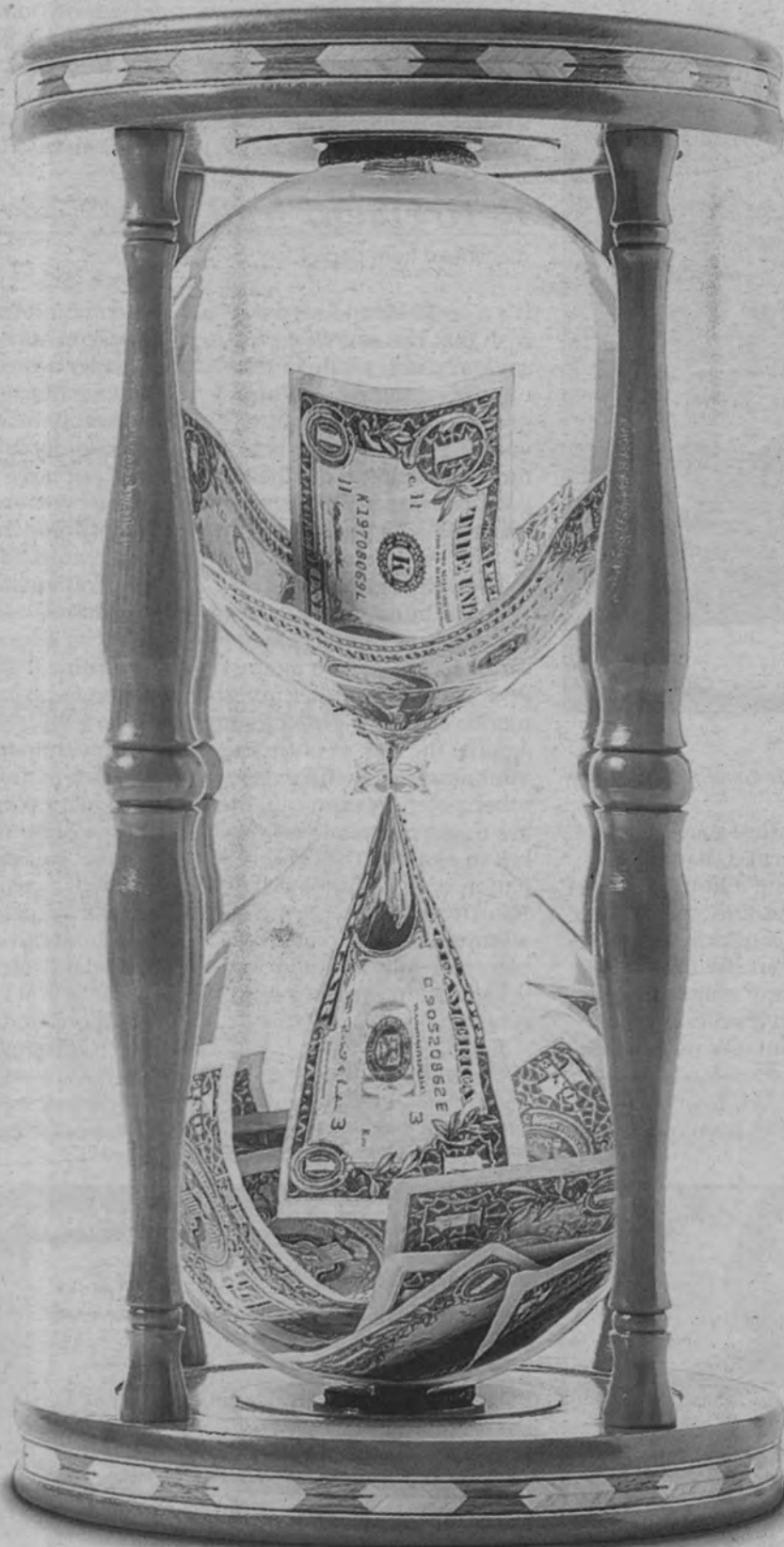
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