

Published by the Township of Springfield in cooperation with the Springfield Chamber of Commerce, an affiliate of the Gateway Regional Chamber of Commerce.

**NEXT
CHAMBER
MEETING**
March 26
8:30am - 9:30am
**Emergency
Management Office**
Top Floor of the Fire House
200 Mountain Ave.

What to expect at meetings – At Springfield Chamber meetings you’ll be networking with other businesses, learn what’s going on in the Township from municipal officials, and have the opportunity to promote your business.

You may just show up but we would like a head count. Please respond as to your attendance by calling the Chamber office, by fax or via email to helendurish@gatewaychamber.com. Free coffee & donuts are served.



Township of Springfield
100 Mountain Avenue
Springfield, NJ 07081

MAYOR AND COMMITTEE ASKS FOR COMMUNITIES HELP IN CUTTING COSTS



The current economic crisis is affecting all of our lives on a daily basis and our township is no exception. The crisis is far reaching and its affects cannot be diminished or eliminated by one person alone. We, in the municipal government, are constantly seeking ways to cut costs during both good and bad economic times. However, in response to the severity of this particular crisis, we are doubling our efforts and seeking the help of everyone in our community. We, in Springfield, are very fortunate to have residents who are always willing to help their community and put forth an effort for the common good. To that end, we have developed several measures that will cut our operating costs significantly and among those are two that will require the cooperation of all of our residents.

We can reduce our costs significantly by increasing our recycling efforts. As many people are aware, the township pays a substantial amount of money for trash removal. These costs are comprised of two parts: the actual collection of the trash; and the fee the Township is charged to dump or incinerate the trash, known as the “tipping” fee. The cost of collection is a fixed rate that is under contract, but the tipping fees are highly variable and subject to fluctuation based upon the volume (weight) of trash that is being disposed.

We can significantly reduce this cost by removing material from the waste stream and recycling it. Every item that is recycled is one less item that we are paying to dispose of and the disposal of trash is quite expensive; during 2008, tipping charges totaled \$417,000.00. We have no control over the tipping fees, since they are set by the Union County Utilities Authority. The current fee is \$66.95 per ton.

If everyone recycled 25% more then they do now, our savings could be over \$100,000.00 per year. The savings would actually be greater then \$100,000.00 since it would also increase the amount of money that we receive in Tonnage Grants and Clean Communities Grants. These grants are based on the amount of tonnage recycled per year. The Township is also required to pay a recycling tax that is \$3.00 per ton of trash collected. Last year the tax totaled nearly \$20,000.00, so this tax would also decrease in direct proportion to the amount of material taken from the waste stream and recycled.

Today, recycling has become much more “user friendly”. Items can now be recycled with the same ease as throwing them away. Simply set aside a container such as a labeled trash can for glass, aluminum, tin and plastic. Items such as glass and plastic bottles, aluminum and tin cans and empty aerosol cans can be placed curbside for collection on

alternate Thursdays. Newspapers no longer have to be tied for curbside collection. They may be placed in plastic or paper supermarket bags for collection. Cardboard should also be recycled, as the combined weight of all of these items (which should never be in the waste stream to begin with) would result in the significant cost savings described above.

In summary, increased recycling is clearly a win win situation for the taxpayers. The obvious benefits are:

- Disposal costs for trash are greatly reduced
- Tonnage and Clean Communities Grants are increased
- Recycling tax is reduced

Recycling creates a cleaner environment and preserves our resources for future generations

The next measure is also one that requires the assistance of our residents. As one rides through town after sunset, or just walking through your neighborhood, one can observe many street lights that are malfunctioning by flickering on and off.

The flickering consumes excess energy that the township is paying for, so besides not illuminating the streets properly, this is a waste of our money. It would not be feasible to direct township employees to perform the task of reporting malfunctions and outages due to the obvious overtime costs. Therefore, we are requesting that any homeowner or resident who notices that the street light is not operating properly, to please either call the phone number listed on your bill or go online to the JCP&L website and report it. Street lights that are out can also be reported in this manner.

In order to report a street light that is not operating properly, you will have to write down the street light number that is located on a metal tag on the pole, and will also have to identify the nearest cross street or home address to the street light.

The link listed below is the one to use to report online street light problems.

<https://www.firstenergycorp.com/forms/streetlight/reportStreetLightProbInit.do>

During these times of economic uncertainty the Township Committee is doing everything we can to help minimize the cost of operating our town. However, we cannot accomplish this task without the help of our residents, so please help us by taking the measures described above.

I would like to thank Joe Sarno, of the Department of Public Works, for his help in putting this information together. And if anyone has any questions, the DPW will be happy to offer any suggestions and to answer questions regarding anything listed here; the phone number is 973-912-2225.

Mayor Bart Fraenkel

BOB ABRAHAM NAMED AUXILIARY OFFICER OF THE YEAR

Auxiliary Police Officer Bob Abraham was named the recipient of the Harold Liebeskind Auxiliary Officer of the Year Award at their annual dinner.

*(right, l-r) Mayor Bart Fraenkel,
Auxiliary Chief Nick D'Achille,
Bob Abraham,
Deputy OEM Coordinator Scott Seidel
and OEM Coordinator John Cottage.*



Presort STD
U.S. Postage
PAID
Springfield, NJ
Permit No. 23

Springfield PATRIOT

Springfield Patriot is published by the Township of Springfield in cooperation with the Springfield Chamber of Commerce, an affiliate of the Gateway Regional Chamber of Commerce.

Over seven thousand newspapers are printed monthly and distributed free to every postal patron in Springfield.

Although great care has been taken to ensure the information contained within is accurate, Springfield Chamber of Commerce assumes no liability for errors or omissions.



Springfield Chamber of Commerce Chairman
1 Cornell Parkway
Springfield, NJ 07081
973-912-2300

Co-Chairmen: Scott Seidel and Patrick Paoella
Treasurer: John Cottage
Secretary: Elliot Merkin

Gateway Regional Chamber of Commerce
P.O. Box 300
Elizabeth, NJ 07207-0300
908-352-0900

President: James R. Coyle
jamescoyle@gatewaychamber.com

Vice President: Kate Conroy
kateconroy@gatewaychamber.com

Corporate Secretary: Helen Durish
helendurish@gatewaychamber.com

SPRINGFIELD, NJ

MAYOR:

Bart Fraenkel

COMMITTEE MEMBERS

Ken Faigenbaum Hugh Keffer
Beth Manes Ziad Andrew Shehady

IMPORTANT PHONE NUMBERS

Emergency911
Information Line973-912-2200
Administrator973-912-2201
Assessor973-912-2208
Board of Education973-376-1025
Building Inspector.....973-912-2220
Emergency Management973-467-3388
Fire Chief973-912-2266
Health Official908-789-4070
Municipal Court973-912-2213
Police Department.....973-376-0400
Public Works973-912-2225
Recreation973-912-2227
Recycling973-912-2222
Senior Citizen Coordinator973-912-2227
Tax Collector.....973-912-2204
Township Clerk973-912-2202
Vital Statistics973-912-2200

© 2008 Contents of this newsletter cannot be reproduced without written consent from the Springfield Chamber of Commerce.

ADVERTISING & PRESS RELEASES

Inquiries concerning advertising and submissions of press releases can be made to the Springfield Chamber of Commerce via email or fax to:

SCOTT SEIDEL
Email: info@springfieldpatriot.com
Phone: 973-912-2300
Fax: 973-376-0425

TOWNSHIP MEETING DATES & SCHEDULES

TOWNSHIP COMMITTEE MEETINGS

Municipal Building
March 10 Work Shop Sessions 7:30 pm.
followed by Regular meeting 8:00 pm.
March 24 Work Shop Session 6:00 pm
followed by Regular meeting 8:00 pm.

PLANNING BOARD

1st Wednesday, 8 p.m., Municipal Building

BOARD OF ADJUSTMENT

3rd Tuesday, 8 p.m., Municipal Building

DEVELOPMENT REVIEW COMMITTEE

3rd Wednesday, 7 p.m., Municipal Building

RECREATION COMMITTEE

3rd Tuesday, 7 p.m., Chisholm Center

ENVIRONMENTAL COMMISSION

3rd Monday, 8 p.m., Annex building

BOARD OF HEALTH

2nd Wednesday, 6:30 p.m.,
Municipal Building

LIBRARY BOARD OF TRUSTEES

3rd Thursday, 7:30 p.m., Library

RENT LEVELING BOARD

Last Thursday of Month, 8 p.m.,
Municipal Building

SPRINGFIELD BOARD OF EDUCATION

The Springfield Board of Education meets at 7:00 pm for Executive Sessions and 7:30 pm for Public Sessions in the Instructional Media Center located on the 1st floor of Jonathan Dayton High School.

March 2 & 23
Public Hearing: March 31

CURBSIDE RECYCLE DATES:

March 2, 19 & 23

GATEWAY CHAMBER EVENTS

- 3/3 2009 ECONOMIC OUTLOOK BREAKFAST
7:30am Renaissance Newark Airport Hotel, Elizabeth, NJ
- 3/5 NETWORKING PROFESSIONALS OF NEW JERSEY
7:30am Perkins of Green Brook, NJ
- 3/5 WORKFORCE EDUCATION COMMITTEE MEETING
8:45am Gateway Chamber Downstairs Conference Room, Elizabeth, NJ
- 3/10 IRISH BUSINESS ASSOCIATION NETWORKING
6:00pm Molly Maguire's Irish Pub, Clark, NJ
- 3/11 KENILWORTH CHAMBER
8:30am Access Self Storage
- 3/13 LOCAL & COUNTY AFFAIRS COMMITTEE MEETING
8:30am location to be announced – see www.GatewayChamber.com
- 3/18 EMPLOYER LEGISLATIVE COMMITTEE MEETING
8:00am Lana's Fine Dining, Cranford, NJ
- 3/19 GATEWAY ASSOCIATION OF BUSINESS WOMEN
11:45am La Casa di Martino
- 3/20 BUSINESS & EDUCATOR PARTNERSHIP BREAKFAST
8:00am Crowne Plaza Hotel, Clark NJ
- 3/24 LINDEN CHAMBER
8:30am Sam's Club, Linden, NJ
- 3/25 Linden Chamber Martini Tasting
6:00pm III Amici Ristorante, Linden, NJ
- 3/25 CLARK CHAMBER MEETING
8:30am Prevention Links, Clark, NJ
- 3/26 SPRINGFIELD CHAMBER
8:30am Springfield OEM, Springfield, NJ
- 3/26 VETERAN'S BUSINESS ASSOC.
6:00pm Crowne Plaza Hotel, Clark, NJ
- 3/27 SOMERSET HILLS BUSINESS NETWORK MEETING
8:00am Royce Brook Golf & Country Club, Hillsborough, NJ
- 3/30 20th ANNUAL MAYOR'S DINNER
6:00pm Renaissance Newark Airport Hotel, Elizabeth, NJ

If you like this newspaper, please thank an advertiser.

Springfield Rotary Club Taste of the Town MARCH 30, 2009 AT THE HOLIDAY INN

Tickets available from any Rotarian listed on page 10
or the Springfield Public School Offices-PTA/PTSO's

Proceeds to benefit the Springfield Public Schools & Community Projects

Food - Music - Silent Auction - Door Prizes



Put the *Spring* back into your step!



Hecht Family Chiropractic Care
973.564.5885
hechtchiropractic.com

SPRINGFIELD LIONS CLUB
TO HONOR SOCCER STAR
CLAUDIO REYNA

WEDNESDAY, APRIL 29, 2009

 L'AFFAIRE 
1099 ROUTE 22 EAST
MOUNTAIN SIDE, NJ
FOR INFORMATION CONTACT

RICHARD MAGEE
RMAGEE@verizon.net
973-376-4623

COMMUNITY EVENTS

The Springfield Garden Club

The Springfield Garden Club will meet Wednesday, March 11 at 7:15 p.m. in the Presbyterian Church parish house on Church Mall in Springfield. Member and Master Gardener Lou Stiglitz will conduct a workshop to "Fit the Pot to the Plant". Refreshments will be served. Guests are welcome. Please call 376-3436 for more information.

Lupus Support Group

The Lupus Foundation of America New Jersey Chapter will hold Support Group Meetings in their Springfield Office located at 150 Morris Avenue, suite 102, on Sunday, March 8, 2008 at 2:00 pm. Refreshments will be served.

Please RSVP to the office at either info.@lupusnj.org, or call 973-379-3226.

Temple Beth Ahm Yisrael, 60 Temple Drive, Springfield, N.J. will host a program on

March 11, at 6:30 pm. Hachnasat Orhim: Constructing the Welcoming Tent:

The Springfield Lions

The Springfield Lions will honor Soccer Star Claudio Reyna Wednesday, April 29, 2009 at L'Affaire. For information contact Richard Magee TMAGEE@VERIZON.NET

973-376-4623.

Walk-a-thon

The 2009 St. James Confirmation Candidates invite you to join them in a walk-a-thon to benefit St. Jude Children's Hospital on Sunday, March 22, 2009 (rain date March 29) 12:00 noon, at Briant Park in Springfield/Summit. The distance of the walk is 5k (3 ½ miles) but participants can set their own limits. Walkers are requested to make tax deductible donations to benefit the St Jude Children's Hospital, a renowned medical institution dedicated to fighting childhood cancers. Children under 18 must be accompanied by an adult.

For additional information and to obtain pledge forms, please call the St. James Religious Education office at 379.376.2061 or email vik95@aol.com.

BOE Candidates Night

A Springfield Board of Education Candidates Night will be held on Thursday April 2nd, from 7:30 pm to 9:30 pm at the Jonathan Dayton High School Auditorium.

For more information about the Candidates and this event please visit:

<http://www.springfieldschools.com/parentresources/communityconference.html>

Jewish GLB "Dinner & Discussion"

The Outreach Committee to the Jewish GLB Community "Dinner & Discussion" with Rabbi Mark Mallach. A pasta dinner will be served during a study session of rabbinic materials that address the issue of being inclusive in our community. There is no charge for the dinner. Please RSVP to the temple office: office@templebethahmyisrael.com

Mayor Booker to visit Springfield

Temple Sha'arey Shalom, Springfield, 78 So. Springfield Ave will host Cory Booker, the nationally recognized Mayor of Newark on Sunday, March 15, 2009 at 12:30 PM. Mayor Booker will speak on the subject, "Inclusion in America". We are embarking on an exciting time in our country's history. Hear Mayor Booker's thoughts ranging from the election of our new president to the racial, religious and cultural diversity of the citizens of this great land. This program is sponsored by The Brotherhood of Temple Shaarey Shalom. Discussion with Mayor Booker and refreshments follow the presentation. This program is open to the public; all are invited to attend.

Chapter of Hadassah meeting

The Springfield Chapter of Hadassah will host a regular meeting on Thursday, March 26, 2009, 12:30 PM in the Springfield Public Library, Mountain Ave., Springfield.

The topic of the meeting is Jewish Women in the Media and the featured speaker is Ruth Grossberg of Fair Lawn. Mrs. Grossberg is a former past president of the Northern New Jersey Region of Hadassah and a former member of the organization's national board. She has spoken extensively on behalf of Hadassah and summarized the content of her presentation as Lights, Camera, Action! A provocative discussion will follow the presentation.

A light lunch will be served and the public is invited. However, individuals who are not Hadassah members and urged to call the organization's program chairman, Libby Berson, at 908.686.3425.

Springfield Recreation and Senior Citizen Events

For more information, call (973) 912- 2226.

For information call Michele Zambrana

(973) 912-2226 or email

springfieldrecreation@yahoo.com.

ATLANTIC CITY BUS TRIP

On Tuesday, March 31, the Springfield Seniors will host a trip to Showboat Casino. The cost is \$25 per person and each person will receive a casino bonus of \$25 cash and a \$5 food credit. Register at the Sarah Bailey Civic Center, 30 Church Mall, Springfield.

BROADWAY TRIP TO GUYS AND DOLLS

The Springfield Seniors will host a trip to see the new Broadway show "Guys and Dolls" on Wednesday, April 8, 2009. The cost is \$140 per person and includes transportation, buffet lunch at Old Country Buffet, and Orchestra seating for the 2pm performance. The bus will leave the Sarah Bailey Civic Center at 10:30am and return approximately 6pm. Register at the Sarah Bailey Civic Center, 30 Church Mall, Springfield.

SPRINGFIELD RECREATION BOWLING

This is an eight week program offered to children in grades preK through grade 5. The program is held on Tuesday afternoons at 4pm at Plaza Lanes in Madison. The program will begin April 7th and run through May 26th. There is a one time registration fee of \$20 payable to the Township of Springfield, which includes bowling instruction. There is a weekly fee of \$6 per child payable to the Bowling Center which includes 2 games, shoe rental, and ball use. Register by April 3, 2009 at the Sarah Bailey Civic Center, 30 Church Mall, Springfield.

SPRINGFIELD LACROSSE

Boys Spring Lacrosse is offered to boys in grades 1st through 8th. Register at the Sarah Bailey Civic Center, 30 Church Mall, Springfield. Registration fees include: \$30 to the Township of Springfield and \$85 (grades 1-2) or \$145 (grades 3-8) payable to the Springfield Lacrosse Club. For more information contact Bruce Pearl at Springfieldlax@hotmail.com

SPRINGFIELD RECREATION KIDS NIGHT OUT

The Springfield Recreation Department will host a Kids Night Out on Saturday, March 28. Please join us from 5pm-8pm at the Chisholm Community Center. Children will play sports and games in the gym, watch movies, make crafts, and play in the gaeroom. Children age 3 to grade 5 are welcome to attend. The cost is \$7 per child. Parents must provide snack and drink for their children.

SHREK THE MUSICAL


The Springfield Recreation and Florham Park Recreation Departments are hosting a joint trip to the Broadway Musical "Shrek". The trip will take place on Saturday, March 14, 2009. The cost will be \$100 per person and includes transportation and mezzanine seating. The bus will leave Sarah Bailey at 11:25am and return after the 2pm show. Checks are made payable to Florham Park Recreation. Register at 111 Ridgedale Ave, Florham Park. For more information call Adam Lieb (973) 410-5390.

Free Blood Pressure Screenings-

The Westfield Board of Health will be conducting free blood pressure testing on the third Thursday of every month at 1pm at the Sarah Bailey Civic Center. The next few dates will be February 20, March 20, and April 17. No registration is required.

JONATHAN DAYTON HIGH SCHOOL PRESENTS

FOOTLOOSE



MARCH 19, 20, & 21, 2009
HALSEY HALL AUDITORIUM • 7:30 PM
\$10.00 adults • \$5.00 students/seniors
For additional information call
973-376-1025 ext. 5781

Stage adaptation by DEAN PITCHFORD and WALTER BOBBIE
• Based on the Original Screenplay by Dean Pitchford • Music by TOM SNOW Lyrics by DEAN PITCHFORD • Additional Music by ERIC CARMEN, SAMMY HAGAR, KENNY LOGGINS & JIM STEINMAN

Temple Beth Ahm Yisrael
Presents
Kids Kabbalat Shabbat
It's a PJ Shabbat Party!

Friday, March 20
6:30 pm-7 pm
60 Temple Drive
Springfield



Join us as we welcome Shabbat
with singing and music in a program
designed for families with
young children.
Kids are encouraged to come in their PJ's.

"All Styles of Jewish & Interfaith Families Welcome!"
www.templebethahmyisrael.com

Heart Smart Banking
Union **Center**
UNION CENTER NATIONAL BANK
Convenient locations in Union,
Springfield, Madison, Berkeley Heights,
Millburn, Boonton/Mountain Lakes,
Morristown and Summit.
1•800•U•N•CENTER
www.ucnb.com

FMRTL HOLDS FIRST GO RED JEAN DAY



Members of Fazio, Mannuzza, Roche, Tankel, LaPilusa, LLC, Springfield, participated in their first Go Red Jean Day to raise awareness and help the American Heart Association support ongoing research and education about women and heart disease. FMRTL members were encouraged to wear Red and denim in exchange for a \$5 donation to the American Heart Association. Pictured are members of the firm who supported the Red event!

(right, l-r) Fazio, Mannuzza, Roche, Tankel, LaPilusa, LLC, Springfield is pleased to announce that Anne C. Mould, CPA, Dawn M. Marinelli, CPA, Franchesca M. Rodriguez and Henrique Miguel have joined the firm.



WALKING PROGRAM TOOK OFF

The Town of Springfield & the Springfield YMCA partnered with the American Heart Association to offer a free 4 week walking program. Program participants received materials, support and the opportunity to utilize indoor walking facilities and treadmills at the Springfield YMCA.

Brisk walking for as little as 30 minutes a day can bring heart-health benefits and reduce your risk for stroke by lowering bad cholesterol (LDL) levels and high blood pressure.



(above) Township Administrator Ed Fanning signs up for the American Heart Assoc Walk with Jody Thompson, Regional Director of Heart Walk



NOW OPEN

OPEN THE SESAME
ASIAN HOME COOKING


201 MORRIS AVE SPRINGFIELD 07081
973 376 6300
973 376 6301
7 DAYS 11:30am - 10:30pm
next to FOODTOWN
NEW YORK SPORTS CLUB

DIRTY IN * TAKE OUT * DELIVERY
ALL MAJOR CREDIT CARDS ACCEPTED

THAI * JAPANESE * CHINESE CUISINE

www.OpenTheSesameNJ.com

*Building Businesses
for Generations*



**FAZIO
MANNUZZA
ROCHE
TANKEL
LA PILUSA**

CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS

809 Mountain Avenue • Springfield, NJ 07081
P: (973) 376-4300 • F: (973) 376-6633 • www.fmrtl.com
615 Broadway • Bayonne, NJ 07002 • 201.339.2727

THE HISTORIC FIRST PRESBYTERIAN CHURCH OF SPRINGFIELD

Welcomes you to holy week worship & program opportunities.

SANCTUARY:
210 MORRIS AVE

OFFICE:
37 CHURCH MALL,
SPRINGFIELD, NJ 07081



TELEPHONE:
973-379-4320

WEBSITE:
springfieldpresbyterian.org

PARENTS NIGHT OUT & EASTER WORKSHOP 5:30PM-9PM

FRIDAY, MARCH 27TH IN THE PARISH HOUSE. PIZZA DINNER, CRAFTS, GAMES AND MOVIES FOR PRE-REGISTERED CHILDREN OF THE COMMUNITY. CALL OFFICE TO RSVP. 973-379-4320

COME WORSHIP WITH US!

WORSHIP SERVICE EVERY SUNDAY AT 10:15AM

- PALM SUNDAY (4/05) - 10:15AM WORSHIP SERVICE & DISTRIBUTION OF PALMS
- MAUNDY THURSDAY (4/09) - 6:30PM: SEDER DINNER & COMMUNION SERVICE
- GOOD FRIDAY (4/10) - 12NOON-2PM: SANCTUARY OPEN FOR PRAYER
- EASTER SUNDAY (4/12) - 7:30AM: OUTDOOR SUNRISE SERVICE
- 10:15AM: WORSHIP SERVICE WITH SPECIAL MUSIC

Self Esteem

*Marriage, Family,
Child and Individual Therapy
Day, Evening & Weekend Hours*

**Marriage and Couples
Therapy**

Children & Adolescents

Learn how your inner voice
contributes to Self Esteem

Learn why you say "Yes"
when you really mean "No"

Learn how your thoughts
affect your mood



**HELLENIC
THERAPY CENTER**

567 Park Avenue, Suite 204
Scotch Plains, NJ 07076
(908) 322-0112

www.hellenictherapy.com
maria@hellenictherapy.com

WANTED: USED PAPERBACK NOVELS, MAGAZINES & JEWELRY

The Friends of the Springfield Free Public Library would like donations of used paperback novels. Also welcome would be magazines within 4 months of the publication date, Jewelry, and children’s books.

The Springfield library is open Monday, Wednesday and Thursday from 10:00 a.m. to 9:00 p.m., and on Tuesday, Friday and Saturday from 10:00 a.m. to 5 p.m. On Sunday, it is open from 1:00 p.m. to 4:00 p.m.

For information, call 973-376-4930.

STUDENTS ENJOYED VALENTINE’S DAY PARTIES & ACTIVITIES



(left) Gabriella in Mrs. Harms’ 1st grade class.
(right) Shane in Mrs. Kelly’s 2nd grade class.



(above, l-r) Emer and Garrett in Mrs. Lazarus’ PK class.

JONATHAN DAYTON HS ANNOUNCES HONOR ROLL

For the second marking period of the 2008-2009 school year:

Principal’s Honor Roll

(Students earn this recognition by earning all A grades)
JSean Berkowitz
Brett Biebelberg
Daniel Calandri
Benjamin Castor
Brian DiFiore
Danielle DiFiore
John Ferreira
Jacqueline Gallant
Elsa Goncalves
Alexandra M Hopkins
Elizabeth Karan
Daniel Karlin
Brinley Kaston
William Kirk
Jacqueline Kuczynski
Emily Locke
Ashley Mathew
Joselin Montes
Aakash Patel
Jake Rudolph
Julie Salant
Sneha Sreekumar
Dana Strober
Alexis Wallach

Honor Roll

(Students earn this recognition by earning all A and B grades)
Lamiaa Helmy Abdelaziz
Anzotika Alaj
Sean Arpino
Ruben Blaz
Eytan Boclin
Jaime Cappa
Sabrina Castro
Theja Channapragada
Alessandra Cicchino
Thomas Clark
Stephen Cohen
Leah Cunningham
Gabrielle Defronzo
Michael Diamant
Robert DiDonato
Thomas DiDonato
Michael Disko
Caroline Egnatuk
Courtney Finan
Jack Finnegan
Paul S Flores
Jessica Friedman
Jonathan Friedman
Joni Fromer
Sharleen B Garcia
Jordan Gelband
Katie Ghilino

Lais Ghiraldeli
Zachary Glennon
Marisa Goncalves
Zachary Gozlan
Alison Gutkin
Shawn Gutman
Kevin Handeli
Leah Hirst
Chuanwei Hsu
Katie Imbriano
Amanda Jones
Timothee Joseph Charles
Zack Kadish
Christina Karas
Johnatan Katz
Kristin Kelley
Kevin Kirk
Ross Konesky
Kyra Krebner
Jesse Krumholz
Jennifer Kuczynski
Brooke Lantier
Jacqueline Loeshelle
Thomas Losito
Matthew Lyna
Kaylin Mahoney
Aubrey Marcantonio
Shana Marshall
Annemarie Mathew
Nevin Mathew
Alexa McCaffrey

Emma McGrath
Francisco Mena
Dana Meyerhardt
Justin Model
Bryan Monteiro
Carmine Jon Moriello
Nancy Mostafa
Matthew Neubauer
Maya Nisani
Chinenye D Ofodike
Luciana M Okseniuk
Emily Ozimek
Alyssa Pangalangan
Priteshi H Patel
Alexa Rae Perlstein
David Pilmenstein
Joseph Policastro
Ashley Polukord
Veronica Quinones
Stacey Roth
Jordan Sack
Natalia Sandford
Amy Shtafman
Carly Sobel
Tara Strober
Daniel Torres
Thomas Toussaint
Jonathan Wortman
Robert Yannazzone
Natalie Zavis
Roxana Isabelle Ziarek

FUN PHOTOS FROM SCHOOL



(above) Samantha in Mrs. Schoch’s KDG class arranged 100 napkins in school colors to make a beautifully framed “W” for Walton School



(above) Bellamy in Mrs. Berger’s KDG class made a wind-chime with 100 buttons on it.



(right) Orane in Mrs. Gallo’s KDG class proudly showed her 100th Day project. She decorated and glued 100 paper butterflies onto a flower!

Our Specialty....
COLOR & HIGHLIGHTS
utilizing the most advanced
color system by Scruples.

SALON
frasca

Call now for an appointment
with one of our color experts.
973-376-6870
265 MOUNTAIN AVE • SPRINGFIELD, NJ

MELT AWAY STRESS
with a relaxing 1 hour facial.
\$49 introductory price!
expires 3/31/09

Celebrate March, with a ShamRockin’ smile!

Garden State  **Orthodontics**
P.A.

Orthodontics for ALL ages
Invisalign, Braces with colors,
Clear Braces,
iBraces (go behind your teeth!)
Christel A Hummert, DMD
Board Certified
NJ Specialty Permit #5563
372 Morris Avenue, Springfield
GardenStateOrthodontics.com

Call today for your
complimentary consultation!
973.379.4471

SPRINGFIELD YMCA WHERE A TEEN CAN BE A TEEN

This month the Springfield YMCA, with the support of the Township, has opened the doors of the much anticipated Community Teen Center.

All Springfield students, ages 11-15, are invited to come to the supervised program after school from 3 to 5pm. Under the watchful eyes of YMCA Program Director Tim Keegan, and his staff, these students can play ping-pong, pool, shoot basketball, do homework, and just “hang out” in a safe environment.

For those teens who want to work on their basketball skills and have a chance to play half court in an organized league – tip off is March 3rd at 4pm. Latecomers are welcome. There are other teen programs in the works including Teen Baseball and Club 100 which introduces 7th and

8th graders to the world of leadership through personal growth, service to others and social development.

March also serves as the halfway point for the American Heart Association, Springfield Township and YMCA walking collaboration. Springfield residents have signed up and have been enjoying their increased steps inside the YMCA during designated hours. This 8 week program is nearly half over but residents can still stop by the YMCA to pick up a pedometer and walk on a treadmill or in the gym. It's never too late to get healthy!

For any information on the YMCA Community Programs, please contact the YMCA at 973-467-0838 or stop in, 100 S. Springfield Avenue.

MICHAEL OSIT: GENERATION TEXT

On Monday, March 30th at 7:00 P.M., Dr. Michael Osit, clinical psychologist and author, will be at the Springfield Free Public Library to discuss his book *Generation Text: Raising Well-Adjusted Kids in an Age of Instant Everything*. It is difficult to remember a world without cell phones, computers, internet and 700 television stations to choose from, but this is the only world our kids know. In his book, the author identifies the psychological and social effects of “wired” kids and how this growing phenomenon is shaping our children’s values and social skills

as well as their ability to face the world as positive, healthy, and successful adults. With over 30 years of experience as a psychologist, he will share how parents (and all adults) can ensure that their children NOT get caught up in the almost instant access and excess world they live in.

Books will be available for sale and Dr. Osit has agreed to autograph them.

The Springfield Free Public Library is located at 66 Mountain Avenue, Springfield. For additional information, call 973-376-4930.

“PEOPLE, PLACES AND THINGS” EXHIBIT TO BE AT PALMER MUSEUM



Josef Klein as been a fine art photographer for more than 50 years. In the past, his works were exclusively devoted to black and white images, but in the last three years he has discovered the exciting world of digital photography. The exhibited photographs are from Josef Klein’s recent work. He wants his photographs to include the viewer within the art, by emotionally drawing them in with the use of his visualization and composition. His utilization of large prints (20 by 30 inches) yields extreme visual detail, which further invites the viewer to explore the elements of the photograph. Mr. Klein rarely stages a photographic situation; he prefers an impromptu style which gives his images a quality of freshness and spontaneity. He heightens this further by his rich use of color. The photographer does his own printing, and makes his own frames and mats because he feels that these things are an integral part of the artwork.

The exhibit will be available for your enjoyment from March 16th until April23rd. The artist is hosting a reception on Sunday, April 5 from 1:00 to 4:00 P.M.

The Donald B. Palmer Museum is located in the Springfield Free Public Library, 66 Mountain Ave., Springfield. Hours of the exhibit are Monday, Wednesday, and Thursday 10 a.m. to 8:30 p.m. and Tuesday, Friday and Saturday from 10 a.m. to 4:30 p.m. On Sundays, the Museum is open from 1:00-3:30. For information call (973) 376-4930.

★★★★★**COMING SOON**★★★★★

FAMILY DISCOUNT FURNITURE
provides the
best service and
the best prices--
guaranteed!!

FAMILY DISCOUNT FURNITURE

We also provide you with an EZ lay-away plan, fast delivery & financing Open 7 days a week.

**We beat any prices with the same high quality of service.
We might not be the biggest but we are the best!!!**

111 Route 22 East, Springfield (Next to Bally's Fitness)

Create Memories That Last

It's Time To Plan Your Next Vacation

At AAA Travel, we can help make this your **best-ever vacation.**

Discover vacations you can enjoy at the **AAA Travel Fair**

Explore exciting vacation experiences • Get the most out of your travel budget • Learn about some getaway favorites • Informative presentations on Cruising, Europe, Disney, National Parks, Caribbean and the newest trends in travel

Saturday, March 14TH

9:00AM to 4:00PM

AAA Travel
135 Route 22 East • Springfield

BONUS **SAVE 5%** when you book your vacation through AAA Travel.
Offer good through June 30, 2009. Some restrictions apply.

FOR MORE INFORMATION
Call (973) 467-2651 or visit **AAA.COM**

PRESENTATION SCHEDULE	
10:00AM	Carnival Cruises Caribbean Cruising Brendan Tours Ireland
11:00AM	Insight Vacations National Parks Holland America Cruises What's Hot
12:00PM	General Tours International Touring without the Crowd Royal Caribbean Cruise Lines Oasis of the Seas
1:00PM	Celebrity Cruises Europe Crystal Cruises South America
2:00PM	Travel Impressions Caribbean/Mexico Disney Disney Cruise Lines
3:00PM	Uniworld European River Cruises

The Best Vacations Start at AAA Travel

1/30/99
1/30/09

Has your retirement plan suffered a *Lost Decade*?

**DOW JONES
AVERAGE**

15,000

14,000

13,000

12,000

11,000

10,000

9,000

8,000

7,000

At Kearny Federal Savings, we continue to be what we've been for 125 years...a sound, conservative institution serving the financial needs of our communities. Prudent lending practices have enabled us to avoid the downturns experienced by so many banks. Today, it's comforting to know that Kearny Federal Savings is safe

and secure with a variety of FDIC backed retirement plan options that can help you achieve your financial goals without worries, without hassles.

Branch listing, programs and terms available online at www.kearnyfederalsavings.com or call 1-800-273-3406.

Kearny Federal Savings

Your Neighborhood Bank... Since 1884.

Visit www.kearnyfederalsavings.com

FDIC insured up to \$250,000 per depositor on IRA accounts.

Member
FDIC

Joe Knows Your Home

Home Improvement Tips from Joe Percario. Do You Know Joe?

DON'T BE LEFT OUT IN THE RAIN

When it's raining you can buy an umbrella on every street corner in New York for \$10. On a sunny day that same umbrella sells for \$2. As a tourist, you probably don't care about the quality of the umbrella as long as it gets you through the day. You don't even care that you are paying five times more than it's worth.

A savvy New Yorker owns the same quality umbrella for several years that costs about \$25, while the shlubs pluck down ten bucks every time it rains. The folks selling the umbrellas are capitalizing on basic consumer behavior.

Home improvement companies claiming to be the cheapest are looking for the shlub who would rather pay a little amount multiple times. The problem with being the cheapest price is that they are also offering the cheapest product. And as far as value goes consumers end up paying a higher price for lower quality.

Unlike an umbrella, roofing, siding and windows are too important to leave to an impulse decision. Consideration should be made to the life of the product, quality of the craftsmanship and customer support offered by the home improvement company.

The consumer is right to question why there is such a large range between quotes of what seems to be the same service. The answer lies in the qualities mentioned above.

Consider first the quality of the product. An inferior product will last a fraction of the time

that one of higher quality would. Not only does it have to be replaced sooner but also the homeowner does not get the benefit of fuel savings that the better product offers.

Even if a high quality product is purchased the benefits may be jeopardized by improper installation. Top manufactures offer training programs for contractors that ensure proper installation. Consumers should choose contractors who are certified installers and use the highest standards in the home improvement industry.

Roofing, siding and windows installed without proper insulation, ventilation and craftsmanship will jeopardize the performance of even the best materials. Improper installation will nullify a warranty.

An important issue to remember is that a warranty or guarantee is only as good as the company that is offering it. Look for a company that has a long history of stability and is willing to share references.

Imagine that the umbrella you bought in haste breaks a block from where you purchased it. You would be hard pressed trying to get a refund even if the guy you bought it from was still standing on the corner.

Savvy homeowners choose Joe Percario General Contractors for their roofing, siding and window needs and they never worry about being left out in the rain.

GAUDINEER WINS STATE TITLE



Bari Sandler, a 7th grader at Florence M. Gaudineer Middle School in Springfield, recently won the honor of State Champion Gymnast (11 year old category) at the JOGA "C" States meet held in Eastampton, NJ, by scoring 1st place All-Around. Bari competed in her age group with 50 girls from gyms all over the state. She has been training at Surgent's Elite in Westfield for more than 5 years and competing for the past 3 years on their team. In addition to taking 1st place All-Around, Bari won individual medals for uneven bars, floor exercise and balance beam.

8 Minute OIL CHANGE
174-176 Mountain Ave. Springfield, NJ 07081
1 973-218-6334 Of Springfield
F 973-218-6337
Don't Wait - Go To 8!

\$18.98 Plus 31 Point Check Up
Regular Price \$31.98 Save \$13.00
Up to 5 qts of Mobil Clean Oil & reg Spin on Oil Filter.

Plus Tax & Environmental Fee. *Canister and special spin on oil filters are required on many new cars. Priced from \$7 to \$59.95. Audi, Mercedes, BMW, GM, Ford, Saturn, Volvo, Mazda, Volks, etc. With coupon. May not be combined with other offers. Expires 3-31-09.

OBAMA'S STIMULUS BILL INCREASES TAX CREDITS TO \$1,500 FOR HOME IMPROVEMENTS!

**We install the Greenest Products that qualify for this rebate.
Our products are rated higher then Andersen, Pella, and Marvin.
You can save up to 30% on the cost while saving the planet too.
Call for details.**



enviro  sealed windows™



License number 13VH01740900



As Seen On TV

Since 1953, your neighbors have trusted Joe Percario General Contracting for all their home remodeling needs.

ROOFING • SIDING • WINDOWS

Do you know Joe?

Call 908-245-1071

Go to our website for special offers and coupons:

JoeKnowsMyHome.com



Accredited Business Member of the Better Business Bureau.



We finance: No Money Down / No Interest / No Payments for 12 months!

FRENCH STUDENTS SHOOT WINNING VIDEO, NET CASH FOR SCHOOL

Madame Borton’s French students have reason to celebrate, in French of course. A team of four Florence M. Gaudineer Middle School seventh graders claimed first place among middle school contenders nationwide in the American Council for the Teaching of Foreign Languages (ACTFL) annual podcast contest. Michael Wang, Ricky Strobel, Jeffrey Lau and Brittney Leu teamed up to produce a 1-minute video clip on the given theme: Languages for Life. Their first place prize came with \$500 for their school.

“I’m so thrilled for them,” said Madame Borton, who had challenged all of her French students to produce podcasts, both for a grade in her class and for a chance at national recognition. “All of the students produced a video... So they all found different ways that language was useful to them.”

A podcast is a video clip posted on the Internet. In this case, small teams of students from all over the country produced 1-minute podcasts in the form of public service announcements, making the case for world language study. Contestants were judged in four areas: content, creativity, execution and effect.

The winning podcast begins with a dismayed French student, played by Brittney Leu, agonizing over her French studies. She is then visited by a “good language fairy,” who inspires her to press on despite the competing advice of the mostly muted “bad language fairy.” Michael

Wang and Jeffrey Lau played those two parts, while Ricky Strobel shot the video with a steady hand.

The ACTFL, a national organization dedicated to the improvement and expansion of the teaching and learning of world languages, called for podcasts in line with national standards for world language pursuits. The five C’s had to be encompassed in the video submissions: communication, culture, communities, comparisons and connections.

Michael Wang said the project made him and the others “realize that French isn’t just a language to memorize, but a culture to be studied and appreciated.” Meanwhile, Ricky Strobel, the director, said he enjoys using technology in the classroom: “Instead of a textbook, you can get better resources on the Internet.” He then added: “You can go further with projects in school with programs like PowerPoint and Excel.”

Madame Borton’s students’ success can be attributed partly to the Springfield Public School District’s one-to-one computer to student ratio. Every student at both FMG and Jonathan Dayton High School gets a laptop in September, which they use in school and at home every day through June.


Besides Madame Borton, who readily uses web-based portals for learning in her tech-friendly classroom, other teachers at FMG and JDHS have caught the technology bug. Fellow

World Language teacher Mr. Krumholz, who teaches Spanish at FMG, had his students compete in the contest too. He has also experimented with discussion boards to create outlets for genuine exchanges with native speakers from Latin countries. Down the hall, Ms. Milochik, who teaches Civics, has made the public service announcement project a staple of her teaching practice. Meanwhile Communication Arts teacher Mrs. Francois is busy teaching the intricacies of PowerPoint in conjunction with effective speaking and writing skills to her eighth graders.

The FMG winning podcast, and winners from the other three categories—elementary, high school and post secondary—can be seen on the ACTFL website: www.discoverlanguages.org.



Photo courtesy of FMG seventh grader Rachel Stone.



SPRINGFIELD ROTARY CLUB

Service Above Self


Rotary meets Tuesdays 12:15 – 1:30 pm
McLynn’s 250 Morris Avenue

Eves: 908-686-2591

CHARLES A. REMLINGER


BROKER REALTOR®

9 South Springfield Avenue
Springfield, N.J. 07081
973-376-3319
Fax: 973-376-3390




REAL ESTATE
MORTGAGES

DR. FREDERICK B. PINE DR. MICHAEL P. PINE



PINE
CHIROPRACTIC ASSOCIATES
OF SPRINGFIELD
Gentle Affordable Care &
Personalized Treatment of Family & Children

824 Mountain Avenue • Springfield, NJ 07081
Tel: (973) 376-7600 Fax: (973) 376-4606



Rosalinda Perez, Branch Manager
Assistant Vice President
Springfield Circle

Bank
America’s Most Convenient Bank®

TD Bank
166 Morris Avenue
Springfield, NJ 07081
T: 973 379-8972 F: 973 379-3842
rperez@yesbank.com

INVESTORS SAVINGS BANK


Liza Caswell
Branch Sales Manager
Second Vice President

Springfield Branch
207 Morris Ave.
Springfield, NJ 07081

Banking in your Best Interest.

p 973.467.0655
f 973.467.5976
lcaswell@isbnj.com


Joseph T. Cappa



Attorney at Law

Tel. (973) 376-2880 518 Mountain Avenue
Fax. (973) 376-7735 Springfield, NJ 07081


RUCHOWITZ HAUSMAN PALMIERI & ASSOCIATES, PA
Certified Public Accountants



Michael Hausman, CPA


1371 Morris Avenue Telephone 908-687-0063
Union, NJ 07083-3317 Fax 908-688-3990
www.rhpcpa.com michaelh@rhpcpa.com

Irwin J. Hammer, DDS Seth A. Hammer, DDS



HAMMER
DENTAL ASSOCIATES


973 376 7718 7 So. Springfield Ave.
973 376 7503 Springfield NJ 07076
www.hammerdds.com hammerdental@aol.com



Rosalinda Perez
Assistant Vice President
Springfield Circle Manager

166 Morris Avenue
Springfield, NJ 07081
973/379-8972
Fax: 973/379-3842
rperez@yesbank.com

THE WONDERFUL WORLD OF



America's Insurance Center

25 ROUTE 22 EAST
SPRINGFIELD, NEW JERSEY 07081
(973) 912-9112 • (973) 912-8228 FAX
TOLL FREE 1-800-526-6631

ARTHUR KRAVETZ, C.I.C.
PRESIDENT

HOW CAN MARRIAGE THERAPY BE HELPFUL?

Maria Sikoutris Di Iorio, MA, Ed.S, LPC

Marriage therapy focuses on the conflicts and disagreements between two people. The difference between a happily married couple or unhappy couple frequently involves the ability to discuss and resolve those differences in a positive manner that respects the interests and needs of each individual. Happily married couples understand their own and partners emotional triggers that contribute to unnecessary anxiety, frustration and resentment in relationships. Happily married couples are characterized by respect, affection, and empathy. They pay close attention to what's happening in each other's life and they feel emotionally connected.

Common unhealthy, damaging relationship communications usually include interactions such as:

Defense responses

- Emotional triggers (when you find yourself in a place of over-reaction, be on the lookout for your own emotional triggers)
- Dragging old information or experiences into a current argument
- Put-downs, name calling (criticisms)
- Hostility, or verbal or physical attacks on the other person
- Lack of communication
- Lack of intimacy (sexual problems)
- Withdrawal
- Infidelity
- Control Issues
- Anger and Temper Issues

Stress can add to marriage conflict. For example, the stress of caring for a new baby, loss of interest in sex and romance, health problems, exhaustion from working too hard, the loss of a job, death, or caring for elderly parents. Conflict/stress is inevitable in any marriage and some problems never get solved. But some couples do not get stuck in their separate positions. They keep talking with each other about the conflicts. They listen respectfully to their partner's perspectives and they find compromises that work for both.

At Hellenic Therapy Center we are specialize in marriage therapy. At the first session we will see you together, though oftentimes we will also ask to see each person individually.

The goals of marriage counseling are generally to help the couple:

- Improve communication patterns
- Develop empathetic, active listening skills
- Improve problem-solving skills
- Resolve conflicts in ways that meet the needs of both partners
- Resolve differences
- Behave like good friends

The Hellenic Therapy Center is located at 567 Park Avenue, Scotch Plains, New Jersey. We can be reached at 908-322-0112 or email at maria@hellenictherapy.com.

Hellenic is available day, evening and weekend hours. Or you may visit us at www.hellenictherapy.com

SPRINGFIELD GIRL SCOUTS READ ACROSS AMERICA PROGRAM HOSTS MAYOR



Springfield Girl Scouts in partnership with the Springfield Free Public Library held a Read across America event on Sunday March 1, 2009. More than 95 people showed up at the library to make a book mark craft and hear Girl Scouts read out loud from their favorite children's books. The events opened with the Springfield Mayor Fraenkel who read a Dr Seuss book.

Read Across America Week was initiated by the National Education Association in 1997 to promote the importance and enjoyment of reading to children in the United States. It is held on the week of March 2 to coincide with the birthday of children's author and illustrator Dr. Seuss. During this week, students around the nation participate in various educational activities celebrating the life and career of Dr. Seuss while instilling the value of literacy.



SPRINGFIELD Chamber of Commerce



CARDINAL
LAND PROPERTIES, INC.
Real Estate Brokers

Scott F. Seidel
Broker
973-376-0421
Fax: 973-376-0425

One Cornell Parkway • Springfield, NJ 07081
www.cardinalpropertiesnj.com

Handiest Handyman
Providing Services for Life!
From Baby to Senior safety and all jobs between

David Artman - Owner 45 Country Club Lane Springfield, New Jersey 07081 www.handiesthandyman.com Insured	Cell 973-868-0725 Office 973-376-2311 Fax 347-710-0798 dave@handiesthandyman.com License # NJHC13VH0468700
--	---

the RothAgency

The Right Solution For All Insurance Needs

www.therothagency.net

301 S. Livingston Ave., Livingston, NJ 07038
Phone: (973) 984-1944 Fax: (973) 984-0081
E-mail: greg@therothagency.net



EST. 1954
Brad Denning
973-376-3535
Fax 973-376-8087
23 Springfield Avenue
Springfield, NJ 07081
www.dobbsauto.com
NJ Lic. #03537A

 SAAB JMK AUTO SALES Inc. 391 Route 22 East Springfield, NJ 07081 Phone: 973-379-7744 Fax: 973-379-3896 SALES • SERVICE PARTS • UPRATING BODY SHOP	 ROBERT E. SCHOENEMANN General Manager BMW Saab Ext. 245 rschoenemann@jmkbmwsaab.com www.jmkbmw.com www.jmksaab.com
---	--

Kearny Federal Savings
Your Neighborhood Bank... Since 1884.

Patrick Paolella
Vice President

130 Mountain Ave.
Springfield, NJ 07081-0783
Tel: 973-564-9000 Fax 973-564-8505
ppaolella@kearnyfederalsavings.net

SPRINGFIELD CHAMBER OF COMMERCE

When you join the Springfield Chamber you automatically become a member of all thirteen sub-groups of The Gateway Regional Chamber of Commerce at no additional cost. The Gateway Chamber is the largest business association in the New York Metropolitan Area with about 1,800 members, holding approximately 150 events per year.

AFFILIATED CHAMBERS AND NETWORKING GROUPS

- Clark Chamber of Commerce
- Linden Chamber of Commerce
- Kenilworth Chamber of Commerce
- Springfield Chamber of Commerce
- Central Jersey Chamber of Commerce
- Union County Chamber of Commerce
- Roselle Park Chamber of Commerce
- Route 22 Chamber of Commerce
- Somerset Hills Business Network (SHBN)
- Networking Professionals of New Jersey (NPNJ)
- Gateway Association of Business Women (GABW)
- Gateway After Hours
- Irish Business Association (IBA)



Is Your Bank Leaving You Out In The Cold?

Warm Up With Investors Free Checking*!

- No Minimum Balance
- No Per Check Charge
- Free ATM VISA® Check Card
- No Monthly Fee
- Free Online Banking with Bill Pay
- First 50 Checks Free

Get Friendly, Personal Service At Springfield's Community Bank!

INVESTORS
SAVINGS BANK
800.252.8119 • isbnj.com



Investors is proud to have been given a 5-Star rating by Bauer Financial, indicating that we are one of the strongest financial institutions in the nation.

Springfield Branches

173 Mountain Ave • 973-376-7660

Maria Weimer, Branch Operations Manager

207 Morris Avenue • 973-467-0655

Liza Caswell, Branch Manager

* \$50 Minimum to open. Consumer accounts only.

