

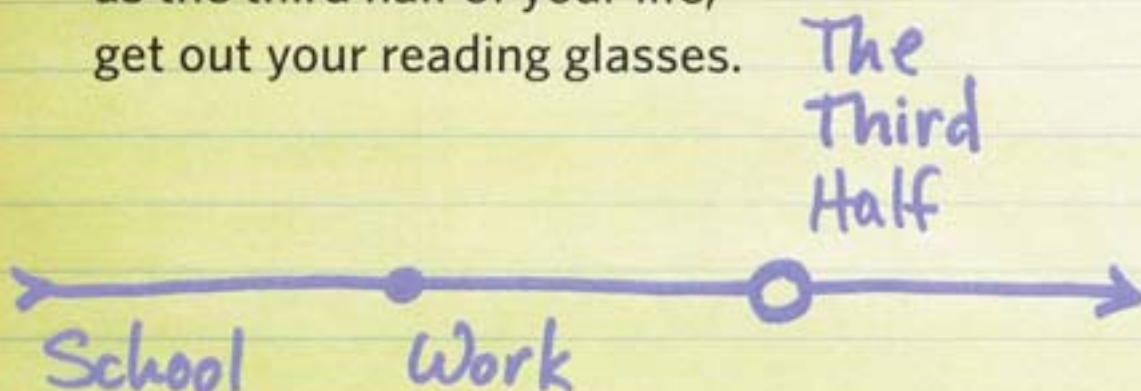
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BUFFALO NEW YORK

Information Guide



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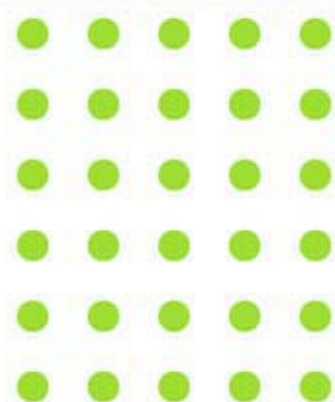
Auto
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Retirement

• Albany • Albuquerque • Anchorage • Athens
• Austin • Bakersfield • Baltimore • Ban-
gore • Beijing • Belfast • Berlin • Birmingham
• Boise • Bombay • Boston • Buenos Aires •
• Calgary • Charleston • Charleston
• Chicago • Cincinnati • Cleveland • Col-

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As of 6/30/06

Strong Performance		Lower Volatility
Average Annual		
Total Returns—Class A [†]		Beta ^{††}
1-Year	6.54%	0.69
3-Year	12.33%	0.72
5-Year	5.65%	0.60
10-Year	10.38%	0.60

Before investing in Mutual Shares Fund, you should carefully consider the fund's investment goals, risks, charges and expenses. You'll find this and other information in the fund's prospectus, which you can obtain from your financial advisor. Please read the prospectus carefully before investing. **Past performance does not guarantee future results.** Investment return and principal value will fluctuate so that your shares, when redeemed, may be worth more or less than the original cost. Performance data quoted includes the maximum 5.75% initial sales charge, and represents past performance, which does not guarantee future results. More recent returns may differ from figures shown; for most recent month-end performance figures, please visit franklintempleton.com. The fund may charge a 2% fee on redemptions within seven days.

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Investing in companies involved in mergers, reorganizations and liquidations involves special risks. Foreign investing involves special risks including currency fluctuations and political uncertainty.

[†] The fund offers other share classes, subject to different fees and expenses, which will affect their performance. Prior to 11/1/96, only a single class of fund shares was offered without sales charge and Rule 12b-1 expenses. Returns shown are a restatement of the original class to include both the Rule 12b-1 expenses and maximum initial sales charge as though in effect from the fund's inception. Average annual total returns represent the average annual increase in value of an investment over the indicated periods and assume reinvestment of dividends and capital gains at net asset value.

^{††} Beta is a measure of a fund's volatility relative to the S&P 500 Index. A beta lower than 1.00 indicates volatility lower than the market's. Source: Thomson Financial 6/30/06.

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In addition to the content of our 127 professional written City Relocation Guides, the NewMarket Web Site allows us to assist movers in more than 20 countries by encouraging you and your family to share your moving experiences in our NewMarket Web Site Forums. You may share numerous moving tips and information of interest to help others settle into

their new location and ease the entire transition process. We invite everyone to visit and add helpful information through our many available forums.

Share with others your knowledge of your new location or perhaps your former location. If you ever need to research a city for any reason, from considering a move to just checking where

somebody you know is staying, this is the site for you.

NewMarket Services looks forward to cooperating with everyone to continually add to our base of City Specific Information along with our various moving topics to help many of the 40 million people who have the opportunity to relocate each year.

Please do not hesitate to contact our customer service department to speak to a live representative if we can provide any assistance. Our toll free number is (866) 595-3792.



www.NewMarketServices.com

HOW TO USE THIS GUIDE

The NewMarket Services Information Guide is designed as a valuable resource tool for you, the newcomer to Buffalo. It is our intent in producing this publication to standardize important and helpful information on your new community in a format that is most useful to you.

Important telephone numbers, packing and moving suggestions, and much, much more useful information is found throughout the Guide pages.

*Buffalo
Welcomes You!*

Selected area businesses, many offering significant savings are found in the Business Directory Section, sorted by category.

The Guide can save you both time and money while providing you a continuous resource tool as you become more familiar with the metroplex. We do hope you find our Relocation Guide to be of assistance to you. If you do not find something you need, or if you have any suggestions for future issues of the Guide, please give us a call. We will be happy to assist in any way.

(866) 595-3792 Toll Free
From everyone at NewMarket Services
Welcome to Buffalo!



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NewMarket currently publishes Information Guides for 95 North American and 32 International Markets. To order your NewMarket Information Guides for \$3.50 each, please contact NewMarket Services toll free at (866) 595-3792.

In preparing this publication, every effort has been made to assure the accuracy of the information contained herein, but authenticity cannot be guaranteed. Listings are subject to omission, error or change without notice.

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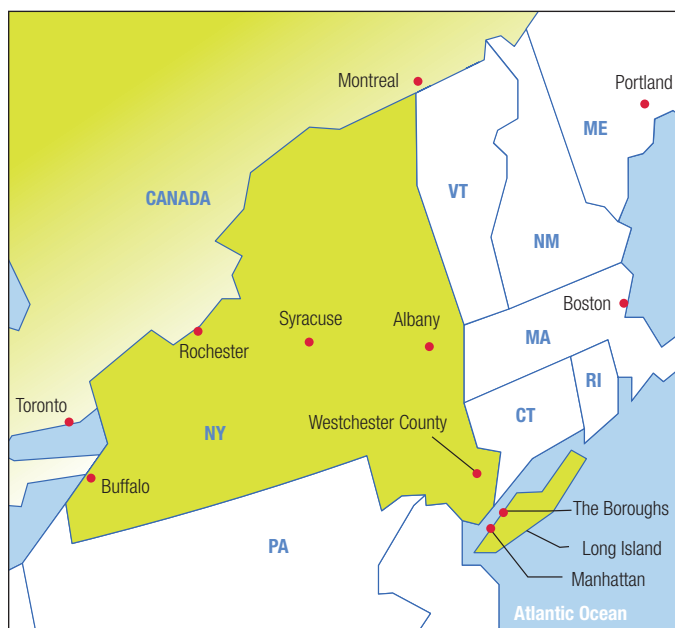
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THE STATE OF NEW YORK



The State of New York is in the northeast region of the United States and covers about 55,000 square miles. It's the third most populous state in the nation with around 19 million people. The majority of those people live in and around New York City, so the state is often divided into "upstate" and "downstate" regions.

New York borders the Great Lakes Erie and Ontario to the northwest; Canadian provinces Ontario and Quebec to the north; Vermont, Massachusetts, and Connecticut to the east; the Atlantic Ocean to the southeast; and New Jersey and Pennsylvania to the South. Despite New York City's urbanizing presence, the state as a whole is full of woods, mountains, and water. Niagara Falls is an attraction between Lakes Erie and Ontario, and the Adirondack State Park is bigger than almost any US National Park.

New York was originally inhabited by the Algonquin and Iroquois Native Americans. It was first explored by Europeans in the 1500s; the Dutch were the first to settle permanently in 1624. They named the area "New Netherland," but the English conquered the area 40 years later and renamed it "New York" after the Duke of York. About a third of the battles of the Revolutionary War were fought on New York soil, and it was one of the original states of the Union. New York City was the nation's first capital, and was where George Washington was inaugurated. Over the next century the state grew and the French-given Statue of Liberty was erected here in the 1880s. In the 20th century, New York power and influence grew as it became home to the United Nations and the headquarters of the New York Stock Exchange.

New York City is the leading center of banking, finance, and communication in the United States. It headquarters the New York Stock Exchange, and the state's total gross product is around \$1 billion annually, which would rank it ahead of all but 15 countries. Agriculture is also a huge economic force here, with nearly a quarter of the land devoted to farming. There's also a large manufacturing sector in New York, along with a smaller fishing industry. Per capita income for New York was \$40,507, which is 5th nationally.

New York's climate is typical of the northeastern United States and is often described as humid continental. Upstate is significantly colder, as it doesn't have the moderating effect of the Atlantic Ocean to temper cold Canadian air, and winter is typically long and cold. The western parts of the state avoid this because of the moderating influence of the Great Lakes. Summer temperatures over 100 degrees are rare but most areas of the state have recorded at least one day that broke that barrier.

New York levies a 7.35% maximum variable rate income tax, with 8 tax brackets and an 8.625% sales tax.

Fast Facts

POPULATION: (2000): 18,976,457

STATE SALES TAX: 8.625%

STATE MOTTO: Excelsior!

STATE NICKNAME: The Empire State

ENTERED UNION: July 26, 1788 (11th)

STATE SEAL: The seal features the state's official Coat of Arms encircled by the words "The Great Seal of the State of New York." Atop the Coat of Arms is a Bald Eagle and a globe, sandwiched between Liberty and Justice, with a banner reading "Excelsior."

LARGEST CITIES: New York and Buffalo

LAND AREA: 54,520 sq mi

LONGEST RIVER: River: Hudson River- 306 miles

STATE PARKS: 176 state parks

TIME ZONE: Eastern Daylight Time



OVERVIEW

Buffalo has a reputation for snowy winters. The region experiences a fairly humid, continental-type climate, but with a definite maritime flavor due to strong modification from the Great Lakes. Winters in Western New York are generally cloudy, cold and snowy, but are changeable and include frequent thaws and rain as well. Snow covers the ground more often than not from Christmas into early March. The transitional seasons are very brief in Buffalo and Western New York.

Summer is marked by plentiful sunshine, warm temperatures, and moderate humidity levels. Obscured by the attention given to winter snowstorms is the fact that Buffalo benefits from other lake effects, namely free, natural air conditioning from Lake Erie. As a result, summers are often filled with gentle southwest breezes off the Lake tempering the warmest days. August usually turns a bit more showery and humid as the lake is warmer and loses its stabilizing influence. In fact, a good nighttime thunderstorm or two is often a feature of late summer in Buffalo. Overall though, Buffalo has the sunniest and driest summers of any major city in the Northeast.

Buffalo is located in western New York State. It is the state's second-largest city, after New York City, and is the county seat of Erie County. The Buffalo-Niagara metropolitan area has a diverse population of 1.1 million. Buffalo's thriving arts, cultural, and nightlife scenes is considered the hub of the greater bi-national region in New York and Ontario. As an "All America City," a gateway to one of the Seven Wonders of the Natural World, and a center of commercial development and cultural activity, you will find your new location and exciting place to live.

Buffalo lies at the eastern end of Lake Erie near the head of the Niagara River, which connects to Lake Ontario. European-Americans first settled there in the late-18th century. Growth was slow until the city became the western terminus of the Erie Canal some forty years later. By the turn of the 19th century, Buffalo was one of the country's leading cities, and by far its largest inland port. Unfortunately the huge grain elevators and industrial plants that the canal spawned began to disappear in the mid-20th century as the Saint Lawrence Seaway enabled water traffic to bypass the city.

But with the ability to distant itself from its industrial past, Buffalo is redefining as a cultural, educational, and medical center. The city was named by Reader's Digest as the third cleanest city in America in 2005. In 2001, USA Today named Buffalo the winner of its "City with a Heart" contest, proclaiming it the nation's "friendliest city."

And it's true: Buffalo chicken wings actually were created here, thanks to a stray shipment of wings that made its way to the Anchor Bar in the mid-1960s. Buffalo is also home to the Beef on Weck sandwich and it is the Friday fish fry capital of the world.

Buffalo and the surrounding area was long involved in steel and automobile production. While major steel production no longer exists, several smaller steel mills remain in operation. In addition, Ford maintains operation of its Buffalo Stamping Plant south of the city, and Chevrolet has two plants, a production plant in Tonawanda near the city line, and a tool and

BUFFALO DEMOGRAPHICS

Population

City of Buffalo	279,745
Greater Buffalo	954,000
Metropolitan Area	1,170,111

Median Age: 38

Ethnic Demographics

White	83.80
African American	11.70
Hispanic	2.90
Other	1.60

continued on page 15

NATIONAL HEALTH ORGANIZATION PHONE NUMBERS

National Health Organization

The following numbers may be reached by dialing
1-800 and then the following numbers

1-800-*...

Allergy

Asthma & Allergy Foundation of America (AFA)	727-8462
Cancer	
American Cancer Society	227-2345
American Institute for Cancer Research.	843-8114
Leukemia and Lymphoma Society of America	955-4572
National Cancer Institute (CIS)	422-6237
Skin Cancer Foundation (SCF)	754-6490

Children's Health

American SIDS Foundation	232-7437
Cystic Fibrosis Foundation (CFF)	344-4823
Juvenile Diabetes Research Foundation	223-1138
Sudden Infant Death Syndrome (SIDS) Alliance	221-7437
National Reye's Syndrome Foundation, Inc.	233-7393
Spina Bifida Association of American	621-3141

Infectious Diseases

AIDS Hotline, CDC National, National STD Hotline	342-AIDS
(Spanish)	344-7432
(Hearing Impaired)	243-7889

Internal Medicine

American Diabetes Association	232-3472
American Heart Association	242-8721 or 968-1793
American Kidney Association	638-8299
American Lung Association	586-4872
Arthritis Foundation	283-7800
Crohn's and Colitis Foundation of America, Inc.	932-2423
Lupus Foundation of America	558-0121
National Kidney Foundation	622-9010
Spondylitis Association of American (SAA)	777-8189

Mental Health

National Alliance for the Mentally Illness (NAMI)	950-6264
National Down Syndrome Society	244-4444
National Mental Health Association Resource Ctr	969-6642

Neurology

National Alzheimer's Association	272-3900
Christopher Reeve's Paralysis Foundation	225-0292
American Parkinson Disease Association	223-2732
Epilepsy Foundation of America.	332-1000
United Cerebral Palsy Associations (UCPA)	872-5827
Huntington's Disease Society of America	345-4372
Brain Injury Association of America Family Hotline	444-6443
National Headache Foundation	843-2256
National Multiple Sclerosis Society	344-4867
National Stroke Association	787-6537

Patient Care

Medic Alert Foundation U.S.	863-3425 or 432-5378
National Hospice Organization	658-8898
Shriner's Hospital Referral Line	237-5055
Visiting Nurse Association of America	426-2547

Physical Disabilities

American Council of the Blind.	424-8666
American Speech/Language/Hearing Association	638-8255
National Easter Seals Society	221-6827
Woman's Health	
Endometriosis Association.	992-3636
Y-ME National Breast Cancer Organization.	221-2141

*This is a Toll-Free Number!

This is only a partial list of national health organizations.
Contact the National Health Information Center (NHIC)
at (800) 336-4797 for a more complete list.

NOTE: This general information is not intended to replace the advice of a medical professional as it relates to your specific situation.



IMPORTANT PHONE NUMBERS

Area Code(s)

Area code for Buffalo is 716.

Emergency

All Emergencies (Fire, Police, Ambulance)	911
Non-emergency services	311
Animal Control	(716) 851-5694
Buffalo Police Department	(716) 851-4444
Erie County Sheriff Department	(716) 858-7609
FBI Buffalo Field Office	(716) 856-7800

Financial Services

Automatic Teller Information

ATM Locator	(800) 248-4286
MasterCard ATM	(800) 424-7787
VISA Plus System	(800) 843-7587

Lost or Stolen Credit Cards

American Express	(800) 233-5432
AT&T Universal Card	(800) 423-4343
Diners Club	(800) 234-6377
Discover Card	(800) 347-2683
JCB	(800) 736-8111
MasterCard	(800) 826-2181
VISA	(800) 336-8472

Lost or Stolen Travelers Checks

American Express	(800) 221-7282
Thomas Cook MasterCard	(800) 223-7373
Travelers Check Customer Service	(800) 645-6556
VISA	(800) 227-6811

Hospitals

Bry Lin Hospitals , www.brylin.com 1263 Delaware Ave Buffalo, NY 14209	(716) 886-8200
Erie County Medical Center , www.ecmc.edu 462 Grider Street Buffalo, NY 14215	(716) 898-3936
Mercy Hospital of Buffalo , www.chsbuffalo.org 565 Abbott Road Buffalo, NY 14220	(716) 826-7000
Roswell Park Cancer Institute Elm & Carleton Streets Buffalo, NY 14263	(716) 845-2300
Sheehan Memorial Hospital 425 Michigan Avenue Buffalo, NY 14203 www.smhhealth.org	(716) 842-2200
Sisters of Charity Hospital , www.chsbuffalo.org 2157 Main Street Buffalo, NY 14214	(716) 862-2000
Women and Children's Hospital , www.wchob.org 219 Bryant St Buffalo, NY 14222	(716) 878-7000

Inter-City and Local Transportation

Buffalo Highway Construction Information	(800) 762-3967
NY State Thruway Current Highway Conditions	(800) 847-8929
EZ-Pass Information	(800) 222-8655

Services /Support Networks

Directory Assistance	411
AAA of Western New York	(716) 633-9860
American Red Cross	(716) 878-2353
Local information	(716) 555-1212
Suicide Prevention	(716) 834-3131

Shipping & Postal Services

Airborne Express	(800) 247-2676
DHL Airways	(800) 225-5345
Emery Worldwide	(800) 443-6379
Federal Express	(800) 463-3339
US Post Office	(800) 275-8777

Utilities

NYSEG, www.nyseg.com	(800) 572-1111
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Gas

National Fuel Gas Distribution Corp. www.natfuel.com	(716) 686-6123
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Electric

National Grid (Niagara Mohawk) www.nationalgridus.com	(800) 642-4272
NYSEG, www.nyseg.com	(800) 572-1111

TRAVEL INFORMATION

Airports

Buffalo Niagara International Airport (716) 630-6000
4200 Genesee Street
Cheektowaga, NY 14225
www.buffaloairport.com

Averaging approximately 110 daily flights with nonstop service to 18 cities, the BNIA plays an essential role in the development of business and tourism in the Buffalo Niagara region.

Airlines - Domestic

Airtran Airlines, www.airtran.com*	(800) 247-8726
Alaska Airlines, www.alaskaair.com	(800) 252-7522
American Airlines, www.aa.com*	(800) 433-7300
American Trans Air, www.ata.com	(800) 435-9282
Atlantic Southeast, www.flyasa.com	(800) 282-3424
Comair, www.comair.com*	(800) 221-1212
Continental Airlines, www.continental.com*	(800) 525-0280
Delta Airlines, www.delta.com	(800) 221-1212
Express Jet, www.continental.com	(800) 523-3272
Frontier Airlines, www.frontierairlines.com	(800) 432-1359
Hawaiian Airlines, www.hawaiianair.com	(800) 367-5320
JetBlue Airlines, www.JetBlue.com*	(800) 538-2583
Midwest Express, www.midwestexpress.com	(800) 452-2022
Northwest Airlines, www.nwa.com*	(800) 225-2525
Prior Aviation, www.prioraviation.com*	(800) 621-2923
Skyway Airlines, www.midwestairlines.com	(800) 452-2022
Skywest/Delta, www.delta.com	(800) 453-9417
Southwest Airlines, www.southwest.com*	(800) 435-9792
Spirit Airlines, www.spiritair.com	(800) 772-7117
SunCountry Airlines, www.suncountry.com	(800) 359-6786
United Airlines, www.ual.com*	(800) 864-8331
US Airways, www.usairways.com*	(800) 428-4322
Virgin Atlantic, www.virgin-atlantic.com	(800) 862-8621

Airlines - International

Airtran Airlines, www.airtran.com*	(800) 247-8726
Alaska Airlines, www.alaskaair.com	(800) 252-7522
Aloha Airlines, www.alohaairlines.com	(800) 367-5250
American Airlines, www.aa.com*	(800) 433-7300
American Trans Air, www.ata.com	(800) 435-9282
Atlantic Southeast, www.flyasa.com	(800) 282-3424
Comair, www.comair.com*	(800) 221-1212
Continental Airlines, www.continental.com*	(800) 525-0280
Delta Airlines, www.delta.com	(800) 221-1212
Express Jet, www.continental.com	(800) 523-3272
Frontier Airlines, www.frontierairlines.com	(800) 432-1359
Hawaiian Airlines, www.hawaiianair.com	(800) 367-5320
JetBlue Airlines, www.JetBlue.com*	(800) 538-2583
Midwest Express, www.midwestexpress.com	(800) 452-2022
Northwest Airlines, www.nwa.com*	(800) 225-2525
Prior Aviation, www.prioraviation.com*	(800) 621-2923
Skyway Airlines, www.midwestairlines.com	(800) 452-2022
Skywest/Delta, www.delta.com	(800) 453-9417

Southwest Airlines, www.southwest.com*	(800) 435-9792
Spirit Airlines, www.spiritair.com	(800) 772-7117
SunCountry Airlines, www.suncountry.com	(800) 359-6786
United Airlines, www.ual.com*	(800) 864-8331
US Airways, www.usairways.com*	(800) 428-4322
Virgin Atlantic, www.virgin-atlantic.com	(800) 862-8621

*Denotes service to Buffalo

Cruises/Resorts

Disney World Reservations	(800) 227-1500
Holland America Cruises	(800) 426-0327
Princess Cruises	(800) 774-6237
Royal Caribbean Intl.	(800) 327-6700

Hotels/Motels

Best Western	(800) 528-1234
Budgetel Inns	(800) 428-3438
Clarion Hotels	(800) 424-6423
Comfort Inns	(800) 424-6423
Courtyard by Marriott	(800) 321-2211
Days Inn	(800) 329-7466
Doubletree Hotels	(800) 222-8733
Econo Lodges	(800) 446-4777
Embassy Suites	(800) 362-2779
Fairmont Hotels	(800) 527-4727
Four Seasons	(800) 332-3442
Hilton Hotels	(800) 445-8667
Holiday Inns	(800) 465-4329
Howard Johnson Motor Lodges	(800) 654-2000
Hyatt Hotels	(800) 233-1234
La Quinta Motor Inn	(800) 531-5900
Loews Hotels	(800) 223-6397
Marriott Hotels	(800) 228-9290
Meridien Hotels	(800) 543-4390
Omni International	(800) 843-6664
Quality Inns	(800) 228-5151
Radisson Hotels International	(800) 333-3333
Ramada Inns	(800) 228-2828
Red Roof Inns	(800) 843-7663
Ritz Carlton Hotels	(800) 241-3333
Sheraton Hotels	(800) 325-3535
Stouffer Hotels	(800) 468-3571
Super 8 Motels	(800) 800-8000
Travelodge Motels	(800) 578-7878
Westin Hotels	(800) 228-3000

Highways

Four Interstate highways run through the Buffalo-Niagara Metropolitan Area, Interstate 90, Interstate 190, Interstate 290, and Interstate 990. I-90 runs from Seattle to Boston and connects Buffalo's southern suburbs with the city and the eastern and northern suburbs. I-190 runs from I-90 through downtown and up to Niagara Falls and onto the Canadian border at two spots. I-290

TRAVEL INFORMATION

makes a 10 mile connection between I-190 and I-90, serving the area's northern suburbs. I-990 starts at I-290 and runs over 6 miles up to the Millersport Highway, just south of Lockport. I-990 was intended to run to Lockport but was never completed.

US 219 and NY 400 are major expressways that run south of the city to the edge of the metropolitan area in Springville and East Aurora, respectively. US 219 is being eyed to become Interstate 67 to Maryland.

Inter-City Transportation

Greyhound Bus (800) 231-2222

Public Transportation

Niagara Frontier Transportation Authority (716) 855-7300
181 Ellicott Street
Buffalo, NY 14203
www.nfta.com

Metro Bus service to the Buffalo Niagara International Airport is quick, inexpensive and easy to use. Routes actively serve downtown Buffalo, offering connections to points throughout the Niagara Falls-Buffalo region.

Airport-Downtown Express

This shuttle runs non-stop service between the airport and Buffalo's central business district, including the Metro Bus station downtown (Metropolitan Transportation Center.) One-way fare is \$1.75. Service runs weekdays, approximately every 30 minutes, during peak drive time.

Metro Bus

Regular Metro Bus service runs through the heart of the city. It is the most economical way to get to and from the airport. One-way fare is \$1.75.

Rail

Amtrak, www.amtrak.com (800) 872-7245

Amtrak is the country's national passenger railroad. It operates seven days a week, with destinations throughout the United States. Many packages and special deals are available. Rail passes are available for international visitors.

Rental Cars

All ground transportation is located on the lower level of the terminal, outside of baggage claim.

Advantage, www.arac.com (800) 777-5500

Alamo, www.alamo.com* (800) 462-5266

Avis, www.avis.com (800) 331-1212

Budget, www.budget.com* (800) 527-0700

Dollar, www.dollar.com (800) 800-4000

Enterprise, www.enterprise.com (800) 736-8222

Hertz, www.hertz.com* (800) 654-3131

National, www.nationalcar.com* (800) 227-7368

Thrifty, www.thrifty.com (800) 367-2277

*Provide service at the airport.



WEATHER

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Average High	31.0	33.0	42.0	54.0	66.0	75.0	80.0	78.0	70.0	59.0	47.0	36.0
Average Low	18.0	19.0	26.0	36.0	48.0	57.0	62.0	60.0	53.0	43.0	34.0	24.0
Average Precipitation	3.16	2.42	2.99	3.04	3.35	3.82	3.14	3.87	3.84	3.19	3.92	3.80

Temperature in degrees F, precipitation in inches

VEHICLE REGISTRATION, DRIVER'S LICENSE

Vehicle Registration

State of New York Dept of Motor Vehicles (800) CALL-DMV
www.nydmv.state.ny.us

Erie County DMV Main Office
Erie Motor Vehicles
77 Broadway
Buffalo, NY 14203

All of the information below is from the State of New York's Department of Motor Vehicle's website. If needed, more detailed information can be found online.

If you are a not a resident of New York, a vehicle registration from your state of residence is valid in New York. Once you become a resident of New York, you have 30 days after to register your vehicle in New York. If you are a resident of New York and you get a vehicle from another state, you must register the vehicle in New York.

To register the car, you need to have proof of ownership, usually in the form of the vehicle's title. If you do not have a title that displays your name, then you'll need to have the bill of sale, either from the dealer or the private party.

You'll also need to have a proof of your identity, like a driver's license, along with proof of your identity and date of birth, like a Birth Certificate.

Finally, you'll need to get a New York State Insurance ID Card.

Driver's License

New York recognizes valid driver licenses held by residents of other US states, US territories and Federal districts and Canadian provinces. Once you become a resident of New York, you must apply for a New York driver license with 30 days.

You can exchange your out-of-state driver license or Canadian driver license for a New York driver license if it has your photograph and is not suspended. Also, it must have been valid at least 6 months and not have expired more than 12 months ago.

If your out-of-state driver license or Canadian driver license is suspended or revoked, you cannot apply for a New York driver license. You must remove the suspension or revocation and bring to a New York DMV office a valid driver license that meets the requirements listed above.

VOTING INFORMATION

Erie County Voter Registration (716) 858-8891
134 W Eagle St
Buffalo, NY 14202
www.elections.state.ny.us

New York Board of Elections (800) FOR-VOTE
www.elections.state.ny.us

To register to vote, simply download the form at the above website, and follow the directions for filling out the form and mailing it. You may also register in person at any county board of elections on any business day, except election day. If you want to vote in an election, you must mail or deliver this form to your county board of elections no later than 25 days before the election in which you want to vote. Your eligibility to vote will be based on the date you file this form, and your county board will notify you of your eligibility.

To vote in New York, you must be:

- A United States citizen.
- 18 years old by the date of the election
- Live at your current address at least 30 days prior to an election.
- Not be in jail, or on parole, for a felony conviction.
- Submit your registration application 25 days prior to the date of election.

die plant in the city. The windshield wiper was invented in Buffalo, and the Trico Company still operates some facilities there. For many years, Buffalo was the nation's second largest rail center, with Chicago being the first.

Buffalo's ethnic diversity includes people of Greek, Irish, Italian, African American, Polish, Scottish, Latino and German decent, to name a few. That, combined with a basic blue-collar mentality, creates a solid foundation for the community to build and re-build. And re-build the city has, by pumping millions into its downtown showpiece Theater District, by expanding the Buffalo Niagara

International Airport, by creating waterfront housing and establishing a Metro Rail line from HSBC Arena to the South Campus of the State University at Buffalo. It has diversified its economy, moving from strictly "rust belt" industries to services and tourism, then to high tech and fiber optics.

In the 21st century, Buffalo has increasingly become a center for bioinformatics and human genome research, including work by researchers at the University at Buffalo and the Roswell Park Cancer Institute.

HISTORY

Early History

Prior to European colonization, the region's inhabitants were the Ongiara, an Iroquois tribe called the Neutrals by French settlers, who found them helpful in mediating disputes with other tribes.

Most of western New York was granted by Charles II of England to the Duke of York (later known as James II of England), but the first European settlement in what is now Erie County was by the French, at the mouth of Buffalo Creek in 1758. Its buildings were destroyed a year later by the evacuating French after the British captured Fort Niagara. The British took control of the entire region in 1763, at the conclusion of the French and Indian War.

The first permanent white settlers in present day Buffalo were Cornelius Winney and "Black Joe" Hodges, who set up a log cabin store there in 1789 for trading with the Native American community. Dutch investors purchased the area from the Seneca Indians as part of the Holland Purchase. Although other Senecas were involved in ceding their land, the most famous today is Red Jacket, who died in Buffalo in 1830. His grave is in Forest Lawn Cemetery. Starting in 1801, parcels were sold through the Holland Land Company's office in Batavia, New York. The settlement was initially called Lake Erie, then Buffalo Creek, soon shortened to Buffalo. Holland Land Company agent Joseph Ellicott christened it New Amsterdam, but the name did not catch on. In 1808, Niagara County was established with Buffalo as its county seat. Erie County was formed out of Niagara County in 1821, retaining Buffalo as the county seat.

In 1804, Joseph Ellicott, a principal agent of the Holland Land Company, designed a radial street and grid system that branches out from downtown like bicycle spokes, and is one of only three radial street patterns in the US. In 1810, the Town of Buffalo was formed from the western part of the Town of Clarence. On December 30, 1813, during the War of 1812, British troops and their Native American allies first captured the village of Black Rock, and then the rest of Buffalo burning most of both to the ground. Buffalo gradually rebuilt itself and by 1816 had a new courthouse. In 1818, the eastern part of the town was lost to form the Town of Amherst.

Upon the completion of the Erie Canal in 1825, Buffalo became the western end of the 524-mile waterway starting at New York City. At the time, Buffalo had a population of about 2,400 people. With the increased commerce of the canal, the population boomed and Buffalo was incorporated as a city in 1832. In 1853, Buffalo annexed Black Rock, which had been Buffalo's fierce rival for the canal terminus. During the 19th century, thousands of pioneers going to the western United States debarked from canal boats to continue their journey out of Buffalo by lake or rail transport. During their stopover, many experienced the pleasures and dangers of Buffalo's notorious Canal Street district.

Buffalo was a terminus of the Underground Railroad, an informal series of safe houses for African-Americans escaping slavery in the mid-19th century. Buffalonians helped many fugitives cross the Niagara River to Fort Erie, Ontario, Canada and freedom.

The 20th Century

At the turn of the century, Buffalo was a growing city with a burgeoning economy. Immigrants came from Ireland, Italy, Germany, and Poland to work in the steel and grain mills which had taken advantage of the city's critical location at the junction of the Great Lakes and the Erie Canal. Hydroelectric power harnessed from nearby Niagara Falls made Buffalo the first American city to have widespread electric lighting yielding it the nickname, the "City of Light". Electricity was used to dramatic effect at the Pan-American Exposition in 1901. The Pan-American was also notable for being the scene of the aforementioned assassination of President William McKinley.

The opening of the Peace Bridge linking Buffalo with Fort Erie, Ontario on August 7, 1927 was an occasion for significant celebrations. Those in attendance included Edward, Prince of Wales (later to become Edward VIII), his brother Prince Albert George (later George VI), British Prime Minister Stanley Baldwin, Prime Minister of Canada William Lyon Mackenzie King, Vice President of the United States Charles G. Dawes, and New York Governor Alfred E. Smith.

The city's importance declined in the later half of the 20th century for several reasons, perhaps the most devastating being the

HISTORY

opening of the St. Lawrence Seaway in 1957. Goods which had previously passed through Buffalo could now bypass it using a series of canals and locks, reaching the ocean via the St. Lawrence River. Another major toll was suburban migration, a national trend at the time. The city, which boasted over half a million people at its peak, has seen its population decline by some 50%, as industries shut down and people left the Rust Belt for the employment opportunities of the South and West. Erie County has lost population in every census year since 1970. The city also has the dubious distinction along with St. Louis, Missouri of being one of the few American cities to have had fewer people in the year 2000 than in 1900.

HOUSING AND NEIGHBORHOODS

Overall, Buffalo offers its citizens a reasonable quality of life. It is affordable, and snow is cleared from the streets remarkably fast during winter storms. As of 2006, the Buffalo Niagara metropolitan area is the most affordable housing market in the nation. "The quarterly NAHB/Wells Fargo Housing Opportunity Index (HOI) noted that nearly 90% of the new and existing homes sold in the Buffalo-Niagara Falls metro area during the second quarter were affordable to families making the area's median income of \$57,000. The area median price of homes was \$75,000.

Buffalo has tree-filled parks and mansion-lined parkways designed by the father of American landscape architecture, Frederick Law Olmsted. The Buffalo Parks System was the first of its kind in the United States - a visionary attempt to create islands of tranquility amid a growing city's tumult. Connected by a series of bucolic parkways and broad avenues lined with elegant homes, Buffalo's parks system remains an extraordinary urban amenity.

All the while, the city has been mindful of the distinctive neighborhoods that make up the heart of Buffalo, a compact area of only 42 square miles. Allentown, Bailey-Lovejoy, Black Rock, the Delaware District, the Elmwood Strip, Kensington, North Buffalo, Polonia, South Buffalo, West Side: each has its unique story to tell and will defend its heritage with the ferociousness of a mother protecting her child.

East Side

Jefferson Avenue is being revitalized. This major commercial corridor is attracting new investors, new homes, and new community incentives for the beautification of Jefferson Ave. The average home value on the east side is \$32,500.

The Art Apollo Media Center and a new library are drawing new interest to the area. The East side is just minutes away from Canisius College, Medaille College and the Buffalo Niagara Medical Campus.

The city's East Side was once home of Buffalo's Polonia centered on the Broadway Market, a microcosm of Polish traditions and food delicacies. The neighborhood is now largely dominated by African

The 21st Century

On July 3, 2003, at the climax of a fiscal crisis, the Buffalo Fiscal Stability Authority was established to oversee the finances of the city. As a "hard control board," they have frozen the wages of city employees and must approve or reject all major expenditures. After a period of severe financial stress, Erie County, where Buffalo resides, was assigned a Fiscal Stability Authority on July 12, 2005. As a "soft control board," however, they act only in an advisory capacity. Both Authorities were established by New York State. In November of 2005, Byron Brown was elected Mayor of Buffalo. He is the first African-American to hold this office.

Americans, a reflection of Buffalo once being a major transit point for the Underground Railroad.

Riverside was primarily farmland until the late 1800's. Eventually, a few of Buffalo's wealthy built large country homes, but by the turn of the century, the land was being subdivided for the construction of one and two family homes. Riverside offers first-time home buyers more affordable options in a relatively stable area.

North Buffalo

North Buffalo is a vibrant commercial area and a fun place to shop or go out on the town. Many boutiques, nightclubs, and 4-star restaurants are all within walking distance. The average home value on the north side is \$126,000. North Buffalo hosts the annual Italian Heritage and Food Festival every July. The Buffalo Zoo and Delaware Park are popular attractions in this area.

South Buffalo

South Buffalo is a unique community filled with tradition. The old First Ward in South Buffalo retains a strong Irish identity, and Kaisertown reflects a German heritage. It is the Center of Irish Heritage and Culture for the Western New York/Southern Ontario region. The Seneca Street business district is undergoing beautification. The average home value on the south side is \$52,200. Mercy Hospital/Trocaire College/Mt. Mercy Academy is a large complex in this area and a medically-based economic generator for the city.

West Side

In Buffalo's West Side is the Central Business District and the backbone of the Buffalo Niagara regional economy. This thriving area is the government, banking, legal, and finance sectors of the Buffalo economy. Commercial office lease rates are some of the nation's most affordable. The average home value on the west side is \$101,300.

Elmwood Village, on Buffalo's West Side is considered to be the arts and cultural center of the city. It is home to the well-known Albright-Knox Art Gallery. Buffalo State campus borders Elmwood Village to the north and historic Allentown borders to the south. This

HOUSING AND NEIGHBORHOODS

is where the popular Allentown Art Festival occurs in August every year that draws hundreds of thousands of visitors to the works of talented, local artisans and craftsman. Elmwood Village touts almost 50 eclectic restaurants and cafes.

Allen Street/Medical Campus is also on the West Side.

Buffalo's Allentown District is known for many art and antique galleries. Main Street/Allentown district is an eclectic mix of the historic and high-tech. New upscale apartments and lofts are currently being developed in this area.

THINGS TO DO

Buffalo will surprise and delight you with outstanding theater, a world-class symphony, authentic American heritage sites, extraordinary architecture, non-stop nightlife, an historic zoo, one of the world's top collections of modern art, charming restaurants, great shopping, major league sports and an exciting array of family attractions.

Niagara Falls

Buffalo is a mere 25 miles from what has been called one of the seven natural wonders of the world. For 12 million visitors a year, the breath-taking Falls are attraction enough to check out Buffalo. You will be living only 20 minutes from one of the most spectacular waterfalls in the world! Niagara Falls lies on the border between Canada and the United States. There are three separate waterfalls within Niagara Falls including Horseshoe Falls, the American Falls, and the smallest of the three, Bridal Veil Falls. Niagara Falls has a wide variety of attractions on both the New York and Ontario, Canada sides. Features include the Daredevil Museum, Aerospace Museum, Goat Island, and Cave of the Winds on the New York Side of the Falls. On the Ontario side there are attractions including Queen Victoria Park, Oaks Garden Theatre, and the Skylon Tower. Two attractions of Niagara Falls that are on both the New York and Ontario sides are Rainbow Bridge and Maid of the Mist boat tours. On the west side of Buffalo is Peace Bridge that crosses the Niagara River and Lake Erie into Canada.

Nightlife

Last call is at 4 a.m. in Buffalo, rather than 2 a.m. like it is in most other areas of the nation. This is often attributed to the historic high density of industrial facilities and the demand of second and third shift patrons. It's also because New York law allows bars to be open until 4 a.m. This law was actually designed to accommodate the thriving late nightlife of New York City, but the state's "Second City" has adopted it as well.

Buffalo Philharmonic Orchestra 716-885-0331
499 Franklin St.
Buffalo, NY 14202

The Buffalo Philharmonic Orchestra is an internationally recognized symphony orchestra

Buffalo Zoo (716) 837-3900
300 Parkside Ave.
Buffalo, NY 14214

The Buffalo Zoological Gardens is the third oldest institution of its kind in the United States.

MusicalFare Theatre Company (716) 839-8539
4380 Main St.
Amherst, NY 14226

MusicalFare Theatre is Western New York's only year-round, professional musical theatre company

Old Fort Niagara (716) 745-7611
Youngstown, NY 14174

The site of historic battles and sieges, trading and conquest, Old Fort Niagara is an exciting place where the past lives on!

Shea's Performing Arts Center (716) 847-1410
646 Main St.
Buffalo, NY 14202

Shea's Performing Arts Center is a 73-year-old cultural and historic landmark located in the historic Theatre District of downtown.

Professional Sports

Buffalo Bandits (716) 855-4100
HSBC Arena
One Seymour H. Knox III Plaza
Buffalo, NY 14203-3096
(888) 467-2273 (tickets)
National Lacrosse League

Buffalo Bills (877) BB-TICKS
Ralph Wilson Stadium
One Bills Drive
Orchard Park, NY 14127
www.buffalobills.com

National Football League

Buffalo Bisons
Dunn Tire Park
275 Washington St.
Buffalo, NY 14203
(716) 843-4373
www.minorleaguebaseball.com

Triple A affiliate of the Cleveland Indians

continued on page 18

THINGS TO DO

Buffalo Sabres

HSBC Arena
One Seymour H. Knox III Plaza
Buffalo, NY 14203-3096
(888) GO-SABRES (tickets)
www.sabres.com

National Hockey League

(716) 855-4100

Main Place Mall

390 Main St.
Buffalo, NY 14202-3702

(716) 855-1900

Mc Kinley Mall

Milestrip Rd at McKinley Pkwy
Buffalo, NY 14219

(716) 824-0462

Walden Galleria Mall

1 Walden Galleria
Buffalo, NY 14225-5408
www.waldengalleria.com

(716) 681 7600

Shopping Centers

Central Park Plaza (716) 833-5500
40 Central Park Plaza
Buffalo, NY 14214

Eastern Hills Mall

4545 Transit Rd (716) 631-5191
Buffalo, NY 1422

Located close to the Buffalo Niagara International Airport and the Four Points Hotel Buffalo Airport, this state-of-the-art mall offers the shopping experience of a lifetime with more than 200 upscale stores, restaurants, specialty boutiques, a food court and 12-screen movie house.

MEDIA

AM Radio

550	WGR	sports
610	CKTB	news/talk
710	CJRN	oldies/sports
770	WTOR	ethnic
930	WBEN	news/talk
970	WNED	public/news
1080	WUFO	gospel/talk
1120	WBBF	black gospel
1220	CHSC	ac-oldies
1230	WECK	classic country
1270	WHLD	talk (progressive)
1300	WXRL	country
1330	WSPQ	sports
1340	WLVL	news/talk
1400	WWWS	urban oldies
1440	WJJL	college/oldies (Niagara Univ.)
1520	WWKB	talk (progressive)

FM Radio

88.7	WBFO	NPR public/jazz
89.9	WFBF	religious
90.7	WGCC	college (SUNY-Batavia)
91.3	WBNY	college/alternative (Buffalo State Univ.)
91.7	CIXL	adult hits
92.9	WBUF	adult hits
93.7	WBLK	urban
94.5	WNED	public/classical
96.1	WJYE	soft rock
96.9	WGRF	classic rock
97.7	CHTZ	active rock
98.5	WKSE	CHR-pop
99.5	WDCX	religious

101.1	CKEY	CHR-pop
102.5	WTSS	hot ac
103.3	WEDG	modern rock
103.7	CFBU	college (Brock Univ.)
104.1	WHTT	oldies
105.1	CFLZ	adult alternative
105.7	CHRE	soft ac
106.5	WYRK	country
107.7	WLKK	classic rock

Local Television

WGRZ	Channel 2	NBC
WIVB	Channel 4	CBS
WKBW	Channel 7	ABC
WNED	Channel 17	PBS
WNLO	Channel 23	CW
WNYB	Channel 26	TBN
WUTV	Channel 29	FOX
WNYO	Channel 49	My Network
WPXJ	Channel 51	Ind
WNGS	Channel 67	Ind

Newspaper

The Buffalo News

1 News Plaza
Buffalo, NY 14240
www.buffalonews.com

(716) 842-1111





MOVING

SMOOTH TRANSITIONS

Choosing a Moving Company

Have at least three movers come to your home and give estimates. Be sure to ask whether the estimates are binding, non-binding or guaranteed not to exceed a certain amount. Obtain each company's assigned Motor Carrier number and call the USDOT at (202) 358-7000 to determine if they are registered and have the proper insurance on file. Ask your prospective moving company for a copy of the "Your Rights and Responsibilities When You Move" booklet.

Relocation to Your New City

If you're one of the 40 million Americans planning to move this year, you need a strategy. Starting early and staying organized is the key to a painless move. In general, follow the pre-move checklists provided. These lists will help you track the myriad details needed to facilitate your move.

If you are selling your present home and/or buying a new one, refer to the home inspection checklist and the mortgage glossary. If you are planning to rent in your new city, read the article on rental tips. And, if you are undecided, we hope the article entitled "Buying vs. Renting" will help you assess the pros and cons of each.

Whatever decisions you face based on your particular circumstances, stay positive, calm and organized. And, don't forget to make some time just for yourself. It will probably save you a lot of time in the long run!

Packing Tips

- Sort your belongings. If you don't use an item, dispose of it.
- Label boxes indicating what they contain and in which room they should be placed.
- Drain gas and oil from power tools so they will not leak; dispose of all volatile or corrosive chemicals.
- After cleaning out the refrigerator and/or freezer, place pieces of charcoal in them to prevent mildew.
- Pack important records in easily accessible place. Include medical, dental, school, insurance, credit card and tax records.
- Use strong, clean containers with lids secured with twine or tape.
- Put no more than 50 pounds in each container.
- Place heavy items towards the bottom of the containers; lighter items on top.
- Protect all finished surfaces from scratching by wrapping them in paper.
- Use plenty of cushioning such as shredded or crumpled paper to protect belongings in boxes. Remember that newspaper ink can rub off and stain items packed with it.
- Pack items tightly to avoid shifting during move.
- Fragile items, like china, should be packed in reinforced boxes or in special boxes with compartments.
- Individually wrap and cushion electrical appliances.
- Make sure liquids and foodstuffs are placed in carefully sealed containers. Wrap and pack kitchenware tightly to prevent damage.



SMOOTH TRANSITION

- Chests and dressers should not be overloaded since glued furniture joints could collapse.
- Unusually shaped or valuable items should be crated or moved by you and not the movers. Easily crushed items should be individually boxed and cushioned.
- You should not remove home fixtures such as window treatment hardware, towel racks and electrical fixtures. Unless your sales agreement specifically states otherwise, such items are usually considered legally part of your residence. Let the moving company pack furniture, mirrors and artwork to prevent damage.

Stay Organized

Here are some basic tips to help make moving less traumatic:

- Pack an “Immediate Box” or an overnight suitcase with the necessities you’ll be needing right away. Don’t forget to include medicines and a first aid kit, toilet paper, tissue, and paper towels.
- Pack an “Immediate Kitchen” box including trash bags, the coffee pot or tea kettle, toaster, plastic silverware, paper plates, styrofoam cups and some non-perishable snacks, such as crackers, peanut butter, dried fruit. This way, there will be some instant sustenance while you get organized.
- Affix colored labels to the moving boxes according to destination. Put the same-color labels or signs on the door of the rooms where these boxes go. This way, movers will be directed to the correct rooms if you’re not available to tell them where to put each box.

- Make a detailed floor plan for where you want things to go in your new home. Photocopy it so you can tack up copies in every room for the movers.
- Take snapshots of wall units and shelves, so you know how things were arranged on them.

Settling Into Your New Home

- Start by making the beds. Bedding tends to be bulky and eliminating lots of boxes quickly and easily will be encouraging.
- Unpack and organize children’s belonging’s next. Young children will quickly become restless without familiar things. Remember to position storage hooks and shelves that children will be using within their reach.
- Next, tackle the kitchen. This job will go much faster if each box has been specifically labeled as to its contents. Simply labeling “Kitchen” doesn’t help you prioritize which box to unpack first.
- Stay positive. Getting settled into your new home can seem overwhelming unless you look at it as a series of small projects.
- Congratulate yourself! You accomplished a lot today!



You Pack, We Drive, You Save®

Every day, companies large and small are faced with guiding employees through one of the most difficult transitions in their lives — relocation. With so much riding on every relocation, you need a partner with the experience and knowledge to lessen the burdens of relocation. ABF U-Pack Moving® simplifies your corporate relocation program, bringing you and your employees money saving opportunities and friendly, personalized customer service. Mention this ad or enter **"NEWMKT"** in the referral box on the online quote form and receive \$50 off your moving quote.

How does ABF U-Pack Moving® work?



YOU PACK...

and load the trailer that ABF delivers to your home.



WE DRIVE...

the trailer to your new destination. The transportation industry recognizes ABF drivers for their outstanding safety record.



YOU SAVE...

money! There are no unknown costs like there are with renting a truck. You can even save thousands of dollars over full-service movers. Since you only pay for the space you use, we will never ask you for more money based upon the reweighing of your goods.



You Pack, We Drive, You Save®

(877) 450-3608

www.relocation.upack.com

A B F U - P A C K C O R P O R A T E M O V E S

WHAT'S ALL THE TALK ABOUT. YOU PACK, THEY DRIVE MOVING?

Moving Decisions

Are you faced with an upcoming job relocation? With so many options for moving your household items, it can be a difficult decision to determine which service best fits your moving needs. Also, with a limited relocation budget from your employer to cover your moving costs, finding a service that complements your pocketbook is important as well. While hiring a professional moving company may be time-saving, the cost for full-service moving could be several thousand dollars. A recent trend in the moving industry is the do-it-yourself moving option. Most people associate do-it-yourself with the truck rental option; however, the “you pack, they drive” moving alternative is becoming increasingly popular.

New Moving Alternative

With this type of service, you are expected to pack and load your items in an adequately-sized commercial trailer. You are given up to two business days to pack and load your goods. The cost of the move is controlled by the customer because this service allows you to pay for only the space used in the trailer. Once you have completed the packing and loading process, the trailer is picked up by the local dispatch office. The trailer is then transported by a professional driver to your destination. You will receive an estimated arrival time for delivery of your goods and will also have the ability to track your goods during the transit of your move. Upon arrival at your new home, the trailer is delivered at the appointed time and you will unpack and unload your goods. The local dispatch office will then come and remove the empty trailer.

Save Time and Money

The “you pack, they drive” moving alternative saves you the trouble of driving an unfamiliar vehicle as well as the stress and difficulty during a long-distance drive. Since the estimates provided for this service are based on volume (space) and not weight, you will avoid unexpected higher moving costs and hidden fees associated with other full-service moving companies. Unlike a rental truck, the normal moving expenses such as fuel, taxes, tolls, and unexpected costs such as flat tires and engine blowouts are covered by the service provider.

Loading Service Options

The cost savings of using the “you pack, they drive” service largely result from packing and loading your trailer. Some customers may not have the physical ability or manpower to pack and load their own trailer. This problem is relatively easy to solve—simply check with one of the packing and loading companies suggested by the “you pack, they drive” service provider. You can locate packing and loading assistance in both your origin and destination cities. By combining the “you pack, they drive” service with local loading and unloading assistance, you can save money versus using a full-service moving company.

The Choice is Yours

During your search for the best moving option for your upcoming job relocation, consider the “you pack, they drive” moving option and know that you are in control of every aspect of your move. You will not only save time and money, you will experience less stress and headache during an already stressful part of your life.

PRE - MOVE CHECKLIST

One Month Before

- ☐ Take Inventory. Decide what to keep and what to get rid of.
- ☐ Reserve a rental truck or select a moving company. Look for rental trucks and moving companies in local brochures, yellow pages, or through your rental agent/ real estate broker.
- ☐ Make a moving file for important documents, such as family medical and dental records, school records, legal documents and titles, banking and financial statements, stock and bond certificates, tax returns, birth certificates and insurance documents. Include all receipts – many expenses are tax deductible.
- ☐ Make any car rental, airline or hotel arrangements.
- ☐ Gather moving supplies such as boxes, tape, bubble wrap and paper for wrapping.
- ☐ Post Office: A week before you move, you should stop by your local post office to fill out a change of address cards. Correspondence cards are also available to send to various companies such as credit card companies, magazine publishers and any other organizations that should be informed of your move. The mail will be forwarded to your new home for a full year. After a year, the mail will be returned to the sender with your new address stamped on it. You can get an official change form at the local post office or on the Internet at www.usps.gov/movernet.
- ☐ Credit Card Companies: Immediately notify all your credit card companies of your move. Keeping an individual file on each one makes this process much easier. We suggest using the correspondence cards offered at the post office in addition to requesting in writing that they send you a letter of confirmation. It is also recommended to make a follow up call.
- ☐ Purchase Insurance: If you are moving from out of state and are insured by a fairly large company, they will most likely have an office in the city you are moving to. If you need to find a new company, it is important to get homeowners insurance at least one month before the move. Those moving to an apartment need to contact the insurance company two weeks before the move. If you have large amounts of jewelry and/or furs coats it's important to contact the agency as soon as possible since you will be needing additional coverage.
- ☐ Remember to request the return of any security deposits.

Two Weeks Before

- ☐ Notify Phone Company: Your new local phone company should be notified of your move no sooner than 30 business days prior to move, and no later than 5 business days before moving. The service representative will run a quick credit check and assign you a new telephone number.
- ☐ Notify Utilities: The electric and gas service companies should be contacted at least two weeks before your move. The old service will need your move out date and you should request the return of any deposits at this time. The new service will need your move in date to determine when service will be turned on or transferred to your name. You can inquire if they have a billing plan to balance out of season differences by paying a set amount each month. If moving into an apartment, check with the property manager to see if service was left on before you call the utility companies. Write down the emergency numbers to call in event of a problem or outage.
- ☐ Banks: (checking accounts, investments, etc.): Before you move to your new city, make sure all existing accounts in your old bank are closed. Find a new bank to fill your personal needs and open accounts, order checks and obtain direct deposit forms if applicable.
- ☐ Find a new doctor and dentist and have your family's medical records transferred to them.
- ☐ Refill any prescription medications which must be taken regularly and arrange to have those prescriptions transferred to your new city.
- ☐ Arrange to register your children in their new school(s). Contact their current school(s) to have their records forwarded.

PRE-MOVE CHECKLIST

One Week Before

- ☐ Confirm any travel plans or reservations.
- ☐ Finish packing and make sure all boxes are clearly labeled.
- ☐ Subscribe to the local newspaper and visit the Chamber of Commerce in your new city for additional community information.
- ☐ Change of Address Notification: You will need to notify the Postal Service that you are moving. It is now possible to do so without visiting the post office. Go to website listed above. For the fee of \$1.00 you may fill out the address change information online and receive an email confirmation. Or you may choose to print the form and mail it to your local post office. US Postal Service, www.usps.com
- ☐ Notify IRS: You will also need to notify the IRS that you have moved. This will ensure you receive your IRS refund and/or any other correspondence. To change your address with the IRS, complete a Form 8822 (PDF), Address Change Request. This is available on the IRS website. IRS, www.irs.gov

One Day Before

- ☐ Pick up your rental truck or confirm your move with the moving company.
- ☐ Make sure you and your movers have the directions to your new home. Plan your travel so that you will be there to greet them and unlock your home. Have a backup plan in case one of you gets delayed.
- ☐ Obtain the driver's cell phone number and give him/her yours so you can stay in touch in case one of you is delayed.
- ☐ Ask what form of payment the movers will accept (check, money order, certified check, travelers checks) and make necessary arrangements.

Moving Day

- ☐ Early on moving day, reserve a large place for the moving truck to park. Mark off an area with cones or chairs. If you need to obtain parking permission from your apartment complex manager or the city, do so in advance.
- ☐ Before work starts, walk through the house with the movers and describe the loading order. Show them items you intend to transport yourself. You should have these items grouped in an area prior to the movers arriving. Remain on site to answer the movers' questions and to provide special instructions.
- ☐ Walk through your home and make sure that everything was loaded. Make sure you have the keys to your new home.
- ☐ Remember that professional movers expect to be paid in full before your goods are unloaded. Check for damage, as items are unloaded and report any problems right away.
- ☐ Unless the company's policy prohibits the acceptance of gratuities, it is customary to tip each mover. \$20 is a good amount; you may want to tip more or less based on the service you received.
- ☐ If you are moving yourself and getting help from friends, make sure you create a task list. Be sure to have everything packed before your help arrives. It is natural for people to work in pairs, but you should consider each person's physical ability and health status. Plan to provide beverages and food for your volunteers. Load the truck according to the directions your truck rental agency gave you, and make sure that you understand how to operate and drive the rental truck before you leave the agency.

RELOCATING YOUR PET

Your coffee is finally brewing after what seemed like an endless search through the boxes left by the moving company. The disk jockey on the radio reads the weather forecast and you learn that it is -5 degrees outside with an expected high of 0. Welcome to your new city, but at least your company gave you a nice raise for relocating.

Just as you start thinking that everything is proceeding smoothly and that your new city really does have a lot to offer, you realize Prince, your four-year old Great Dane, isn't acting right. Now what? Is he really sick? Homesick? What's worse is that you don't know where the closest veterinarian is located and, of course, he or she can't be as good as Dr. Morris...and Prince just loved Dr. Morris.

Farfetched? Not really. Pets are probably most overlooked when it comes to relocating. Most people just expect their pets to wake up completely adapted to their new surroundings as if nothing changed. Although this is true for many pets, just as many find relocating to be traumatic. Furthermore, most people wait until their pet is ill before finding a new veterinarian.

What should you do then for your pet when relocating? Actually the place to begin is in your hometown before you move. Speak to your own veterinarian and tell him/her where you are moving and ask his/her advice. In most cases, this alone will be sufficient to find out what is necessary to prepare your pet for transition. Further, people will be surprised how often their veterinarian can recommend someone in the area where they are moving. Whether or not this person will actually become your new veterinarian is not as important as the peace of mind that the recommendation is from someone you trust.

Finally, don't wait until your pet is ill before looking for a veterinarian. This is an extremely emotional time and nothing can be more traumatic than having to find a veterinarian in the midst of a crisis. It is obvious, then, that you should find a new veterinarian before that first crisis occurs so that when the need arises, you will be prepared.

How do you go about finding a new veterinarian in a new city? The best place to begin is simply the NewMarket Services Information Guide. Location is an important factor, as many pets don't travel well and, in the case of

emergency, distance may be a factor in receiving timely treatment.

After making a list of local veterinary clinics, take the time to go visit them. Talk to the staff. Ask about office hours, fees, whether appointments are required, and what services are available. Also, ask if it is possible to talk to the doctor so that you can introduce yourself and at least have a first impression to help you make your choice.

Finally, ask your neighbors which veterinarians they take their pets to and why. Then, of course, it's your decision, but at least you have gathered some information on which to base your decision.

All dogs should be vaccinated for the possibly fatal disease Parvovirus.

Remember to NEVER leave your pet in a car in hot weather, as heat conditions in cars can quickly become fatal to animals.







MOVING WITH CHILDREN & PETS

REINFORCE THE POSITIVES

Get family members focused on and involved in the process of moving. Hold a family meeting to discuss why, where, when and how the family will move. Encourage everyone to ask questions and express feelings. If possible, drive the family to see the new home and take a tour of the new neighborhood schools, shops and parks. Take photos or videotape the new house and neighborhood. Make lists for each older child of things to do to prepare for the move and assign them a special task or two. For example, they can read and inform other family members about the area history, landmarks, special events and amusements. Help children prepare for the move by having them assist with packing. Let them pack a box of special clothes, toys or books they would like readily accessible at their new home. Let each family member help plan how to set up his or her bedroom. Have them help select paint or wallpaper. Let them share ideas how to arrange the furniture. When the move takes place, set up the children's rooms first.

Choosing a School

One of the most satisfying experiences a family can have is finding a school that fits its needs. That school will "feel right" because its administrators, teachers, and parents are part of a strong community that shares the family's educational values. Children are eager to go there because the school program stimulates their curiosity and provides them with outlets for their interests. Parents will be pleased because their involvement in their children's education will be welcomed and encouraged.

In order to find the best school for your child, you should begin by observing your child's learning habits. Even as preschoolers, children begin to develop different approaches to learning. These inclinations provide strong clues about what kind of school would serve them best. In her book *Your Child's First School*, educational consultant Diana Townsend-Butterworth offers these suggestions of things to watch for in determining your child's orientation to learning:

- What does your child enjoy doing?
- What excites your child and arouses his or her curiosity?
- What seems to be frustrating?
- Does your child thrive in a structured environment or seem to prefer one that offers more freedom?
- Is your child quiet or rambunctious?
- Does he or she prefer to work on projects alone or with other children?
- Does he or she have any special interests or abilities?

Make a list of answers to these questions as well as taking note of any other characteristics you notice about your child. As you read more about individual schools, and when you visit the ones that interest you, you will be better able to choose a school that suits your child.



REINFORCE THE POSITIVES

For high school, parents often choose a new school for their children. This is frequently because their current school goes only through eight grade. As you look for a high school, consider your child's learning style as well as his or her interests when deciding upon a school. Also keep in mind your own family goals, which may involve preparing for college, in making this important choice.

What about family expectations? In order to provide a good match, a child's school must also meet a family's needs. Here again, you may want to prepare a list of expectations and use it as a guide in the search for the best school for your child:

- What goal do you have for your child's long-term education? Is college preparation a priority?
- How important to you is parental involvement in school activities?
- Do you expect the school to have a role in developing a child's character by encouraging respect for adults and peers as well as others in society, including the disadvantaged?
- How important is it to you that you have a strong relationship and share a philosophy with other parents at the school?
- How interested are you in providing a home setting that gives your child time for homework?
- How important to you is a before-school and after-school program?

Before beginning a search for a school, parents should reflect on these questions, and their expectations for schools. Parents who choose schools wisely are pleased after their children enroll

because the family and the school work in harmony with a common set of expectations for the youngsters. Admissions directors at schools will gladly connect you with parents of current students so you can make an informed choice for your child.

Most schools believe parents should have a strong role in their children's education. Being involved in a child's education strengthens the whole family and sends a message to children that education is an important part of their lives. Schools know that the way in which parents choose to become active in their children's schools varies greatly. They provide many different opportunities for parental involvement. Most schools have strong parent associations that organize social events, help coordinate volunteer activities, and provide an organized means of communication between parents and school.

Each of these encounters strengthens the life of the schools and creates a community of committed adults supporting the goals of the schools and the students. This feeling of community, with adults and students working together for a common purpose, is one of the distinguishing strengths of a good schools.

Buffalo Board of Education

(716) 816-3743

720 City Hall
Buffalo, NY 14202

Buffalo Public School District

(716) 816-3600

713 City Hall
Buffalo, NY 14202
www.buffaloschools.org

The Buffalo School District is regarded as one of the premiere urban school systems in New York State. Serving 38,000 students in nearly 70 facilities, the district strives to bring exemplary teaching practices and unparalleled opportunities to its diverse student population.

Private Schools

The city itself is home to 47 private schools while the metropolitan region has 150 such institutions. Most private schools have a Roman Catholic affiliation; however, there are schools affiliated with other religions, such as Islam, and many nonsectarian options.



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SELECTING CHILD CARE

When you're new to a community, locating a person or program to provide child care for you is not the easiest of tasks. Due to expanding demand, just finding an opening may be difficult. Pinpointing a place that is not too far or too expensive and, most importantly, a provider whom you trust, may take days or weeks of persistent phoning and visits.

As a parent, it is your responsibility to ensure that your child is safe and happy in a child care environment that is fun, educational, and nurturing. You will need to consider many questions. But you are not alone — an increasing number of parents rely on quality child care so that they may work. About 70% of parents place their young children in some type of daily care. Knowing in advance that this is not an overnight process makes it a bit less overwhelming.

Types of Child Care

You might like the home-like feel of a family child care home, or maybe you want your child to have opportunity to socialize with peers in a larger child care center. You might be looking for after school care for your child, a summer camp experience or a program that can accommodate his or her special needs. It will help you in your search to learn more about each type of child care setting.

In home

Some parents may prefer the one-on-one contact an in-home care provider can offer, especially for an infant. The International Nanny Association (INA) recommends that you interview any prospective hire at least twice and that you conduct a criminal background check, which is usually done by most placement agencies.

One key to good child care is whether the caregiver can adapt to the needs of each child and family. Not all children of the same age are at the same level of development; each child has unique character traits. A good caregiver understands these personal and developmental differences and creates a program to meet each child's needs.

Center-Based Care

The most popular type because there are so many options for children of all ages. You take your child to a place that is organized and staffed specifically to care for a group or groups of children. Some types include day care centers, preschool programs, before/after school programs.

Day Care Center

If you're considering a day care center or another group setting, you should spend some time observing the center and talking to parents with children in the center. You should also expect that your child will be assigned to the same caregiver to promote a sense of security and consistency. Inquire about the rate of staff resignations; low staff turnover minimizes the need for young children to repeatedly adjust to new caregivers.

Preschool Programs

Preschool programs are offered through Head Start, child care centers or local public and private schools. They can be offered as a half-day program for three or four days a week or they can be part

of a full day program at a child care center.

Before/After School Programs

These programs give children additional time and opportunity to engage in hands-on enrichment activities in reading, science, math, art, drama, and specific "safety" topics that include conflict resolution and drug abuse. Most programs offer homework assistance and some offer tutoring. Most also provide supervised physical activity and healthy snacks, or even dinner. School age programs are often provided through local schools, child care centers, churches, or youth-oriented community organizations. Quality features include opportunities for children to make individual and group choices about activities, opportunity to improve academic skills, spaces for children to relax and rest, well supervised spaces where they can be active, nutritious snacks, and parental involvement.

Choosing Child Care

In addition to the forms of child care, you want to take into account the following factors:

- Age and personality of your child.
- Child care needs of all the children in your family.
- Location of your workplace, home and child care facility.
- Hours you need child care.
- What you can afford.

When you begin your search, start with the telephone. Plan to spend a few minutes with each call. Describe your needs and ask about the program, staff, location, other children in care, and what is included in the cost. Make an appointment and visit the center, school or home, and plan on spending at least an hour at each place. Visit once to observe the children in care and at another time outside of regular structured hours to spend time with provider or director.

In any group center, health, safety, and hygiene must be given priority in all settings. All children and staff members should have current immunizations; staff should have clear criminal background checks. The facility must be child-proof and all staff members should wear disposable gloves when changing diapers. Toys should be disinfected on a regular basis and frequent hand washing should be promoted among the staff and children to minimize the spread of infection.

Preparing Your Child for Child Care

Most young infants, up to seven months, adapt to caring adults and seldom have problems adjusting to good child care. Older infants may be upset when left with strangers. They may feel separation anxiety, which is a normal part of development for some children. They will need extra time and your support to "get to know" the caregiver. Some children show changes in behavior when they start child care. Toddlers may cry, pout, refuse to go to or act angry in other ways. Preschoolers may regress and behave like a younger child. They may be more wakeful at night. This behavior usually goes away after a few days or weeks in high-quality child care, just be sure to monitor.

continued on page 33

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SELECTING CHILD CARE

You may help your child adjust to a new child care arrangement. Arrange a visit with in-home caregivers while you are at home or when you need child care for a short time. Visit the center or family child care home that you have chosen with your child before beginning care. Show your child that you like and trust the caregiver.

Some children like to carry a reminder of home when they go to child care. A family photograph or small toy can be helpful. Talking to your child about child care and the caregiver is helpful. Being prepared makes any new experience easier for children. There also are storybooks about child care that you and your child can read together. (Check with your local library, another great outing for a parent and child)

After a child has been in child care, a sudden change in caregivers may be upsetting. This can happen even if the new caregiver is kind and competent. If you are concerned about your

child's feelings, you may want to arrange a meeting with the caregiver or ask your pediatrician for advice. Parents need to help the caregivers and the child deal with any changes in the child's routine at home or child care. High-quality child care helps children grow in every way and promotes their physical, social and mental development. It offers support to working parents. Your pediatrician wants your child to grow and develop with enjoyment in a setting that supports you as a parent.

In the final analysis, locating a child care provider with whom you are confident is well worth the searching. Why? Your child benefits greatly from such an arrangement, meeting and interacting with other children and adults. The child learns and grows from experience, often times a major step in establishing independence and becoming his or her "own person." And you feel more at ease leaving them. For more information you may want to visit the following website: American Academy of Pediatrics, www.aap.org

TYPES OF HIGHER EDUCATION

Westchester offers 24 Institutions of Higher Education with 2 or 4 year colleges and Post-graduate schools, including NY Medical College and Pace University School of Law and several nursing schools.

Community Colleges

Community colleges exist for two major purposes. The first is to serve as a bridge from high school to college by providing courses for transfer toward a bachelor's degree. Four out of 10 college-bound high-school graduates start their college education this way.

The second function of community colleges is to prepare students for the job market by offering entry-level career training as well as courses for adult students who want to upgrade their skills for the workplace. They often offer programs that are not available at four-year schools, like fashion design.

Erie Community College (716) 842-2770
121 Ellicott S
Buffalo, NY 14203
www.ecc.edu

Public, 2-year

Niagara County Community College (716) 614-6222
3111 Saunders Settlement Rd
Sanborn, NY 14132
www.niagaracc.suny.edu

Public, 2-year

Liberal Arts Colleges

Liberal arts colleges offer a broad base of courses in the humanities, social sciences, and sciences. Most are private and focus mainly on undergraduate students. Classes tend to be small and personal attention is available.

Online Learning

Recent years have witnessed the rise of online degree programs, to allow the busy professional a chance to work at their own pace from the comfort of their home on the path to getting a degree. The costs to students are typically the same as for traditional classes—and financial aid is equally available—while the cost to the institution can be much less.

There are online universities ranging from legitimate distance learning systems to fly-by-night degree-mills. It's important to research a particular institution before deciding to enroll in their system. Generally, brick-and-mortar schools that also offer online classes are the safest, though there are plenty of fully accredited online universities out there.

Nearly 3 million students are believed to be taking online classes at institutions of higher education in the United States this year. That number has been growing about 25% a year recently. Now, virtually all public higher education institutions, as well as a vast majority of private, for-profit institutions, now offer online classes. By contrast, only about half of private, nonprofit schools offer them.

Online schools offer everything from Associate's degrees to Doctoral programs with available emphases in everything from Business Administration to Criminal Justice to Nursing. Some programs require students to attend some campus classes or orientations, but many are delivered completely online.

Online courses generally require a computer with a broadband connection, but are now a serious option for the busy professional.

TYPES OF HIGHER EDUCATION

Public vs. Private

Public colleges are usually less expensive, particularly for in-state residents. They get most of their money from the state or local government. Private colleges rely on tuition, fees, endowments, and other private sources. Private colleges are usually smaller and can offer more personalized attention and often more prestige.

Canisius College (716) 883-7000
2001 Main St
Buffalo, NY 14208-1098
www.canisius.edu

Private nonprofit, 4-year or above

Suny College at Buffalo (716) 878-4000
1300 Elmwood Ave
Buffalo, NY 14222
www.buffalostate.edu

Public, 4-year or above

Suny at Buffalo (716) 645-2000
3435 Main Street
Buffalo, NY 14214
www.buffalostate.edu

Public, 4-year or above

Universities

Generally, a university is bigger than a college and offers more majors and research facilities. Class size often reflects institutional size and some classes may taught by graduate students.

University at Buffalo (888) UB-ADMIT
17 Capen Hall
Buffalo, New York 14260-1660
www.buffalo.edu

The University at Buffalo was founded in 1846 as a private medical college and merged with the State University of New York system in 1962. Today UB is New York State's premier public center for graduate and professional education, as well as the state's largest and most comprehensive public university.

Upper Division

Upper-division schools offer the last two years of undergraduate study, usually in specialized programs leading to a bachelor's degree. Students then generally transfer to an upper-division college after completing an associate degree or after finishing a second year of study at a four-year college.

DEGREES AND CERTIFICATES

Certificate or Diploma

These non-degree offerings generally lead to employment in an occupational field. For example, to enter fields such as computer science or teaching, you may first have to get a certificate or diploma.

Associate Degree

You receive an associate of arts (AA) or associate of science (AS) degree after completing two years of study similar to the first two years of a four-year college. After earning an AA or an AS, you may transfer to a four-year college to complete the requirements for a bachelor's degree. The associate of applied science (AAS) degree is awarded on completion of technological or vocation programs of study.

Bachelor's or Baccalaureate Degree

Complete a four- or five-year, full-time program of study (or its part-time equivalent) at a college. The Bachelor of Arts (B.A.) and Bachelor of Science (B.S.) are the most common.

Combined Bachelor's/Graduate Degree (or Joint Degree)

Complete a bachelor's degree and a master's or first-professional degree in less than the usual amount of time. In most programs, students apply to the graduate program during their first three years of undergraduate study, and begin the graduate program in their fourth year of college. Successful completion results in awarding of both bachelor's and graduate degrees. These are sometimes referred to as "4 +1" programs.

Masters Degree

These signify more specialized training in a particular field. They are completed after the bachelor's degree, usually over the course of 2 years for the full time student.

Doctorates

These generally signify some significant research in the field, and are an upper level degree.

FAFSA

www.fafsa.gov

FAFSA, the Free Application for Federal Student Aid, is a form that must be filled out annually by university to determine their eligibility for federal financial aid (including grants, loans, and work-study programs). In addition, most states and schools use information from the FAFSA to award non-federal aid.

The FAFSA consists of numerous questions regarding the student's finances, as well as those of his or her family; these are entered into a formula that determines the Expected Family Contribution. The amount of the EFC can vary widely, depending on a number of factors; for example, one such factor is whether a student has siblings in college at the time.

The best place to look for help before you start filling out your FAFSA is at your school's financial aid office.

Other Sources

FAFSA only scratches the surface of the money available to students for school. There are many state and private scholarships out there. The easiest way to find listings of what scholarships that you may qualify for is by going to a scholarship database online and doing a search. Some handy sites for this are:

Lunch-money.com	Collegeboard.com
Finaid.org	Fastweb.com

It's not recommended that you participate in any website that asks you to pay a fee to search for a scholarship; there are many wonderful free sites available.

Types of Financial Aid

Financial aid may be classified into two types based on the criteria through which the financial aid is awarded: merit-based or need-based.

Merit-Based

Merit-scholarships are typically awarded for outstanding academic achievements, although some merit scholarships can also be awarded for special talents, leadership potential and other personal characteristics. Merit scholarships are sometimes awarded without regard for the financial need of the applicant. Athletic scholarships are a form of merit aid that takes athletic talent into account.

Need-Based

Need-based financial aid is awarded on the basis of the financial need of the student. The amount of need based aid is generally based off the criteria on the FAFSA.

Loans

While included in the term "financial aid" Higher Education Loans differ from scholarships and grants in that they must be paid back. They come in several varieties in the United States

- Federal Student Loans made to students directly: No payments until after graduation, but amounts are quite limited
- Federal Student Loans made to parents: Much higher limit, but payments start immediately
- Private Student Loans made to students or parents: Higher limits and no payments until after graduation.

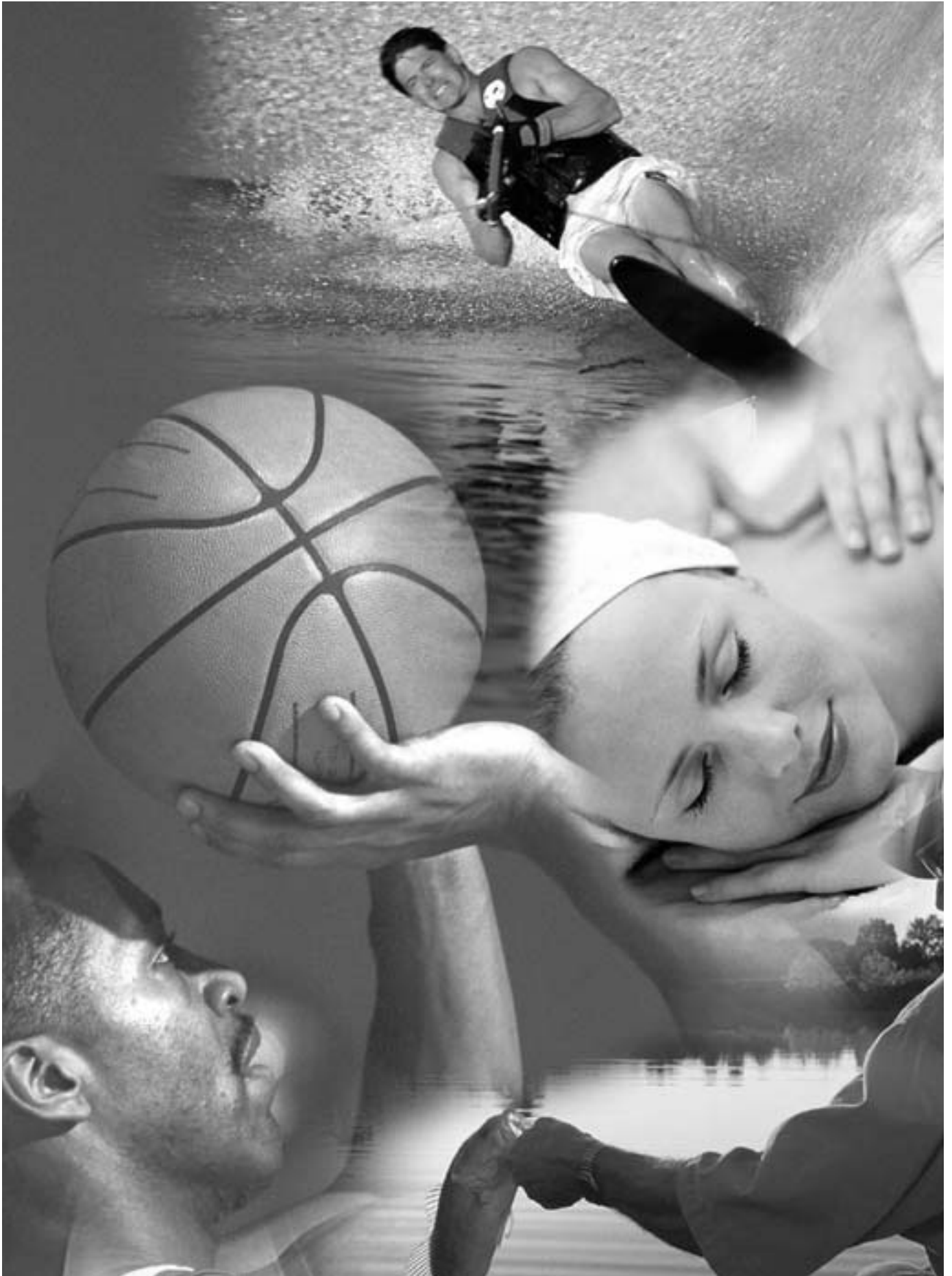
Getting Your MBA Part-time

Getting your MBA may be imperative to you and your career. More than 40% of all graduate students are working adults, so it is possible to balance the rest of your life with your desire to continue your education.

You'll generally spend three to four hours a week with the instructor in a 3-credit class. It's generally recommended that you spend about 8 additional hours a week studying and preparing for the next classroom session, so 12-15 hrs a week total.

So where are you going to find an extra 15 hrs a week? It helps to journal how you do spend your time during the week, and then list priorities. Lower priority items, like watching TV, may take up more time than you realize, and can be shelved so you can continue your education.

Re-prioritizing your time is the most crucial step in ensuring you'll have success on your path to your degree. Make sure you discuss your goals with your boss, friends, and family, so they know what to expect as you add this major commitment to your life.





IN THE KITCHEN

*Age is something
that doesn't matter,
unless you are
a cheese.*

I think of blue cheese in two varieties. The first, a crumbly cheese used to sprinkle in salads, pasta and currently popular on steaks and burgers. The second is a creamy cheese to spread on crackers or bread. Penicillium cultures are added to the milk so that the final product is spotted or veined throughout with blue, blue-gray or blue-green mold. Some blue cheeses are injected with spores before the curds form and others have spores mixed in with the curds after they form.

Like champagne, blue cheese is believed to have been discovered by accident. The caves in which early cheeses were aged shared the properties of being temperature and moisture controlled environments, as well as being favorable to many varieties of mold. Roquefort is said to have been invented in 1070 AD. Gorgonzola is one of the oldest known blue cheeses, having been created around 879 AD, though it is said that it did not actually contain blue veins until around the 11th century. Stilton is a relatively new addition occurring sometime in the 18th century.

Not to be outdone by the Europeans, America's 'Maytag Blue Cheese' was developed at Iowa State University in 1941. Production was begun by Fred Maytag II (yes, of the washer fame) when he heard about the new process. Maytag blue is also aged in specially designed caves and considered one of the best.

The smell of this cheese is widely considered to be pungent, even smelling like feet. This is due to the types of bacteria encouraged to grow on the cheese; for example, the bacterium *brevibacterium linens*, responsible for the pungent smell of many blue cheeses, is also the cause of human foot odor. Due to this strong smell and flavor, blue cheeses are often considered an acquired taste. With that said, I hope you are a blue cheese lover and enjoy this recipe!

Fig and Blue Cheese Appetizer Pizzas

Ingredients

2 T. EVO (extra virgin olive oil)	3/4 c fig preserves
1 t. rosemary, fresh chopped	6 oz creamy blue cheese
1/4 t ground red pepper	1/4 c walnuts, chopped
4, 6-7" Pita bread	Rosemary springs for decoration

Directions

Preheat oven 400 degrees

Blend together oil, rosemary and pepper, brush over top side of pita bread and place on baking sheet.

Spread preserves evenly among the pitas, spreading almost to the edge. Top with cheese and walnuts.

Bake for about 8-10 minutes, or until cheese is melted.

Remove from oven, cut into pizza slices and serve while warm. Top with additional sprig of fresh rosemary if desired.

Please visit our website, www.NewMarketServices for more recipes. Be one of the first 25 people to enter a recipe this month and receive \$10 and automatic entry into our \$2500 semi-annual best recipe contest. See website for details.

PHYSICAL AND MENTAL WELL BEING

Choosing a Health Club

Your move is filled with many new challenges. If your life style includes working out a priority will be to find a club that meets your needs. Or a new move may bring the perfect time to implement those healthy lifestyle changes that were on your New Year's Resolution list for the past several years.

Begin your search before you move. Ask your current club for recommendations or perhaps they even have reciprocity with a club in your new location. If you belong to a national chain, chances are good that you will be able to transfer your membership.

However if you do find yourself looking for a new club, use this check list to help you find the place that will work best for you. When visiting a club use your own observations and question the staff and current members. Be sure your new club will be able to meet your fitness, social, and safety needs.

- Is the club clean and well maintained, especially the locker rooms and the shower areas?
- Are staff members friendly and helpful? Make sure there is always someone available to answer your questions, to show you a new exercise, or how to use a piece of equipment.
- Does the location work for you? It's best to select a club that's near where you live or work.
- Do fitness staff members have appropriate educational backgrounds and/or certification from nationally recognized certifying agencies?
- Are new members provided with a club orientation and instruction on how to use equipment?
- What age group do you see while visiting? If you are in your 50's, do you really want to work out with a group in their 20's (and vice versa)? Be sure to visit club at the time you will be normally using the facilities.
- Does the club have the cardiovascular resistance equipment you want and need to achieve your fitness goals?
- Does the club offer sufficient number and variety of programs for you to achieve your fitness goals (aerobic, racquet sports, basketball, etc.)? If classes or group activities help to motivate you and the health club doesn't offer the classes you need, sticking with your exercise program won't be realistic.

- Does the club offer instruction in a sport or activity that you might want to learn (tennis, squash, swimming, etc.)?
- Does the club offer a variety of leagues? If you want to compete - is the club affiliated to the right leagues, and does it have teams of the right standard for your competencies?
- Does the club offer a variety of high-quality weight equipment? It should include free weights, such as barbells and dumbbells, and machine weights, you really need both to get a proper workout.
- Does the club offer a sufficient number and variety of programs for you to achieve other goals (stress management, weight management, smoking cessation, social activities, etc.)?
- Are there long lines at the equipment, or crowded aerobics classes, at the time that you would be using the club?
- What are the real costs? Make sure you understand all rates, charges and fees because these can vary widely, and many clubs require contracts ranging from a few weeks to a year or more. Be sure you're entitled to use all facilities, such as pools and spas at no extra charge.
- Is child care available if you need it?
- Is there adequate parking available if you need it?

One way to find out whether a club is right for you is to try it out for a few days. Some clubs offer a special guest pass for prospective members. But even if you have to pay for a week to try it out, it's better to spend the money than to make a long-term commitment to a club that doesn't work out. Try the club during the hours you will normally be using it. It will give you a realistic idea of what the club environment while you are there.

It's important to read health club contracts carefully. Don't assume the club offers classes such as aerobics as part of the membership. While some do, others charge extra. If the health club requires a long-term commitment, find out whether you'll be able to get a refund if you need to cancel your membership due to a job transfer, an injury or if you simply find that the club isn't working for you.

It's a fact that of every three people who join a health club, only one will work out there 100 days a year. Find a club that you are comfortable with and you will greatly increase your chances of being the one of three people that are there more than 100 days a year.

New Market Services wishes you good health.

Coping With Change

Did you know that your body and mind sense change as stress? Whether you change the place you live or where you work, it all adds up to stress. The more changes that come at one time, the more stress you experience.

Self-Image

Your attitudes towards change often depend on your self image and expectations of how difficult it may be. Your self image is the inner vision of who you are. It is the basis of your every thought, word and action. Moving, with the many changes it entails, offers an excellent opportunity to modify and/or improve your self image through the risks of taking positive action.



Some people welcome change as a challenge or an exciting new experience. Others may resent the inconvenience and extra effort they need to make to re-establish a comfortable routine. Still others feel overwhelmed by the unknown and are not sure where to go or to whom to turn.

Often, stress causes old issues, defeats or concerns to resurface. Perhaps new worries and fears form unexpectedly, or you feel tired and fatigued most of the time. Decision making abilities are affected, and you seem to be having less fun and enjoyment. These are all telltale signs of stress brought on by change.

When signs of stress affect you, it may be a time of emotional transition, indicating old behavior patterns are not as effective as they once were. This is often a good time for self-reflection-to look at what you like in yourself and what you do not like.

Stress

When you relocate to a new city, all categories of your life are changed. Along with the obvious changes listed above, moving to

a new community requires finding new sources for familiar services. Finding a new hairdresser, barber, drugstore, food market, doctor, lawyer, cleaner and shoemaker are all necessary. You not only have to locate these services, but you need to determine if you are satisfied with the quality of the services provided. Forming a comfortable working relationship with the service provider adds more stress to the change itself.

Perhaps your whole lifestyle changes if you are moving from a smaller or larger community. With long-distance moves, you will have to make new friends and develop a different emotional support system. When these changes are not made through your own choices, but are the decisions of a boss or someone in your family, then the stress is even greater. Children have to make changes because of their parents. They need special help and understanding getting settled in school and making new friends. Often, they will have difficulties as they adjust to the new surroundings.

Changes produce stress not only within yourself, but also with the people with whom you are close. It may cause you to react differently from your usual behavior. If you are in a relationship or marriage, you may find more tension developing, with less patience or tolerance of the other person. If you live alone, not knowing where to go to make new friends can bring feelings of isolation and loneliness.

Creatures of Habit

Psychologically, most of us are creatures of habit and quickly develop repetitive patterns that make us feel comfortable and secure. Ever notice that most people find the same seat or section of the commuter train or bus? Drivers usually take the same route every day. We do this in order to reduce stress.

The sameness of established behavior develops a sense of control over ourselves and surroundings. By seeking repetitive habits, we save our energy for new events that are either unpredictable or uncontrollable. When change removes the sameness from our lives, we attempt to relieve the tension produced by uncertainty and newness. We look for ways to develop other familiar patterns.

Management of Change

To manage change effectively, several simple steps will help you adjust to the newness and extra effort needed to establish different patterns in your life.

- Organize your time so you can finish the tasks you have planned.
- Have realistic expectations. Do not plan to complete everything within the first few weeks.
- List your priorities and finish each one before you go on to the next.
- Provide your body with recreational time and time to relax.
- Trust your first impressions; they are most often right.

Periods of change can offer you an opportunity for growth within yourself. Professional consultation may be useful during this period.

VOLUNTEERING IN YOUR COMMUNITY

One of the best ways to become involved in your new community is through volunteering. The benefits of volunteering are many, for everyone involved. Ask your employer for advice. Many companies give employees paid time off to volunteer and will often publicize their employees' community service. According to the research group Independent Sector, the U.S. volunteer sector is equivalent to 9 million full-time workers. Whether you have an hour or a weekend, if you want to help kids or the environment, there are great organizations that will excite your particular interest, broaden your horizons and fit into your time schedule.

Don't forget to include your family. If your children are school age chances are there are many opportunities to volunteer at their school, or even in their classroom. That is a great way to meet other parents with children the same age. Clean up a neighborhood park with your children. Spend a morning at a homeless shelter with your children. You'll find that volunteering is not only a fun family-bonding experience but a great way to teach children the importance of giving back to the community.

How you get involved with your community depends on your interests, skills and time. Choose something that fits well in to your schedule and makes you excited about working together to help make a difference. Every person has that capability. Each of us can right a wrong, fill a plate, visit a shut-in or clean up a park, and that does make the world a better place.

There are several things to consider when choosing in what to involve yourself. First of all be selective, think about what matters to you, and where you wish to spend your time. If you have certain social issues that you feel passionate about, it's a great place to put your energy. You may have particular skills that will steer you toward a certain organization. Are you willing to explore new opportunities? Volunteering can teach you valuable new skills that you may use in other parts of your life.

Many people are reminded of their wish to volunteer during holiday seasons, but this is when organizations might have an excess of help. If you want to volunteer during the holiday, remember to contact the organization in advance. Otherwise, time your work for the lean season.

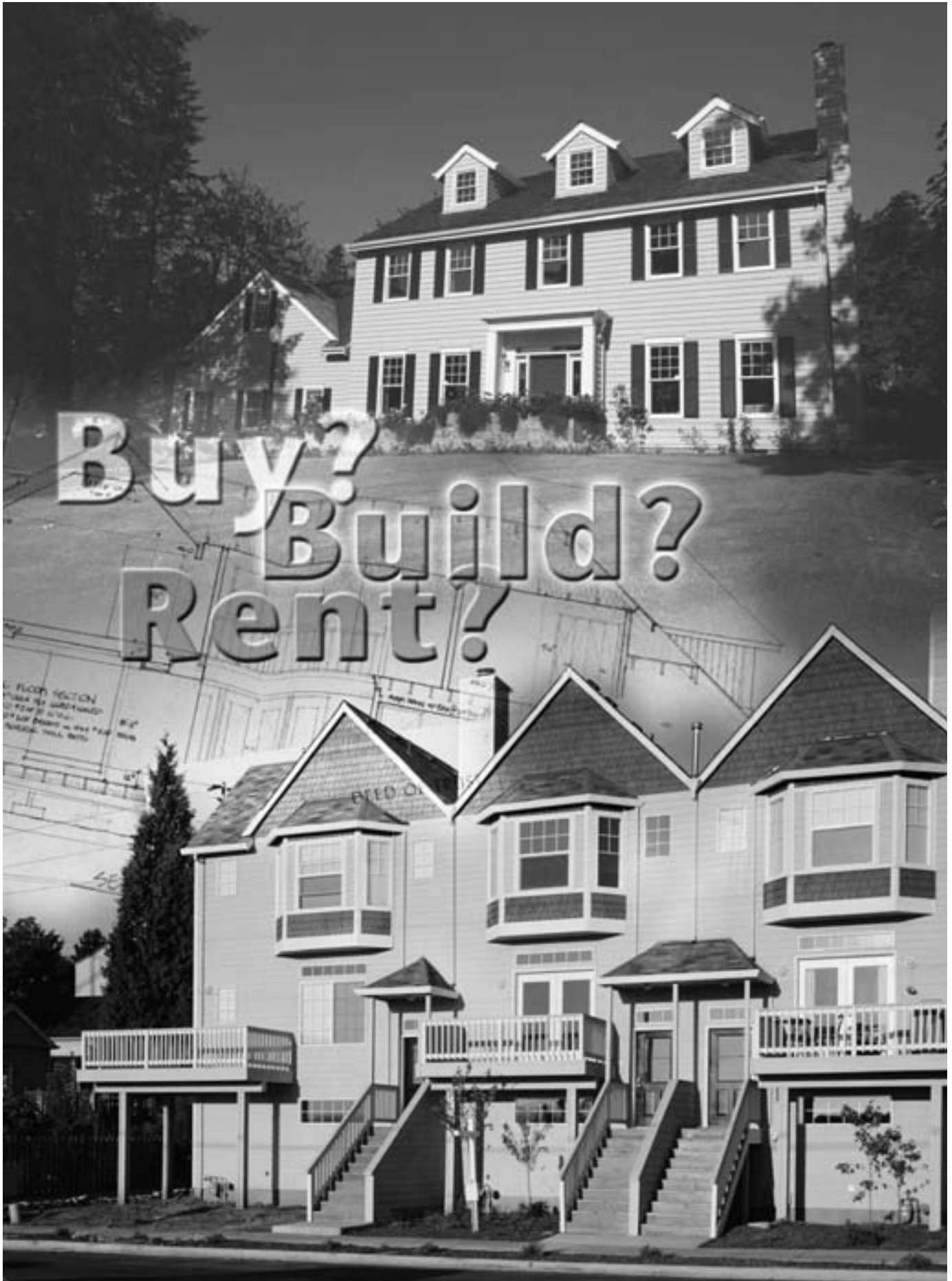
Volunteering is fun, leads to learning new skills, meeting interesting people, making new friends, sharing your talents, and keeping in touch with the community in which you live. Whether it is important to you to solve a community problem, advance a worthy cause or to develop as a person, volunteering offers many benefits in appreciation for the gift of your time and expertise.

Once you have chosen an area of interest, how should you go about involving yourself? See what the Web can do for you. 1-800-Volunteer.org, a service of the Points of Light Foundation & Volunteer Center National Network provides listings of local and virtual volunteering as well as contact information for Volunteer Centers across the nation. Open the classified section of your local paper. Check out the bulletin boards in your office. Or just start calling the local agencies you're interested in.

One of the best ways to make these contacts is to walk right into the organization—a library, a shelter, training facility, or a political office—and find out who organizes volunteers. You can tell a lot by meeting the volunteer coordinator and any volunteers who happen to be on duty. While you won't earn a paycheck for volunteering, you will earn valuable experience, a sense of accomplishment, and the satisfaction that only comes from personally making the world a better place to live.

*"You make a living by what you get,
but you make a life by what you give."*

- Winston Churchill





HOUSING

MAKING THE RIGHT CHOICE...

Rent or Buy?

The decision to rent or buy in your new location is dependent upon many considerations unique to your personal situation. Some of the potential factors involve the tax implications, down payment, other investment vehicles, the length of time you are anticipating being in your new location and whether or not your current home has sold.

If you decide to buy, should you purchase an existing home or build a new one? Again, many factors have to be considered. Will an existing home need a lot of repair or remodeling to bring it to your standards? What about the difference in the cost of operation and maintenance between new and an existing structure? How should you finance a renovation? Which home will appreciate faster? Will it be difficult to get a construction loan? Is it better to rent for a while to become familiar with neighborhoods in your new city? What about capital gains tax if you don't close in time?

We suggest you seek the advice of a certified financial planner and a realtor to thoroughly clarify your options. These choices can become quite complex.

Some Advantages to Renting

Whether you're in your first apartment or a longtime resident, there are many advantages you are afforded by choosing apartment living.

Mobility: You enjoy the freedom to move, to accept that better job, to take the vacation you've dreamed of.

No maintenance: Just relax and delight in the grounds and facilities maintenance technicians keeps attractive for you.

Flexibility: You have the ability to increase or decrease your living space without the burden of sales pitches, closing costs, interest rates or the high cost of maintaining a home and property.

Location: The choice is yours!

Recreation: Chances are, you've chosen an apartment community with a swimming pool, tennis court, weight room or sauna. Apartments have the equipment and people to maintain them, which is no small task for the homeowner.

No waiting: If you're like most apartment residents, moving into your apartment was easy and fast. You settled into your new home without lengthy paperwork, a loan approval period or a large financial investment.

Your Current Residence

As you prepare to move, a big decision may include whether to sell or rent your current property. Ask yourself the following questions as you make this decision. You may also want to ask advice from a real estate agent.



MAKING THE RIGHT CHOICE

Market

Is it a seller's market? Signs include low interest rates and shortage of homes for sale. How long have similar homes been on the market and how long are you willing to let your home be on the market? Or is it a good rental market and do rental units have tenant waiting lists? Is your property in a trendy area? Desirable areas typically garner higher rents and seldom have vacancies.

Financial

Is this property good for rental income? Can you charge more for rent than you pay for mortgage, taxes and upkeep? How will selling affect your federal and state tax situation? Furthermore, if your property does not sell quickly, can you afford to keep the home vacant while it's on the market? If not, do you feel you will be able to find a renter on a short-term basis? Are you likely to want to move back into the home some day?

Rental Tips

Apartment experts say that some detective work is needed to conduct a search that finds the most livable rental residence for the money. After you have weeded out a good apartment complex from many rent signs and/or listings, scanned the neighborhood you like for the best rental possibilities, you will be ready to scrutinize each property and landlord for shortcomings. It is easy for a prospective tenant to gather quick clues about the general care, maintenance of the building, and cleanliness of the area overall. Try to talk to the tenant who is vacating the apartment you are planning to rent. He or she can tell you a great deal about the pluses and minuses of living there. Here are some tips for inspecting the inside of the apartment:

Is it clean? Carpet should be cleaned and walls/ceilings should be freshly painted. Does the apartment have a bad odor? It could be a tip that the prior tenant had a pet or cooked spicy foods.

Check room sizes with a floor plan. Make sure the furniture that you will be moving will fit. Is the bedroom near the bathroom? Does the dining room adjoin the kitchen?

Inspect kitchen appliances. Check the stove to see if all burners work. Does the range have a hood with a fan? Is the oven self-cleaning? Is the stove gas or electric? If it is gas, you may have an extra monthly charge for cooking gas. This would also be true if you had a gas clothes dryer in your unit. Check out the refrigerator/freezer for storage space. Is there enough counter and cabinet space? Don't forget to keep an eye out for bugs, especially in a high-rise building.

Inspect the central air conditioning and heating systems. Ask other tenants if there is enough heat in the winter. It can be costly if you have to buy or rent window air conditioning units.

Is there enough storage space? Do you have enough closets for clothes, linens and general items. Are there built-in shelves and bookcases for books and DVDs? Do you also get a storage space that is not adjacent to the unit?

Does the building have special amenities such as a swimming pool, game room, barbecue area, and exercise room or tennis courts? Keep in mind that recreational amenities generally will increase your rent. You should consider what features you will really use.

How is the noise level in the complex? Have neighbors been playing music louder than you prefer? Are you located by a major airport, freeway or train tracks?

Do you need an apartment that takes pets? If not, do you want to live in an area that does? Do tenants appear to be cleaning up after their pets? What is the management policy for pet size and maintenance?

Rental experts suggest that tenants should tour several apartment complexes before placing a deposit on a unit. The minimum deposit to hold a unit is usually \$100. Prospective renters still need to fill out an application and pay an application fee. This will hold your unit while your employment, credit and rental histories are being checked out. This process usually takes 7 to 10 days to complete.

CHOOSING THE RIGHT HOME

Making a final decision and determining which house to make an offer on shouldn't be taken lightly. The decision should be made rationally and not guided by emotion. You most likely won't have the luxury of taking your time on deciding which house you'd like to pursue. However, since it is such a major decision you would like to base it on factual information. Some broad categories to consider are:

Appreciation

Ask your real estate agent to retrieve sales of homes in the neighborhood over the past few years. If one neighborhood shows an annual average 8 percent increase and another is skyrocketing at 15 percent, you may have your decision made.

Crime

Go to the local police or sheriff department and ask about crime in your specific neighborhood. You might find theft or vandalism to be more prevalent in one area than another. Also please the website, www.familywatchdog.us. When you visit this site you can enter your address and a map will pop up with your house as the small icon of a house and red, blue, green, dots surrounding your entire neighborhood. When you click on these dots a picture of a person will appear with an address and the description of the crime he or she had committed.

Drawbacks

Rarely will you be lucky enough to find a perfect place. Think about the cons associated with each house and determine to correct them or how much of a negative impact each will have.

Neighborhoods

If you have kids or pets and being close to a park is important, you'll want to consider that. How close are shopping, restaurants, churches, and other services? Are the streets maintained? How do your prospective neighbors keep up their property? How long will your commute to work be?

The House

Make a list of the amenities and attributes you want your house to have. Be specific. Prioritize that list. Then, rate how each house measures up to each need on your list.

Property Taxes

Property taxes may vary from one neighborhood to another. This can sometimes affect whether you view a community as a desirable place to live. Higher property taxes often mean newer and more modern schools, well-maintained roads, and bountiful community services.

Schools

If you have school-aged children and plan to send them to public school, you definitely want to consider the reputation of the neighborhood school. If you plan on sending your child to a private school, how long is the commute? You will likely spend a lot of time driving your child not only during the school day but for extra-curricular events outside the daily school schedule. Which ever school you decide, you can usually find general district information and state standardized test results online. Always plan a visit to the school and receive the information first-hand from school administrators. You should also talk to teachers and parents.

Sellers' Situations

If you don't know already, ask your real estate agent how long the house has been on the market. Usually the longer a house has been listed, the better chance the seller will accept an offer lower than asking price. Conversely, if the house has been on the market for just a couple days, the sellers will probably wait for a better offer if you offer less than the listed price. Your real estate agent might also be able to dig up additional information about the sellers, like why they're selling. If it's a job-related move or a divorce, the sellers likely want to move as quickly as possible, meaning you have a better shot at them accepting a lower price.

Style and Substance

The SUBSTANCE are things that cannot be changed such as the location, view, size of lot, noise in the area, school district, and floor plan. The STYLE represents easily changed surface finishes like carpet, wallpaper, color, and window coverings. Buy the house with good SUBSTANCE, because the STYLE can always be changed to match your tastes.

HOME INSPECTION CHECKLIST

Finding faults in a home doesn't necessarily mean you shouldn't buy it. But it will help you to know the type of repair costs that should be anticipated, and sellers often will make adjustments in their asking price on the basis of problems discovered in an inspection.

Inspectors look for the following:

Brick and Concrete

Check pavement, driveways and horizontal brick surfaces for cracks. Is there damage from freezing? What is the condition of the mortar between the bricks? Is any pavement buckling from spreading underground tree roots?

Electrical

Open the door on the fuse box or circuit-breaker panel. Is the electrical service adequate? The average house should have 100-amp service. Is it wired for 220 volts, which is necessary for electric dryers and ranges?

Exterior

Is the house well maintained? Does the roof sag? Are the exterior walls out of line? What is the condition of the paint, especially on the south and west sides, where sun exposure is greatest? Is there adequate drainage away from the house?

Heating & Cooling

How old is the heating/cooling system? Has it been maintained? Ask to see the owner's cooling bills for the previous year. This will give you an idea of its energy efficiency.

Insulation

Check the attic and crawl space. Is the insulation adequate and complete? Has it been properly installed? Does the insulation obstruct the air vents, preventing the house from "breathing" and possibly causing wood rot? Does the home have storm windows?

Interior

The kitchen and baths are the most expensive rooms to renovate, so check their condition carefully. A newly-painted interior may look nice, but it could be hiding something.

Plumbing

Turn on the bathroom sink faucet and shower and then flush the toilet. When the toilet starts to refill, does the water pressure diminish? Fill sinks and tub with three inches of water. Do they drain properly? Do faucets leak? Lift up the carpeting. Are there any signs of flooding or decay?

Roof

Are shingles curling and lifting? Find out how old the roof is, and you will have a pretty good idea of when you will have to replace it.

Termites and Carpenter Ants

Look for evidence of termites and carpenter ants on basement wood framing. Is there saw dust like wood or paper debris? Can you find evidence of termite tubes or tunnels? Termites live in earth, so make sure that there are no places where earth is closer than six inches to wood. Like termites, carpenter ants like wood and wood products.

Water Damage

Look in the basement for signs of leakage. This could be a result of poor drainage around the house. Water damage also is caused by seepage through porous basement walls and condensation, which frequently is caused by inadequate ventilation. Basement walls painted a dark color may be an effort to disguise a past problem. Beware of chalky white water stains on foundation walls or partitions; stains on wood and drywall; delamination of paneling and lifting or buckling floor tiles; or a damp, mildew odor.

Windows and Doors

Has the glazing putty dried and shrunk, allowing water and air seepage? Is the wood decayed? Are the window and door frames caulked and weather-stripped?



HOME CARE BASICS FOR NEW HOMEOWNERS

You've finally done it—you've just moved into your brand new home. The smell of fresh paint still permeates the air. You're likely consumed with unpacking, setting up furnishings, rearranging, decorating—energized by the blank pallet you have to work with. But once you've signed the thick pile of closing documents, the moving trucks have left and everything is neatly in its place, what do you do next? It's time to get a handle on the routine maintenance you'll need to perform in order to ensure that you and your family live comfortably in your new home for years to come. Here's some advice to get you started and help save money while you're at it:

Maintaining a clean home ensures it will last longer and works better. Dust and dirt, if allowed to accumulate, can harm the finishes on blinds, cabinets, countertops, floors, sinks, tubs, toilets, walls, tiles and other items. If dirt does accumulate, make sure to clean it with a substance that does not scratch or damage the finishes.

On the outside of your home, make sure that gutters and downspouts do not get clogged with leaves or other objects. The exterior of your house is built to withstand exposure to the elements, but a periodic cleaning will improve the appearance and, in many instances, prolong the life of siding and other exterior products.

When you bought your home, you probably received a warranty from the builder on workmanship and materials. This warranty applies to problems related to the construction of the home, but it does not apply to problems that arise because of failure to perform routine maintenance. For example, if your roof begins to leak after six months because of faulty workmanship, your warranty would cover that. If you develop a problem because water backed up in clogged gutters that you should have cleaned, the builder is not responsible for repairs. Also, some items, such as appliances, may be covered by manufacturers' warranties and are not the responsibility of the builder.

You should fully familiarize yourself with the terms of your warranty soon after you move into your home. With all the excitement surrounding a move into a new home, most people have little desire to curl up in front of the fireplace and read a legal document. Nonetheless, you should not wait to read your warranty until a problem arises. Set aside an hour to learn what your rights and responsibilities are from the outset.

Here are some additional tips for properly maintaining specific systems in your new home.

Appliances

Remember to read the instruction manual for every appliance in your new home. The manuals provide recommended cleaning and maintenance schedules and sometimes your warranty will become void if you don't follow these recommendations.

Driveways

If you have an asphalt driveway, remove oil, gasoline and similar substances immediately with soapy water.

To avoid holes in your asphalt driveway, refrain from resting patio furniture or bicycle stands on it.

Do not burn anything on your driveway.

When winter weather produces ice and snow, remove it promptly and avoid gouging your pavement while chipping away at ice.

Use kitty litter or sand for traction on tough patches of ice. Thawing and freezing agents using salt and chemicals can damage concrete, brick, mortar and asphalt. Salt will kill grass, shrubs and trees as well—and wreaks havoc on leather—soled shoes.

Gutters and Downspouts

Clear away leaves, tree limbs and other debris from gutters and downspouts.

Downspouts should be turned away from your home's foundation.

Every four to six years, paint gutters that are not made of aluminum or vinyl to help prevent rust.

Heating and Cooling Systems

Late summer or early fall are the ideal time to do an annual inspection and cleaning of these systems.

Make sure you change the filters every three months.

Keeping your pilot light burning during the summer will help keep the furnace dry and prevent corrosion.

Registers help regulate the flow of air and maintain the desired temperature in your home. Keeping registers closed in rooms you don't use will save on cooling/heating costs.

Using heat generating appliances in the evening and reducing the number of lights on will help keep the temperature down and save on costs during the summer.

Plumbing

Every member of your family should know where the intake valves are located. Label each one.

If any of your appliances develops a leak, inspect your drain trap. A partially clogged drain can cause overflow. Use a plunger or a plumber's snake to unclog the drain. If you need to, use boiling water to help unclog a partially opened drain. Call a plumber if these techniques don't work.

A worn washer, a loose part in a faucet or steam in a hot water pipe generally causes a noisy pipe. Do not hesitate to repair the noise because vibrations can follow the noise and lead to leaks.

Each year more than six million residential burglaries occur throughout the United States. That's one every ten seconds! In addition to the worry of home burglaries, we now also need to concern ourselves with computer hackers and personal identity theft. Listed below are some things that you can do to reduce your chances of becoming a victim.

Home Security Checklist

- Have home security system professionally installed that offers a 24 hour monitoring system. Make sure to post the home system stickers and window decals; this should alert and deter would be intruders.
- Never stop mail or newspaper deliveries, it signals that you are away. Have a neighbor pick up all deliveries if possible.
- When recording your answering machine message, do not state that you are not home or out of town.
- When leaving for an extended period, put lights and stereo /television on a timer to give the appearance that someone is home.

Exterior/Interior Security

- Replace all locks immediately upon moving into your new home and install deadbolts on all outside doors.
- Secure your sliding glass doors with pins to prevent all horizontal and vertical movement. Also install security film over the glass panes for additional protection.
- Remember to lock all doors and windows.
- Provide remote panic buttons for children and/or elderly residents.
- Never keep garage door openers in cars that are parked outside of your home.

Keep Your Valuables Safe

- Keep your important papers, heirloom jewelry and large amounts of cash in a safe deposit box.
- Engrave your valuables with your social security number or drivers license number.
- Store jewelry, firearms, furs and like in a small closet with a non-hinged solid core door that has a deadbolt.
- When purchasing new electronic equipment, breakdown cartons before discarding them. This way you avoid advertising your new purchase to the entire neighborhood and drive-by observers.

Computer Security

Computer security is the process of preventing unauthorized use of your computer.

- Use of anti-virus software on all Internet-connected computers. Be sure to keep your anti-virus software up-to-date.
- Use of some type of firewall product, such as a network appliance or a personal firewall software package.
- Turn off your computer or disconnect its Ethernet interface when you are not using it. An intruder cannot attack your computer if it is powered off or otherwise completely disconnected from the network.
- Use software backup tools if available, and store the backup disks somewhere away from the computer.

Identity Theft

Identity theft occurs when someone uses your personal information without your permission to commit fraud or other crimes. While you can't entirely control whether you will become a victim, there are steps you can take to minimize your risk.

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails; instead, type in a web address you know.
- Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.

HOME BUYER'S GLOSSARY

As you start shopping for a new home, you may encounter some unfamiliar words and terms. The following glossary will help get you through the maze of buying a home.

Adjustable-Rate Mortgage (ARM) Loan with an interest rate adjusted according to movements in the financial market. Many offer lower-than-market initial interest rates that rise only gradually for the first few years.

Annual Percentage Rate (APR) Annual cost of credit over the life of a loan including interest, service charges, points, loan fees, mortgage insurance and other items.

Appraisal Unbiased, professional opinion of a property's value based on its style and appearance, construction quality, usefulness and the value of comparable properties.

Assessment Tax levied on a property or a value placed on the worth of a property by a taxing authority.

Assumption Transaction allowing a buyer to assume responsibility for an existing loan instead of getting a new loan.

Broker (Real Estate) Person who receives a commission or fee for bringing buyer and seller together and assisting in the negotiation of contracts between them. A license is required in most states.

Building Code Local regulations controlling design, construction and materials used in construction. Building Codes are based on safety and health standards.

Buydown Subsidy, usually paid by a builder or developer, to reduce the monthly payments on a mortgage loan.

Buyer's Agent A real estate agent who represents only the buyer in a real estate transaction.

Callback Request by a homeowner for a builder to handle a service request.

Cap Limit to the amount an interest rate or monthly payment can increase for an adjustable-rate loan either during an adjustment period or over the life of the loan.

Certificate of Occupancy Document from an official agency stating the property meets the requirements of local codes, ordinances and regulations.

Chain of Title History of all documents transferring title to a parcel of real property, starting with the earliest existing document and ending with the most recent.

Change Order Homebuyer's written authorization to add, delete or change an item specified in a contract.

Closing Meeting to sign documents that transfer from a seller to a buyer. (Also referred to as settlement.)

Closing Costs Charges paid at settlement for obtaining a mortgage loan and transferring a real estate title.

Commission Agent's fee for negotiating a real estate or loan transaction, often expressed as the percentage of the sales price or mortgage amount.

Conditions, Covenants and Restrictions (CC and Rs) Standards that define how a property may be used and the protections the developer makes for the benefit of all owners in a subdivision.

Contingency Condition that must be met before a contract is binding.

Convertibility Ability to change a loan from an adjustable rate schedule to a fixed-rate schedule.

Covenant Agreement between seller and buyer on a piece of property, restricting the use of that property. (Also called deed restriction.)

Deed Legal document representing property ownership.

Default When a borrower fails to make the required payments of a mortgage contract.

Density The number of homes built on a particular acre of land. Allowable densities are determined by local jurisdictions.

Debt-To-Income Ratio Long-Term debt expenses as a percentage of monthly income; used by lenders to qualify borrowers for mortgage loans.

Due-on-Sale Clause in a mortgage contract requiring the borrower to pay the entire outstanding balance upon sale or transfer of the property.

Earnest Money Sum paid to the seller to show that a potential purchaser is serious about buying.

Easement Right-of-Way granted to a person or company authorizing access to the owner's land. For example, a utility company may be granted easement to install pipes or wires. An owner may voluntarily grant an easement or can be ordered to grant one by a local jurisdiction.

Equity Difference between the value of a home and what is owed on it.

Escrow Handling of funds or documents by a third party on behalf of the buyer and/or seller.

Escrow Amount Amount set up by a lender into which periodic, usually monthly, payments for taxes, hazard insurance, assessments and mortgage insurance premiums are made. Funds are held in trust by the lender who pays the sums as they become due.

Fair Market Value Price at which property is transferred between willing buyer and willing seller, each of whom has reasonable knowledge of all pertinent facts and neither being under compulsion to buy or sell.

Federal Housing Administration (FHA) Federal agency that insures mortgages with lower down payment requirements than conventional loans.

Fixed-Rate Mortgage Mortgage with an interest rate that remains constant over the life of the loan.

Hazard Insurance Protection against damage caused by fire, wind storms or other common hazards. Many lenders require borrowers to carry it in an amount at least to the mortgage.

HVAC Common building industry abbreviation for heating, ventilation and air conditioning systems.

Index Interest rate or adjustment standard that determines the changes in monthly payments for an adjustable-rate loan.

Infrastructure Public facilities and services needed to support residential development, including highways, bridges, schools and sewer and water systems.

Inspection Examination of work completed on a structure to determine compliance with building code and other code requirements.

Joint Tenancy Form of ownership in which the tenants own a property equally. If one dies, the other automatically inherits the entire property.

Loan Origination Fee Lender will charge a fee for the cost of processing the loan, usually calculated as a percentage of the loan amount.

Loan-To-Value-Ratio Relationship between the amount of a home loan and the total value of a property.

Lock-In Rate Commitment from a lender to make a loan at a pre-set interest rate at some future date, usually for not more than 90 days. A fee may be charged to "lock-in" a rate.

Mortgage Commitment Formal written communication by a lender agreeing to make a mortgage loan on a specific property, specifying the loan amount, length of time and conditions.

Mortgage Origination Fee Charge for the work involved in preparing and servicing a mortgage application.

Permit Document issued by a local government agency allowing construction work to be performed in conformance with local codes. Work may not commence until permits have been obtained, and each permit issuing agency must inspect the work at certain specified points during construction.

PITI Principal, interest, taxes and insurance: the four major components of monthly housing payments.

Point One-Time charge assessed by the lender at closing to increase the interest yield on a mortgage loan.

Presettlement Walk-Through Final inspection of house prior to closing, conducted by builder and buyer.

Principal Amount borrowed, excluding interest and other charges.

Property Survey Survey to determine the boundaries of a piece of property. Cost depends on the complexity of the survey.

Recording Fee Charge for recording the transfer of a property, paid to a city, county or other appropriate branch of government.

Specifications Contractual document describing in detail the work to be performed; method of construction; standards of workmanship; quality, type and manufacturer of materials and equipment for a particular project.

Tenancy in Common Form of ownership in which the tenants own separate but equal parts. To inherit the property, a surviving tenant would either have to be mentioned in the will or, in the absence of a will, be eligible through state inheritance laws.

Title Evidence, usually in the form of a certificate or deed, of a person's legal right to ownership of a property.

Title Insurance Insurance against any title defects that may exist prior to the time the title is passed from one owner to the next, and which may come to light in a future transaction.

Veterans Administration (VA) Federal agency that insures mortgage loans with very liberal down payment requirements for honorably discharged veterans and their surviving spouses.

TAKE CONTROL OF YOUR ENERGY COSTS

The cost of cooling your house continues to rise . There are a number of ways you can save a significant amount of money on your energy bills. In fact, it's possible to save up to 25 percent on your power bill by using the following tips. While your results might vary, you're guaranteed to find at least a few ways to save money. The idea behind all our advice, and in fact our entire conservation effort, is to give you the information you need to make the right decisions.

These simple steps don't cost a thing, but can potentially save you 10-25% on your monthly energy bill.

- Turn off lights and appliances when not in use. Don't forget your computer - it can use as much energy as a refrigerator. Most new computers have "sleep" settings.
- In the cold months, set the thermostat to 68 degrees when home, and then back to 58 degrees when sleeping or when you are not home more than four hours.
- In warm months, set the thermostat to 78-80 degrees when home and 5 to 10 degrees warmer at night or when you're not home.
- Do not turn your air conditioning off in the hot months when you're not home. Your house will store up the heat and you're likely to make the air conditioning run for hours to feel comfortable.
- In the winter, open window coverings on the sunny side of your home to take advantage of "free heat from the sun" Close the coverings on cloudy days or right after the sun sets.
- In the cooling season, close blinds and drapes during the day to keep heat out.
- Also, use your dishwasher, clothes washer and dryer, and cook as late in the evening as possible.
- Barbecue outside if practical, keeping in mind the heat and effect of sun on your body. By reducing the heat coming into your home from any source, will reduce the load on your air conditioning.
- Use pool trippers to reduce the time your swimming pool pump runs on—eight to twelve hours a day is plenty in the summer months, less in the winter months.
- Set your water heater to 120 degrees.
- Vacuum your refrigerator coils (underneath and in the back) and don't obstruct the coils. They need air space to work.
- Keep the seals (gaskets) on refrigerators and freezers clean.
- Keep your freezer as full as possible. You can place containers or plastic bottles filled with water in the empty spaces.
- Make sure food is cool and covered before it goes into the refrigerator.

- Close doors to rooms that are not being used.
- Run full loads in your washer and dryer, and use "solar drying" (clotheslines).
- Use energy saver option on your dishwasher, allowing dishes to air dry.
- If you A/C unit is on the ground, keep the area around it clean and free of obstructions to maintain air flow.
- Unplug your televisions/VCR when you're on vacation. Most new sets draw power even when they're turned off.
- Keep lights and lighting fixtures clean, especially if you're reducing the number of lights you use. Dirt absorbs light. Let lights cool before cleaning them and never touch halogen bulbs with your bare hands. The oil from your skin can greatly damage the bulbs. Use a small piece of paper to hold the bulb.
- If your dishwasher has a filter clean it.
- Clean the reflectors underneath the burners on stovetops.

There are plenty of low cost, easy to do projects or steps you can do to save another 10-25% on your energy bill.

- Use compact fluorescent bulbs instead of incandescent ones. This will typically save \$1 per bulb changed out (for bulbs running 4-6 hours per day) and reduce heat in your home. Regular bulbs use most of the electricity to generate heat so use care when changing bulbs.
- Caulk windows and caulk and weather-strip doors. Keep the outside air out and the inside air in.
- Install a hot water heater blanket but be careful not to cover vents or temperature settings.
- Install hot water pipe insulation. Do keep the insulation at least six inches away from the flue (exhaust pipe) of gas water heaters.
- Plant trees and shrubs on the south and west side of your residence. The vegetation acts as insulation and provides shading, reducing thermal gain in a building.
- Fix leaky faucets Install low flow showerheads.
- Use room fans to keep the air moving and reduce the feeling of heat in your home.
- Replace furnace and air conditioner filters. Spray the filters with a light coating of lemon furniture polish or vegetable oil cooking spray to help trap dirt in the filter.
- Check the seals on your refrigerator and freezer.
- Replace normal thermostats with programmable thermostats.

Builder or General Contractor

The buck stops with him or her in construction projects. The general contractor secures bids for all work and materials; hires, coordinates and oversees subcontractors; files for permits and arranges for inspections; and generally makes the final decisions in all construction-related matters.

Building Inspector

One or more local officials who oversee and regulate every phase of residential construction. Regulations vary widely. In most states area home construction meets standards contained in the Uniform Building Code. In addition, applicable provisions of the Uniform Fire & Plumbing/Mechanical & Electrical codes are enforced. Typically, permits are issued and inspections are made at key stages of construction by County and City building code enforcement departments.

Construction Manager/Foreman

The general contractor's right-hand man. A construction manager can be on site when the general contractor is not.

Lender

The financial institution that provides construction loan financing during construction and permanent financing for the home buyer after the home is built and there is a property settlement, referred to in our area as closing. Most lenders make what is referred to as "end loans" which is the loan made to the buyer of a new home, and others make both the "end loan" and "construction loan financing" which provides funds to pay for costs incurred during construction.

Title Insurance Company

The entity that conducts a comprehensive search of the public records to make sure that the title received by a buyer of a new home is "free and clear of any liens and encumbrances". This assures the issuance of a clear or "merchant able" title in favor of the buyer of a new home at the closing of the sale of the property.

Owner Builder

An individual or family who finances and manages a home building project (usually with the assistance of a builder or general contractor who is hired to manage all or a particular phase of the construction of the home) with the intention of retaining ownership and residing in the home after completion.

Subcontractor

A specialist who undertakes responsibility for one phase or trade within the project and reports to the general contractor. In a typical home building project, subcontractors generally include: an excavation contractor who digs foundations and grades the site; a masonry contractor who handles all concrete, block, brickwork and paving; a framing contractor who constructs the shell and interior partitions; a roofing contractor; a heating, ventilation and air-conditioning (HVAC) contractor; a plumbing contractor; an electrical contractor; drywall installers; insulation contractors; finish carpenters who generally handle wood flooring, trim work, and cabinet installation; and a painting contractor.

Surveyor

A professional with the training and equipment to establish or verify property lines. The surveyor also plots and marks the topography of the site, which is crucial in preparing the site plan. He or she may also be employed to stake out the building site, setting reference marks for foundation excavation, establishing grades for roads or driveways and marking the locations for a septic system and water well, if necessary.

Architect

Building design professional who has completed all required university training in architecture and passed state licensing exams; initials A.I.A. and F.A.I.A. indicate membership in a professional organization, but not licensed status.

Building Designer

Generally unlicensed professionals (license not required for practice) who, by experience, are competent to design homes, prepare drawings and write specifications; they often work in association with licensed architects.

Design/Build Firms

An organization that provides both architectural planning and general contracting services, and offers a different approach to the conventional arrangement in which the designer and builder are separate entities.

Interior Designer

Specialist in decoration and furnishing; special training and licensing not required. Initials A.S.I.D. following individual's name indicate membership in a professional association, for which training and passing tests are required.

Kitchen /Bath Designer

Specialist in designing these rooms; initials C.K.D. and C.B.D. indicate certification by a professional association, for which training and passing tests are required. License is not required for practice.

Landscape Architect

Specialist in landscape and garden planning; primary concerns include site selection, grading, access, drainage and protection of existing plant material. License required for practice.

SELECTING A BUILDER

Are you shopping for a new home? Start by shopping for a professional builder first. Whether you are buying a townhouse, a detached home in a subdivision, or a custom-built house, the construction quality of your new home will be determined by the quality of your builder.

Start your builder-search process by calling your local home builders association. They can give you the names of reputable builders in your area. Ask friends and relatives about builders they have dealt with directly, or ask them for the names of acquaintances who have recently built a new home.

The Interview Process

Once you have developed a list of builders who are building the type and price range of home you are interested in, research their reputations and the quality of their work. The best way is to visit homes that they have built and talk to the owners. Ask the builders on your list for the addresses of their recently completed houses, subdivisions, or townhouse communities. At the very least, drive by and see if the homes are visually appealing.

Look at homes that are the same style as you plan to buy. A good time to visit is on a weekend morning when people are outside doing chores. Introduce yourself and explain that you are considering buying a home from the same builder who built their home.

Ask about their satisfaction with the home and whether the builder delivered what was promised in a timely manner. Ask if they would buy another home from this builder. People will generally tell you if they are happy with their purchase.

Quality and Value

When examining a home, look at the quality of the construction features: the cabinetry, carpeting, trim work, and paint.

In viewing a home, you must determine whether it lends itself to the type of lifestyle you want to lead. Look at the amount of interior living space and how efficiently the space is used. Find out if the builder is incorporating state-of-the-art energy efficiency features, both in appliances and insulation.

Service After the Sale and Home Warranty

While you are shopping, ask about the builder's service after the sale. Most builders offer some form of warranty. Many builders back their own warranties on workmanship and materials, typically for one year. Other builders offer warranties backed by an insurance program. One of the most important criteria for selecting a builder is the warranty protection provided on the home. Ask for a copy of the builder's warranty. Read the document thoroughly and be sure you understand what protection is provided. If you have any questions about the coverage, talk to the builder prior to finalizing your purchase.

Be Thorough

When selecting a builder, be thorough and ask a lot of questions. Get as many specifics as possible. If you receive the answers verbally, take notes. Never hesitate to ask a question because you are afraid of sounding "stupid" or uninformed. What seems like a "stupid" question may yield a very important answer.

Buying a new home is probably the biggest and most important purchase you will make in your lifetime. By doing your new "home" work to select a builder, you will instill in yourself and your family a sense of confidence and knowledge that you have made the right choice.

If you have additional questions about selecting a builder, contact your area's Builders Association. Ask for a builder list that identifies the price categories and subdivisions in which they build. Be sure to tour the Parade of Homes in the Fall and Spring. It is an excellent way to get familiar with the housing market in this area as well as individual builder's products.

SELECTING A CONTRACTOR

Every year hundreds of families are taken advantage of by disreputable individuals or companies who represent themselves to be reliable, reputable contractors. If you are planning to hire someone to repair or make improvements to your property there are safeguards you can take to assure the best selection of a contractor for you.

Consider the Following

1. Hire only licensed contractors. Contractors are required to be licensed to do certain types of work. When selecting a contractor you should make sure the contractor holds a current, valid license either issued by your city.
2. All contractors do not possess the same expertise. Ask for references and check those references to assure yourself that the contractor is qualified to do the type of work you are wanting done.
3. Check business references. Ask the contractor for a list of business references that you can call and verify that the relationships with suppliers and subcontractors are good ones and that the contractor pays his bills.
4. Call the Better Business Bureau to find out if there are any complaints or charges pending against the contractor.
5. Call local trade associations for information about selecting a contractor.
6. Ask for proof from the contractor that he has general liability insurance and workers compensation insurance in order to protect you, as the property owner, against any claim in the event the contractor, his employees, or someone else is injured as a result of work being done on your property.
7. Make sure the contractor you are contracting with will be personally involved in coordinating the work to be done on your property.
8. Make sure all required permits are secured and inspections are made. The contractor should be expected to secure all necessary permits. Beware of contractors who want you to secure the permit as the property owner. It is permissible to do so, but it is very unusual that a reputable contractor will ask you to do this.
9. Make sure you have a written contract with the contractor that details:
 - a. A full description of all work to be done.
 - b. A firm date of completion
 - c. Total cost of the job.
 - d. Contractors license number.
 - e. All warranty information.
 - f. Quality of materials to be used.
 - g. How and on what basis payments are to be made.
 - h. How changes and payment for changes will be handled.
10. Make sure complete architectural drawings are done and agreed upon if you are having a room addition added, or extensive remodeling done. Be certain that detailed material specifications are also provided and made a part of the contract you sign.
11. Monitor the work being done in accordance with the contractual agreement with the contractor. If you have questions about what is being done or problems with the contractor, either ask questions or confront the problem head on when it occurs in order to minimize any conflict and reach a satisfactory resolve as quickly as possible.
12. Final payment should not be made until you are satisfied that the job has been completed in accordance with the terms of the contractual agreement between you and the contractor.

*"A house is made of walls and beams;
A home is built with love and dreams."*

- Author unknown

BANKING & MORTGAGE INFORMATION

Is Your Bank Meeting Your Current Financial Needs?

This page offers a guide to choosing the right bank for your needs, and offers some ideas for starting your checklist.

With banks offering an increasing number of financial services at widely varying fees, choosing one to handle your particular financial needs can seem like a difficult and confusing task. Although there is much to consider, it is best to select a bank the same way you would choose any product or service—first evaluate your needs and then compare costs. You should also consider what is most important to you in a banking relationship. Do you want to develop a personal, long-term customer relationship with a bank? Do you travel frequently and need access to branch offices while you are out of town? If you prefer to do your banking by telephone or online, you'll want to explore the types of electronic services each bank has to offer. Once you have identified your needs, evaluating and comparing the services and fees is a much simpler task.

But you have to do your research, because not all banks offer free checking, and if they do, they won't always tell you about that option unless you ask.

So go online or make a few phone calls. Find out if the bank has a lot of ATM locations. It doesn't do you any good to have free checking if you have to spend \$2 a pop to use another bank's ATM because you bank only has one branch and it is all the way across town.

You may be eligible because of where you live or what type of job you have to join a credit union. Many people like credit unions because they offer a lot of free services (like maybe free Money Orders). But keep in mind that credit unions are often few and far between, so you may end up with the ATM surcharge problem.

What Will You Do?

The first question to ask yourself is what you want to do with your bank account. Do you want to put money in there periodically and watch it grow? Will you move money in and out quickly? You need to know what your banking behavior will be like in order to find the right bank.

Next, get an idea of how you prefer to do your banking. If your schedule doesn't work with most bank schedules, the best bank might just be the one that's open at convenient times.

Free checking accounts get a lot of hype. They get people in the door. However, free may not always be the best thing for you. If you value certain services or conveniences, you may be willing to pay for them. Once you get ahold of fee schedules from competing banks, consider if it's really going to bother you to pay a few bucks each month for that "gotta have it" feature or service. Maybe it is, maybe it isn't.

At first glance, fees might make you favor debit cards in the debit vs credit competition. The worst fee you'll find in a typical debit card is a POS fee — charged when you use your debit card at a retailer using PIN number. While the tide is shifting away from banks charging these fees, they're still around. More importantly, there are more factors than fees to the debit vs credit debate.

Hidden fees are becoming increasingly popular in the banking industry. If you're not careful, you might end up wasting significant amounts of money each year on things that can be easily avoided. One place that's full of hidden fees is the ATM. While it is an easy way of obtaining your money quickly and efficiently, ATMs are notorious for their service charges. You can end up being charged every time you use the ATM, if you're not careful. Some banks will charge extra fees if you do not meet certain requirements or do your banking with them. Banks can even charge you to check your balance at the ATM. It depends on the bank. You need to understand the terms of your bank and find the best plan for you.

You can check balances, transfer funds and pay bills, all from the comfort and convenience of your home or office computer. Internet banking may also have a price. Depending on the bank, you may have to pay a service charge for this service. It also may not be available at all banks.

You may have a difficult time deciding which type of home mortgage is the best for your needs. The world of home finance offers so many variables and options that it's often hard to keep them straight. The following may help you better understand the differences and find a home loan that's right for you.

Fixed-Rate Mortgages are very popular because the interest rate and monthly payments are constant. Fixed loans are generally amortized over ten, fifteen, twenty or thirty years. Property taxes and homeowners insurance may increase, but generally your monthly payments will be very stable. During the early amortization period, a large percentage of the monthly payment is used for paying the interest. As the loan is paid down, more of the monthly payment is applied to principal. A typical 30 year fixed rate mortgage takes 22.5 years of level payments to pay half of the original loan amount. You may also opt for "biweekly" mortgages, which shorten the loan by making a payment every two weeks. (Since there are 52 weeks in a year, you make 26 payments, or 13 "months" worth, every year.)

Adjustable Rate Mortgage (ARM) is a loan which allows for the adjustment of its interest rate according to the terms of the note and as market interest rates change. With this type of mortgage loan program the interest rate and payments may be adjusted as frequently as every month. The purpose of the program is to allow mortgage interest rates to fluctuate with market conditions. The initial interest rate for an ARM is usually lower than that of a fixed rate mortgage, where the interest rate remains the same during the life of the loan. A lower rate means lower payments, which might help you qualify for a larger loan. Also if you do not plan to keep your home for more than a few years, the possibility of rate increases isn't as much of a factor. But no one has a crystal ball to predict the fluctuation of interest rates, so it is somewhat of a gamble.

FHA Mortgage Loan is insured by the Federal Housing Administration. FHA is part of the U.S. Department of Housing and Urban Development (HUD), one of its chief purposes is to help people obtain financing to buy their homes. The FHA doesn't make the loans, but insures loans made by banks, savings and loans, mortgage companies, credit unions and other approved institutions. FHA does not originate loans. FHA insures the mortgage and pays the lender if the homebuyer defaults on the loan, or fails to repay the loan. Almost anyone who has a satisfactory credit record, enough cash to close the loan, and sufficient steady income to make monthly mortgage payments can be approved for an FHA-insured mortgage. There is no upper age limit and no certain income level required, although individual mortgage amounts are limited by law.

VA Mortgage Loan is similar to the FHA mortgage. The U.S. Department of Veterans Affairs guarantees loans made by institutional lenders to eligible veterans. The guarantee helps protect the lender in the event of the borrower's default. The VA Loan was initiated in 1944 through the Servicemen's Readjustment Act, more commonly known as the GI Bill of Rights. The GI Bill was signed into law by President Franklin D. Roosevelt and provided veterans with a federally guaranteed home loan with no down payment. This

feature was designed to provide housing and assistance for veterans and their families, and the dream of home ownership became a reality for millions of veterans. VA will guarantee a maximum of 25 percent of a home loan amount up to \$104,250, which limits the maximum loan amount to \$417,000. Generally, the reasonable value of the property or the purchase price, whichever is less, plus the funding fee may be borrowed. All veterans must qualify, for they are not automatically eligible for the program.

Interest-Only Mortgage is really an interest-only option that works with various mortgage types. This option has regular payments, typically monthly, for a fixed period of time; however, payments consist of one hundred percent interest. No principal is paid during the interest-only period. When that period ends, the borrower is obligated to make payments of principal and interest. Because the time remaining in the loan term to repay the principal is shorter than it would have been, payments will adjust upward, sometimes substantially. The appeal of interest-only payments is savings. When principal is not being paid, monthly payments are dramatically lower. On the risk side is potential for loss. If the need to sell arises and the property value has stayed flat or declined, a borrower might be in a position where the mortgage loan balance is higher than the market value of the property.

Balloon Mortgage Loan generally has a short term, commonly anywhere from 3-7 years. During that term, borrowers make regular equal payments of principal – the amount of money borrowed – plus interest. At the end of the loan term, a "balloon" payment is due for the entire loan balance. Options for handling the balloon payment include paying off the balance when due or refinancing before the payment comes due. Balloon mortgages are usually offered at lower interest rates than other fixed-rate loans. In addition, payments are calculated using a period longer than the term of the loan. As a result, balloon loans offer affordability for short-term circumstances. Borrowers do need to plan ahead so they are not caught unprepared when the balloon payment is due.

Choosing a type of mortgage is not the only decision you must face. Several other criteria are listed below.

Hybrid Mortgage combines features of both fixed-rate and adjustable-rate mortgages. A hybrid mortgage loan may start with a rate that is fixed for a period of time. When that fixed-rate period expires, the loan then converts to an ARM. The initial rate for a hybrid mortgage loan is typically lower than prevailing fixed rates. The lower rate enables more buying power up front. On the risk side is the uncertainty of how high interest rates will be when the fixed-rate period expires.

Lending Institution are used When you're looking for a home loan, you might work with an officer at a bank or other lending institution, or you might choose to work with a mortgage broker. The loan officers at a bank, credit union or other lending institution are employees who work to sell and process mortgages originated by their employer. They often have a wide variety of loans types to draw from, but all originate from that specific lender.

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BANKING & MORTGAGE INFORMATION

Mortgage Brokers are professionals who are paid a fee to bring together lenders and borrowers. The mortgage broker working to secure your loan is earning a fee for that transaction—and the better deal they achieve for a lender, the more they are paid. Don't be too anxious to disclose the interest rate you would be willing to accept, let them tell you what terms they can secure. Shop around to make sure the terms are reasonable.

There should be little difference between obtaining a loan from a broker or a local lending institution. Maybe none, but you should be aware of the differences between the two positions. A mortgage broker may find you a lender in another part of the country. The loan office will likely be able to offer more personal service while your loan is being processed and once you are an established customer.

Discount Points are fees paid to a lender at closing in order to lower your mortgage interest rate. While buying points is sometimes a good decision, many times the purchase costs you more than it saves. The cost of each point is equal to one percent of the loan amount. For instance, for a \$100,000 loan one discount point equals \$1,000. Each discount point paid on a 30-year loan typically lowers the interest rate by 0.125 percent. That means a 5.5 percent rate would be lowered to 5.375 percent if you purchase one point. Paying for points lowers your interest rate, because the lender receives the income in a lump sum at closing rather than collecting the interest as you make payments on your loan. Whether or not paying points makes sense for you depends in part on how long you plan to keep the loan.

Helpful Mortgage Terms

Adjustable Rate Mortgage is a loan with a rate that adjusts to market conditions. The rate of adjustment will be stated in the contract.

Adjustment Index is a guide lenders use to change ARM interest rates during the life of a mortgage. The specific index to which your ARM is tied to will be listed in the mortgage contract.

Annual Cap is a limit on how high the interest rate on an ARM can rise in a single year. Annual caps are specified in the better ARM programs.

Annual Percentage Rate Equals the true cost of a loan including financing charges and fees.

Amortization is the process that reduces the amount owned in a loan. It can be made in a lump sum or periodic installments.

Appraisal Value is estimating the property's worth which is based on comparable properties. Appraisals that are completed by certified professionals, and are used by lenders to verify the home's value and justify the mortgage commitment.

Appreciation is the increase in the property's value, either by improvement in the market or improvements made by the owner.

Balloon Mortgage is a loan that acts like a fixed rate but is due in three, five or ten years. At that point you must pay the outstanding balance in one lump sum.

Buydown is the process of buying a lower interest rate by paying more points at closing.

Conventional Mortgage is a loan that is under \$ 240,000 and meets Fannie Mae and Freddie Mac standards, the largest purchasers of home mortgages on the secondary market.

Convertible Mortgage is an ARM with the option to convert to a fixed rate mortgage as specified in the contract.

FHA Loans are issued by FHA approved lenders. The FHA insures its loans so that borrowers can get them with only 3 to 5% down payment. The FHA has certain criteria to qualify for these loans.

Fixed-rate Mortgages are self amortizing loans with a constant rate of interest. These loans are commonly for 10, 15, 20 or 30 year periods.

Interest Rate is what the lender charges for the use of their money. Expressed as an annual percentage of the amount borrowed before financing expenses.

Initial Interest Rate is what lenders charge on an ARM until the first adjustment is made. This rate is usually much lower than fixed rate mortgages.

Jumbo Mortgages are loans greater than \$ 227,150 with an interest rate that is a quarter percentage higher than conventional loans.

Lifetime Cap is the same as an annual cap except there is limit on how high the interest rate can increase over the entire life of the mortgage.

Loan Commitment is a promise by the lender to provide the agreed amount of money stated on the mortgage to close on a home. The commitment also states the interest rate, term of loan, and usually expires within 60 days.

Loan Servicing is the institution that handles the administrative processing of your loan such as billing and collecting payments.

Loan-to-Value Ratio is the proportional relationship of the mortgage loan to the value of a home, expressed as a percentage.

BANKING & MORTGAGE INFORMATION

Mortgage Calculator

How much do you qualify for based on typical lender requirements? Generally, the lender will require that your monthly payments not exceed 28% of your gross monthly income. Let's take a look at how a lender would typically determine your ability to meet monthly house payments.

First, determine your gross monthly income from all sources. Then multiply that amount by 28% to determine an approximate allowable monthly payment. This payment includes principal, interest, taxes and insurance. From this amount subtract taxes and insurance to arrive at your allowable principal and interest payment.

The example below illustrates this procedure:

Gross Monthly Income \$2,500 X 28% = \$700

Less: Monthly Taxes & Insurance (100) = \$600

12% Interest Rate for 30 years for \$600 = \$60,000

\$60,000/.90 (Loan to Value) = \$66,667 = Estimated Maximum Home Price For Qualification

You can obtain your property taxes from the local township office and you can contact your insurance agent for homeowner rates.

Now, while shopping for your mortgage, you probably have discovered the current interest rate. Use the chart below; find the column, which applies to that rate. Follow the number down until you find the number that is closest to your principal and interest payment. To the left of that you will find the loan amount for which you probably qualify. If you intend to apply for a 90% loan, divide the loan amount by .90 to calculate the price of the house that would require this monthly payment.

\$	5%	5.5%	6%	6.5%	7%	7.5%	8%	8.5%	9%
100,000	500	550	600	650	700	750	800	850	900
150,000	750	825	900	975	1050	1125	1200	1275	1350
200,000	1000	1100	1200	1300	1400	1500	1600	1700	1800
250,000	1250	1375	1500	1625	1750	1875	2000	2125	2250
300,000	1500	1650	1800	1950	2100	2250	2400	2550	2700
350,000	1750	1925	2100	2275	2450	2625	2800	2975	3150
400,000	2000	2200	2400	2600	2800	3000	3200	3400	3600
450,000	2250	2475	2700	2925	3150	3375	3600	3825	4050
500,000	2500	2750	3000	3250	3500	3750	4000	4250	4500
550,000	2750	3025	3300	3575	3850	4125	4400	4675	4950
600,000	3000	3300	3600	3900	4200	4500	4800	5100	5400
650,000	3250	3575	3900	4225	4550	4875	5200	5525	5850
700,000	3500	3850	4200	4550	4900	5250	5600	5950	6300
750,000	3750	4125	4500	4875	5250	5625	6000	6375	6750
800,000	4000	4400	4800	5200	5600	6000	6400	6800	7200
850,000	4250	4675	5100	5525	5950	6375	6800	7225	7650
900,000	4500	4950	5400	5850	6300	6750	7200	7650	8100
950,000	4750	5225	5700	6175	6650	7125	7600	8075	8550
1,000,000	5000	5500	6000	6500	7000	7500	8000	8500	9000

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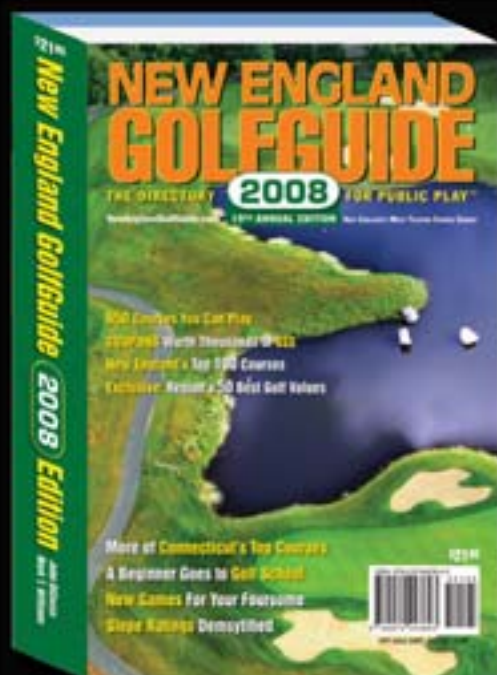
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