PROPOSED FIELD OF MEMBERSHIP

Section 5 of the Charter of the First Atlantic Federal Credit Union is hereby amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Persons who live, work, worship, or go to school in, and businesses and other legal entities located in Monmouth or Ocean Counties, New Jersey; **converted to community common bond 00/00/03**

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; and organizations of such persons."

CURRENT FIELD OF MEMBERSHIP

Section 5 of the Charter of the First Atlantic Federal Credit Union is hereby amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Civilian employees and military personnel of the U.S. Government and employees of non-appropriated fund activities who work at or stationed at:

Fort Monmouth, New Jersey,
Sandy Hook (formerly Fort Hancock), New Jersey,
Naval Weapons Station, Earle, New Jersey,
Naval Air Development Center in Johnsville, Pennsylvania,
U.S. Naval Air Station, Willow Grove, Pennsylvania,
U.S. Army Reserve Center, Route 611, Horsham, Pennsylvania;

2. Members of the U.S. Armed Forces, active or retired, or their dependents or dependent survivors who are eligible by law or regulations to receive and are receiving benefits or services from the above military installations;

3. Contractors and employees of contractors who work regularly at the above military installation under contract with the U.S. Government;

4. Employees of Local 1904, American Federation of Government Employees and of Local 476, National Federation of Federal Employees who work in Fort Monmouth, New Jersey;

5. Employees of the Red Bank Resident Agency of the Federal Bureau of Investigation, who work in or assigned to Shrewsbury, New Jersey;

6. Employees of the Pennsylvania Air National Guard who are stationed at the U.S. Naval Air Station , Willow Grove, Pennsylvania;

7. Employees of the NADC Food Services Board who work at the Naval Air Development Center in Johnsville, Pennsylvania;

8. Active reservists of the U.S. Armed Forces who are assigned to the U.S. Naval Air Station, Willow Grove, Pennsylvania;

9. Personnel separated from the U.S. Armed Forces who are receiving Veterans Disability Compensation (or who have applied for Veterans Disability Compensation) and are regularly using hospital services at the above installations;

10. Civilian and military personnel of the 79th United States Army Reserve Command (79th ARCOM) who work at or are attached to the Naval Air Station, Willow Grove, Pennsylvania, and active reservists of the 79th ARCOM who receive primary support from Willow Grove, Pennsylvania, and who train regularly at Kearny, New Jersey or at the following locations in Pennsylvania: Annville, Bellefonte, Bethlehem, Bloomsburg, Bristol, Chambersburg, Chester, Willow Grove, Edgemont, Folsom, Greencastle, Gettysburg, Harrisburg, Horsham, Huntingdon, Lancaster, Lock Haven, Lewisburg, Lewistown, New Cumberland, Norristown, Philadelphia, Reading, Schuylkill Haven, State College, Scranton, Tobyhanna, West Hazelton, Wilkes-Barre, Williamsport, Worcester or York;

11. Active residents of the 157th Separate Infantry Brigade (Mech), United States Army Reserve, a major division of the 79th ARCOM, who are assigned to reserve units in Bristol, Edgemont, Germantown, Bethlehem, Reading, Schuylkill Haven or Wilkes-Barre, Pennsylvania;

12. Employees, doctors, medical staff and technicians of Riverview Hospital who work in Red Bank, New Jersey; volunteers who work at the above Riverview Hospital under supervision of hospital staff;

13. Regular members and employees of Local No. 399, American Federation of Musicians, in Bricktown, New Jersey;

14. Employees of the Raritan River Steel Company who work in Perth Amboy, New Jersey and sales representatives of this company who are paid from Perth Amboy, New Jersey;

15. Employees, members of the board of directors and volunteers of Planned Parenthood of Monmouth County, Inc. who work in Monmouth County, New Jersey;

16. Employees, members of the executive committee, board of trustees and community advisory board and volunteers of the Monmouth Day Care Center, who work in Red Bank, New Jersey;

17. Employees of the following who work in or are paid from the New Jersey locations named:

DLB Associates, Inc., Wanamassa; 7/26/93
Engineering and Professional Services Incorporated (EPS), Tinton Falls,
Pie Medical USA, Neptune,
Syntrex Incorporated, Eatonwood,
Telecom Analysis Systems, Inc., Eatontown,

18. Active reservists of the 2nd Battalion, 114th Infantry, New Jersey Army National Guard, who are assigned to the reserve unit in Long Beach, New Jersey;

19. Members of Chapter 411, National Association of Retired Federal Employees in Wall, New Jersey;

20. Employees of the following who work in the New Jersey locations named:

(TAMSCO), West Long Beach,
ALTO Development Corporation, Farmingdale; 7/26/93
Auto Corral, Inc., Neptune, 6/10/93
Avis-Rent-A-Car, Matawan,
Columbia Research Corporation, Tinton Falls,
Complete Security Systems, Inc., Morganville,
East Coast Mortgage Corporation, Clark or Bricktown, 6/10/93
G.L.B., Inc., Manasquan,
Hunt Agency, West End, 6/10/93
Immunostics, Inc., Ocean, 7/26/93
Inter-Tel, Inc., Kenilworth, 7/26/93
Interior Plantscapes, Middletown,
Intermetrics, Inc., Farmingdale, 6/10/93
Jarvis Direct Mail, Ocean, 6/10/93
Lockheed Martin Corporation, Management and Data Systems (formerly Martin Marietta Management & Data Systems), Tinton Falls, Shrewsbury, Ft. Monmouth, 6/10/93 (name change 7/26/95)
Monmouth Dental Group, P.A., Eatontown or Keyport, 6/10/93
Ocean Computer Group, Inc., Ocean, 6/10/93
Ocean Computer Maintenance, Ocean, 6/10/93
Phoenix Concepts, Inc., Matawan, 6/10/93
Premium Coffee, Lakewood,
Shore Line Communication, Tinton Falls,
SONEX Enterprises, Inc., Tinton Falls, 7/26/93
Technical and Management Services Corporation
Temp America of New Jersey, Inc., Edison,
Todd Harris, Inc., Piscataway, 6/10/93

21. Employees of the following who work in West Long Branch, New Jersey:

Detroit Diesel Corporation, Eastern Region, 6/10/93
Dr. Paul and Dr. Harold Schaaff, 7/26/93
Francis X. Falivene, D.D.S., PA; 7/26/93
Louis A. Cuccaro, D.C., 7/26/93
The Schultz Organization,
XECO Logic Systems, Inc.,

22. Employees of the following who work in Red Bank, New Jersey:

B.P.A., Inc., 6/10/93
Broad Waverly Temporary Services, Inc.,
Paul J. Cavise, Jr., Attorney at Law, 6/10/93
Sarah B. Stewart, Attorney at Law, 6/10/93

Stephen P. Kelleher, CPA; 7/26/93

23. Military personnel assigned to the Headquarters and Headquarters Detachments, 1st Brigade, 78th Division, U.S. Army, Department of Defense at the Monmouth Armed Forces Reserve Center, Red Bank, New Jersey;

24. Employees of the following who work in the Pennsylvania locations named:

Best Foods, a division of CPC International, Inc., Warminster,
Celeste Company, Inc., Warminster, 6/10/93
Diane C. Avrich and Associates, Inc., Warminster, 7/26/93
Discovery Time Day Care Center, Bensalem; 7/26/93
Filpro Corporation, Harleysville,
Laminar Flow, Inc., Ivyland,
Phoenix Printing, Inc., Ivyland,
Potts Service Co., Inc., Glenside,

25. Employees of Abel Leasing Company, Inc., in Cranbury, New Jersey, who work at the following companies in the New Jersey locations named below:

Alternative Business Systems, Cranford, 12/2/93
Benjamin Plump, CPA, Monroe Township,
CNM Construction Company, Jamesburg,
Countryside Disposal Company, Inc., Middlesex, 12/2/93
Crown Engineering Corporation, Farmingdale, 6/10/93
Customation, Inc., Millstone,
Garden State Re Insurance Company, Freehold,
General Health Benefits, Inc., Manalapan,
Glacier Mountain Spring Water, Inc., Englishtown,
Hi-Tech Health, Inc., Millstone,
Jersey Cooperage, Inc., Edison,
Kaiser Electric Co., Inc., East Windsor, 12/2/93
Metro Hydraulic Jack Co. of New Jersey, Newark, 12/2/93
Nicholas and Company, Freehold,
Pure Tech Plastics, Inc., Trenton, 9/10/93
Rahway Steel Drum Company, Inc., Perth Amboy,
Roberts Pharmaceutical Corporation, Eatontown, 11/15/93
Royal Lawns, Inc., Toms River,
Sayreville Medical Group, Sayreville,
Trotter Messenger Service, Inc., Old Bridge,
Trenton & Lambertville Bus Line, Inc. dba Onka's Charter Service, East Millstone, 4/12/94
Maid Brigade, Mountainside, New Jersey or Lower Gwynedd, Pennsylvania, 4/12/94 (location added 6/13/94)
Unitrans Systems, Inc., Clifton, 6/13/94

Pelle Line, Inc., Morristown, 6/13/94
Somerset Park Pharmacy, Somerset, 6/13/94
Concorde Limousine, Inc., Freehold, 6/13/94
Marin Computer Corporation, Washington, 6/13/94
ClaimAide, Inc. dba Hudson Valley Adjustment Co., East Brunswick, 6/13/94
Jalt Corporation, Edison; 6/13/94
Dr. Harry M. Gongola, Ledgewood, 6/29/94
American Advertising Distributors, Landing, 6/29/94
Orbel Corporation, Phillipsburg, 6/29/94
The Bradshaw Company, Summit, 6/29/94
RE/MAX of Cherry Hill, Cherry Hill, 6/29/94
Eastern Consolidations Services, Inc., Jersey City, 9/12/94
Four Winds, Inc., 9/12/94
Eveready Messenger Express, Lyndhurst; 10/21/94

26. Employees of the following who work in Eatontown, New Jersey:

ESPS, Inc.,
Log Systems, Inc., a subsidiary of TAMSCO, 7/26/93
Orlovsky, Moody & Garbrysiak, Counselors at Law,
Stanford Telecommunications, Inc., 6/10/93
Telecom Analysis Systems, Inc.; 7/26/93
Victorian Coffee Systems, Inc.,
Vitronics, Inc.,
Yorktowne Hair Fashions, 6/10/93

27. Employees of the following who work in Shrewsbury, New Jersey:

Analytical Systems Engineering Corporation, 6/10/93
Martin H. Sukinik, Public Accountant; 6/10/93
Modern Technologies,
Nations Incorporated,
Norrell Services, Inc.,
TELOS Federal Systems,

28. Employees of Sytex, Inc., who work in or are paid from Doylestown, Pennsylvania; 6/10/93

29. Employees of the following Shell Service Stations at the New Jersey locations named, whose headquarters are at Lakewood Shell South: 7/26/93

Fischer Bay Gulf, Toms River,
Fischer Boulevard Shell, Toms River,
Lakewood Shell North, Lakewood,
Lakewood Shell South, Lakewood,
Seaview Shell, Ocean;

30. Employees of ECCS, Inc., who work in or are paid from Tinton Falls, New Jersey; 9/10/93

31. Employees of the following who work in the New Jersey locations named: 9/10/93

Group C Communications, Inc., Red Bank,
The Coughlin Management Company, Inc., Freehold;

32. Employees of the following who work in the New Jersey locations named: 10/6/93

General Technical Services, Inc., Wall Township,
Monmouth Excavators, Inc., Howell,
Viatech, Inc., Eatontown;

33. Employees of the following who work in the New Jersey locations named: 11/15/93

A. J. Perri, Inc., Red Bank,
Booz, Allen & Hamilton, Inc., Tinton Falls,
Crown Tire, Port Monmouth,
ProLease of America, Jersey City,
Ultra Clear, Inc., Marlboro;

34. Regular and life members of the West Point Society of New Jersey in Fort Monmouth, New Jersey, which consist of any graduate of the United States Military Academy and any former cadet who was honorably discharged from the United States Military Academy after serving at least until the close of the academic half year immediately following his admission (as described in the 1984 bylaws) and who work or reside in the State of New Jersey; 12/2/93

35. Employees of the following who work in the New Jersey locations named: 12/2/93

Electronic Measurements, Inc., Neptune,
Prospect Point Sunoco, Pt. Pleasant Beach;

36. Employees of the following who work in the New Jersey locations named: 1/6/94

BusinessClean, Inc., Eatontown,
Central Jersey Blood Center, Shewsbury,
Corporate Auto Services, Ltd., Inc., West Keansburg,
Delicious Orchards, Colts Neck,
Realty Investment Strategies, Manasquan;

37. Employees of the following who work in the locations named: 1/27/94

Feigus Office Furniture, Howell, New Jersey,
Altman Management Co., Inc., Glenside, Pennsylvania;

38. Employees of the Greater Ocean Township Chamber of Commerce who work in Ocean Township, New Jersey; members of the Board of Directors of the Greater Ocean Township Chamber of Commerce; 4/12/94

39. Employees of the following who work in the New Jersey locations named: 4/12/94

Logicon Eagle Technology, Eatontown,
Bright Beginnings Pre-School, Eatontown,
Software Shop Systems, Inc., Wall Township,
Barbara Davis Employment Services, Incorporated, aka B. D. Temps, Inc., Red Bank,
Adamatic Hobart, a wholly-owned subsidiary of Premark International, Eatontown,
Quality Moving, Inc., Belmar or Keansburg,
The Little Kraut, Red Bank;

40. Employees of WECO Precision, Inc., who work in Southampton, Pennsylvania; 9/12/94

41. Employees of the following who work in the New Jersey locations named: 10/21/94

Camber Corporation, Shrewsbury,
Motors Management Corporation, Avenel;

42. Employees of the following who are headquartered in the New Jersey locations named: 2/9/99

Elite Forms, Inc., Long Branch,
The City, Oakhurst;

43. Employees of the following who are supervised from the New Jersey locations named: 2/9/99

Golden Bridge Technology, West Long Branch,
Future Generation, Inc., Oceanport;

44. Employees of the following, who work in the New Jersey locations named: added 5/7/99

Northshore Sportech, Inc., Rumson
Image Graphix, Lakewood
Innovative Logistics Techniques, Inc., Farmingdale
Aquila Management, Inc., Freehold
Globen, Inc., Hazlet

45. Employees of the following who work in the New Jersey locations named: 6/27/00

Laser Technology Systems, Inc., Eatontown

J.A. Wolf, Jr., Inc., Quality Concrete Cutting, Eatontown
Elden Associates, Neptune
Bowers Group, Inc., Long Branch
The American Red Cross, Jersey Coast Chapter, Shrewsbury
The Peddler of Long Branch, Long Branch or Red Bank
P. DePonte Construction, Inc., Allenwood
Action Office Supplies, Inc., Manasquan
Manufacturers Service Association, Inc., Eatontown
Community Check Cashing, Inc., West Long Branch
Enlogex, Inc., Oakhurst
HKC Communications, Inc., Long Branch
Engineering Research Corporation, Neptune
Wallinbeck, L.L.C., Rumson
ETS, Inc., Farmingdale

46. Regular members of the Painter's District Council 711 of the Allied Trades Union, Local 694, who qualify for membership in accordance with its bylaws in effect as of July 13, 2000; 7/13/00

47. Employees of Ketron Division of The Bionetics Corporation who work in Warminster, Pennsylvania; 7/20/00

48. Employees of National Fraud Center, Inc., who work in Horsham, Pennsylvania; 7/28/00

49. Employees of Your Home Direct (YHD.com) who work in West Long Branch, New Jersey; 8/4/00

50. Employees of Health Network America who work in West Long Branch, New Jersey; 8/24/00

51. Employees of H.E.A.L. Centers, L.L.C. who work in Eatontown, New Jersey; 9/13/00

52. Employees of Horizon Hotels Limited who work in Eatontown, New Jersey; 9/25/00

53. Employees of Windermere who work in Eatontown, New Jersey; 10/20/00

54. Employees of PVC Container Corporation who work in Eatontown; 10/23/00

55. Employees of Forest Incentives LTD who work in Willow Grove, Pennsylvania; 10/30/00

56. Member of the Association of Old Crows Garden State Chapter in Eatontown, New Jersey; 11/24/00

57. Employees of Creative Business Solutions who work in Little Silver, New Jersey; 1/9/01

58. Active members of the International Association of Firefighters, Local 4054, a.k.a. Whitpain Township Firefighters Association in Hatboro, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect as of February 2001; 2/7/01

59. Employees and volunteers of Monmouth County SPCA who work in Eatontown, New Jersey; 2/22/01

60. Employees of Iacobucci USA, Inc., who work in Eatontown, New Jersey; 2/23/01

61. Employees of the following who work in the locations named: 2/28/01

Laurel Landscape Services, Little Silver, New Jersey
Glatz Aeronautical Corporation, Hatboro, Pennsylvania

62. Employees of William C. Anania, D.P.M., P.C. who work in Middletown, New Jersey; 3/9/01

63. Employees of Comfort Mechanical Corp. who work in Long Branch, New Jersey; 3/9/01

64. Employees of the following who work in Middletown, New Jersey; 3/20/01

Attorneys Land Title Agencies, Inc.
Murphy Bus Service, Inc.
Murphy Transportation, Inc.

65. Employees and volunteers of the Ronald McDonald House, who work in Long Branch, New Jersey; 04/25/01

66. Employees of Urban Building Evaluations, Inc. who work in Howell, New Jersey; 04/27/01

67. Members of the Fort Monmouth Chapter of the Association of the United States Army in Fort Monmouth, New Jersey, who qualify for membership in accordance with its bylaws in effect on May 8, 2001; 5/14/01

68. Employees and members of the Three Pence Brooke Condominium Association in Howell, New Jersey, who qualify for membership in accordance with its bylaws in effect on May 8, 2001; 5/14/01

69. Employees of the following who work in the New Jersey locations named: 06/26/01

Buhler Chrysler Jeep, Hazlet
Chick-fil-A, Eatontown

70. Employees of the following who are headquartered in the New Jersey locations named: 06/26/01

BankCard Payment Services, Manasquan
G.B., Ltd. Oper. Co., Inc., Freehold

71. Employees of Profile Consultants, Inc. who are headquartered in Freehold, New Jersey; 7/20/01

72. Employees of the following who are headquartered in Middletown, New Jersey; 08/06/01

362 Broad Street, Inc.
Allaire Lounge + Liquors, Inc.
Circus Liquors, Inc.
Food Properties, Inc.
Wanamassa Liquors

73. Employees of Food Circus Super Markets, Inc., who work in or are headquartered in Middletown, New Jersey; 8/20/01

74. Employees of MEB Enterprises who are headquartered in Tom River, New Jersey; 8/28/01

75. Employees of National Defense Industrial Association – Central Jersey Chapter who are headquartered in Arlington, Virginia; 10/15/01

76. Employees of Door to Door Transportation who are headquartered in Union, New Jersey; 10/24/01

77. Employees of Sacco's Transportation who are headquartered in Tinton Falls, New Jersey; 1/10/02

78. Employees of American Movers who are headquartered in Long Branch, New Jersey; 1/18/02

79. Employees of Pro Auto Recyclers who are headquartered in Ocean, New Jersey; 1/30/02

80. Employees of the following who are headquartered in the New Jersey locations named: 4/8/02

AAA Artistic Signs, Ocean
Renaissance Construction and Holding, LLC, Neptune
The Donato Group, Eatontown

81. Employees of the following who work in or are supervised from the New Jersey locations named: 4/26/02

AGM Architecture & Design, Union

York Telecom, Eatontown

82. Employees of Site Management LLC who work or are headquartered in Oakhurst, New Jersey; 5/8/02

83. Employees of A-One Maintenance who work in or are supervised from Howell, New Jersey; 5/8/02

84. Employees of Trident Computer Resources, Inc., who work in or are headquartered from Eatontown, New Jersey; 5/15/02

85. Employees of the following who work in the New Jersey locations named; 5/31/02

Blinds to Go, Eatontown
Blinds to Go-Lakewood, Lakewood

86. Employees of Sensor Technologies who work in Tinton Falls, New Jersey; 6/4/02

87. Employees of Professional Orthopedic Associates who work in or are supervised from Tinton Falls, New Jersey; 7/1/02

88. Employees of PRA International who work in or are paid or supervised from Eatontown, New Jersey; 7/17/02

89. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Long Branch, New Jersey, with the following boundaries: **underserved expansion 8/7/02**

Beginning at the northwest corner, east along Manahassett Creek, south along the Atlantic Ocean, West on N. Bath Avenue, South on Westwood Avenue, West on West End Avenue, North on Norwood Avenue, South on Wall Street, North on Oakwood Avenue, North along Branchport Creek, and north along the S. Shrewsbury River, to Manahassett Creek;

90. Employees of Everything Computerz who work in or are supervised from Rumson, New Jersey; 8/14/02

91. Employees of the City of Long Branch who work in, or are supervised from Long Branch, New Jersey; 9/5/02

92. Employees of Jersey Shore Center who work in, or are paid from Eatontown, New Jersey; 9/11/02

93. Employees of Monmouth Internet Corporation who work in or are supervised from Red Bank, New Jersey; 9/23/02

94. Employees of enlightened electronic systems who work in or are supervised from Ocean, New Jersey; 10/2/02

95. Employees of Pro Nails who work in Belmar, New Jersey; 10/17/02

96. Employees of Visual Xpressions who work in Fair Haven, New Jersey; 11/12/02

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; organizations of such persons; and

Nations Incorporated;
ESPS, Inc.;
XECO Logic Systems, Inc.;
Orlovsky, Moody & Gabrysiak, Counselors at Law;
Victorian Coffee Systems, Inc.;
WECO Precision, Inc." 9/12/94
Windermere, 10/20/00
PVC Container Corporation, 10/23/00
Forest Incentives LTD, 10/30/00
Monmouth County SPCA, 2/22/01
William C. Anania, D.P.M., P.C., 3/9/01
Attorneys Land Title Agencies, Inc., 3/20/01
Murphy Bus Service, Inc., 3/20/01
Murphy Transportation, Inc., 3/20/01
Fort Monmouth Chapter of the Association of the United State Army, 5/14/01
Three Pence Brooke Condominium Association, 5/14/01
AGM Architecture & Design, 4/26/02
York Telecom, 4/26/02
Site Management LLC 5/8/02
A-One Maintenance 5/8/02
Local 1904, American Federation of Government Employees, 5/21/02
Local 476, National Federation of Federal Employees, 5/21/02
Pennsylvania Air National Guard, 5/21/02
NADC Food Services Board, 5/21/02
Riverview Hospital, 5/21/02
Local No. 399, American Federation of Musicians, 5/21/02
Raritan River Steel Company, 05/21/02
Planned Parenthood of Monmouth County, Inc., 5/21/02
Monmouth Day Care Center, 5/21/02
DLB Associates, Inc., 5/21/02
Engineering and Professional Services Incorporated (EPS), 5/21/02
Pie Medical USA, 5/21/02

Syntrex Incorporated, 5/21/02
Telecom Analysis Systems, Inc., 5/21/02
Chapter 411, National Association of Retired Federal Employees, 5/21/02
(TAMSCO), 5/21/02
ALTO Development Corporation, 5/21/02
Auto Corral, Inc., Neptune, 5/21/02
Avis-Rent-A-Car, 5/21/02
Columbia Research Corporation, 5/21/02
Complete Security Systems, Inc., 5/21/02
East Coast Mortgage Corporation, 5/21/02
G.L.B., Inc., 5/21/02
Hunt Agency, 5/21/02
Immunostics, Inc., 5/21/02
Inter-Tel, Inc., 5/21/02
Interior Plantscapes, 5/21/02
Intermetrics, Inc., 5/21/02
Jarvis Direct Mail, 5/21/02
Lockheed Martin Corporation, Management and Data Systems, 5/21/02
Monmouth Dental Group, P.A., 5/21/02
Ocean Computer Group, Inc., 5/21/02
Ocean Computer Maintenance, 5/21/02
Phoenix Concepts, Inc., Matawan, 5/21/02
Premium Coffee, 5/21/02
Shore Line Communication, 5/21/02
SONEX Enterprises, Inc., 5/21/02
Technical and Management Services Corporation, 5/21/02
Temp America of New Jersey, Inc., 5/21/02
Todd Harris, Inc., 5/21/02
Detroit Diesel Corporation, 5/21/02
Dr. Paul and Dr. Harold Schaaff, 5/21/02
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Celeste Company, Inc., 5/21/02
Diane C. Avrich and Associates, Inc., 5/21/02
Discovery Time Day Care Center, 5/21/02
Filpro Corporation, 5/21/02
Laminar Flow, Inc., 5/21/02
Phoenix Printing, Inc., 5/21/02

Potts Service Co., Inc., 5/21/02
Abel Leasing Company, Inc., 5/21/02
Alternative Business Systems, 5/21/02
Benjamin Plump, CPA, 05/21/02
CNM Construction Company, 5/21/02
Countryside Disposal Company, Inc., 5/21/02
Crown Engineering Corporation, 5/21/02
Customation, Inc., 5/21/02
Garden State Re Insurance Company, 5/21/02
General Health Benefits, Inc., 5/21/02
Glacier Mountain Spring Water, Inc., 5/21/02
Hi-Tech Health, Inc., 5/21/02
Jersey Cooperage, Inc., 5/21/02
Kaiser Electric Co., Inc., 5/21/02
Metro Hydraulic Jack Co. of New Jersey, 5/21/02
Nicholas and Company, 5/21/02
Pure Tech Plastics, Inc., 5/21/02
Rahway Steel Drum Company, Inc., 5/21/02
Roberts Pharmaceutical Corporation, 5/21/02
Royal Lawns, Inc., 5/21/02
Sayreville Medical Group, 5/21/02
Trotter Messenger Service, Inc., 5/21/02
Trenton & Lambertville Bus Line, Inc. dba Onka's Charter Service, 5/21/02
Maid Brigade, 5/21/02
Unitrans Systems, Inc., 5/21/02
Pelle Line, Inc., 5/21/02
Somerset Park Pharmacy, 5/21/02
Concorde Limousine, Inc., 5/21/02
Marin Computer Corporation, 5/21/02
ClaimAide, Inc. dba Hudson Valley Adjustment Co., 5/21/02
Jalt Corporation, 5/21/02
Dr. Harry M. Gongola, 5/21/02
American Advertising Distributors, 5/21/02
Orbel Corporation, 5/21/02
The Bradshaw Company, 5/21/02
RE/MAX of Cherry Hill, 5/21/02
Eastern Consolidations Services, Inc., 5/21/02
Four Winds, Inc., 5/21/02
Eveready Messenger Express, 5/21/02
Log Systems, Inc., a subsidiary of TAMSCO, 5/21/02
Stanford Telecommunications, Inc., 5/21/02
Telecom Analysis Systems, Inc., 5/21/02
Vitronics, Inc., 5/21/02
Yorktowne Hair Fashions, 5/21/02

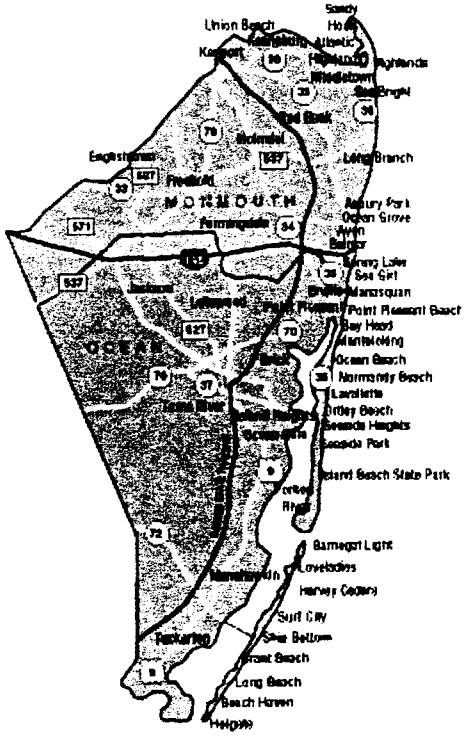
Analytical Systems Engineering Corporation, 5/21/02
Martin H. Sukinik, Public Accountant, 5/21/02
Modern Technologies, 5/21/02
Nations Incorporated, 5/21/02
Norrell Services, Inc., 5/21/02
TELOS Federal Systems, 5/21/02
Sytex, Inc., 5/21/02
Fischer Bay Gulf, 5/21/02
Fischer Boulevard Shell, 5/21/02
Lakewood Shell North, 5/21/02
Lakewood Shell South, 5/21/02
Seaview Shell, 5/21/02
ECCS, Inc., 5/21/02
Group C Communications, Inc., 5/21/02
The Coughlin Management Company, Inc., 5/21/02
General Technical Services, Inc., 5/21/02
Monmouth Excavators, Inc., 5/21/02
Viatech, Inc., 5/21/02
A. J. Perri, Inc., 5/21/02
Booz, Allen & Hamilton, Inc., 5/21/02
Crown Tire, 5/21/02
ProLease of America, 5/21/02
Ultra Clear, Inc., 5/21/02
West Point Society of New Jersey, 5/21/02
Electronic Measurements, Inc., 5/21/02
Prospect Point Sunoco, 5/21/02
BusinessClean, Inc., 5/21/02
Central Jersey Blood Center, 5/21/02
Corporate Auto Services, Ltd., Inc., 5/21/02
Delicious Orchards, 5/21/02
Realty Investment Strategies, 5/21/02
Feigus Office Furniture, 5/21/02
Altman Management Co., Inc., 5/21/02
Greater Ocean Township Chamber of Commerce, 5/21/02
Logicon Eagle Technology, 5/21/02
Bright Beginnings Pre-School, 5/21/02
Software Shop Systems, Inc., 5/21/02
Barbara Davis Employment Services, Incorporated, aka B. D. Temps, Inc., 5/21/02
Adamatic Hobart, a wholly-owned subsidiary of Premark International, 5/21/02
Quality Moving, Inc., 5/21/02
The Little Kraut, 5/21/02
Camber Corporation, 5/21/02
Motors Management Corporation, 5/21/02
Elite Forms, Inc., 5/21/02
The City, 5/21/02

Golden Bridge Technology, 5/21/02
Future Generation, Inc., 5/21/02
Northshore Sportech, Inc., 5/21/02
Image Graphix, 5/21/02
Innovative Logistics Techniques, Inc., 5/21/02
Aquila Management, Inc., 5/21/02
Globen, Inc., 5/21/02
Laser Technology Systems, Inc., 5/21/02
J.A. Wolf, Jr., Inc., Quality Concrete Cutting, 5/21/02
Elden Associates, 5/21/02
Bowers Group, Inc., 5/21/02
The American Red Cross, Jersey Coast Chapter, 5/21/02
The Peddler of Long Branch, 5/21/02
P. DePonte Construction, Inc., 5/21/02
Action Office Supplies, Inc., 5/21/02
Manufacturers Service Association, Inc., 5/21/02
Community Check Cashing, Inc., 5/21/02
Enlogex, Inc., 5/21/02
HKC Communications, Inc., 5/21/02
Engineering Research Corporation, 5/21/02
Wallinbeck, L.L.C., 5/21/02
ETS, Inc., 5/21/02
Ketron Division of The Bionetics Corporation, 5/21/02
Painter's District Council 711 of the Allied Trades Union, Local 694, 5/21/02
National Fraud Center, Inc., 5/21/02
Your Home Direct (YHD.com) , 5/21/02
Health Network America, 5/21/02
H.E.A.L. Centers, L.L.C., 5/21/02
Horizon Hotels Limited, 5/21/02
Association of Old Crows Garden State Chapter, 5/21/02
Creative Business Solutions, 5/21/02
International Association of Firefighters, Local 4054, a.k.a. Whitpain Township Firefighters Association, 5/21/02
Iacobucci USA, Inc., 5/21/02
Laurel Landscape Services, 5/21/02
Glatz Aeronautical Corporation, 5/21/02
Comfort Mechanical Corp., 5/21/02
Ronald McDonald House, 5/21/02
Urban Building Evaluations, Inc., 5/21/02
Buhler Chrysler Jeep, 5/21/02
Chick-fil-A, 5/21/02
BankCard Payment Services, 5/21/02
G.B., Ltd. Oper. Co., Inc., 5/21/02
Profile Consultants, Inc., 5/21/02
362 Broad Street, Inc., 5/21/02

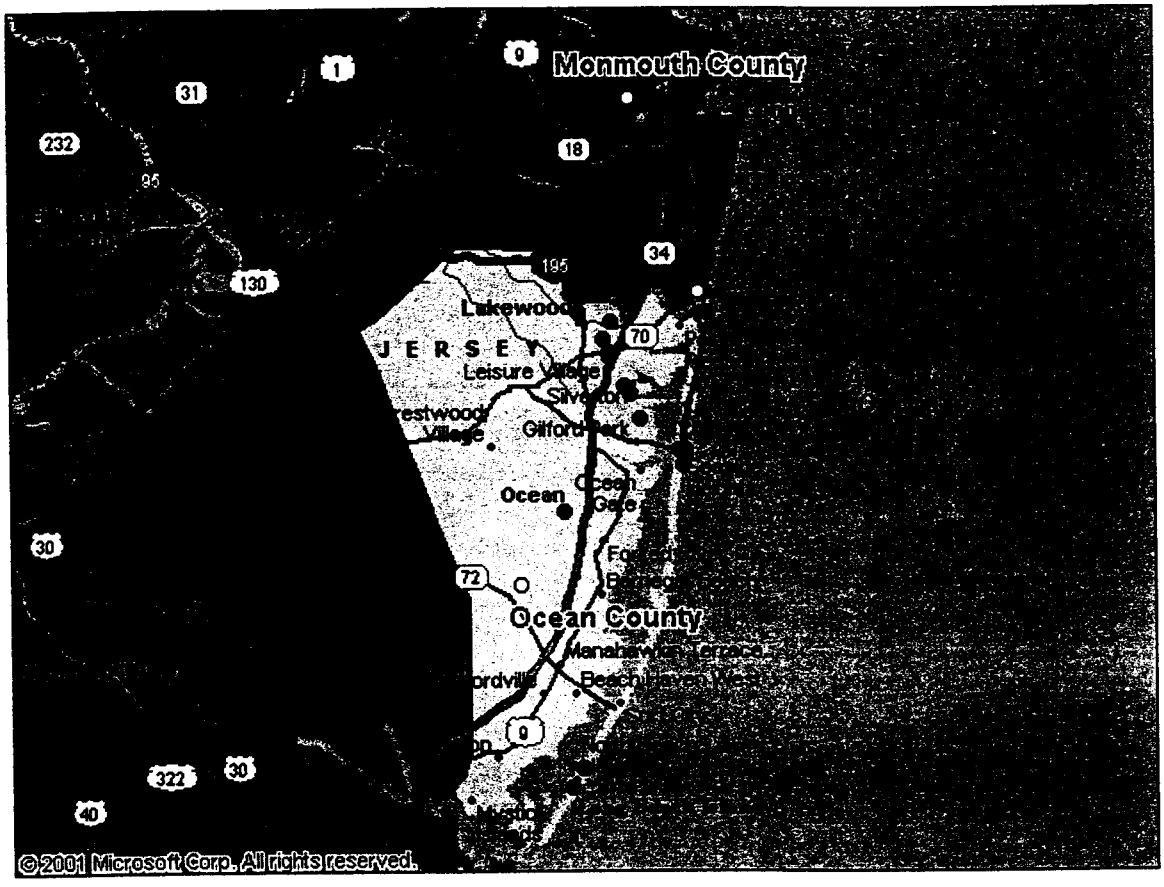
Allaire Lounge + Liquors, Inc., 5/21/02
Circus Liquors, Inc., 5/21/02
Food Properties, Inc., 5/21/02
Wanamassa Liquors, 5/21/02
Food Circus Super Markets, Inc., 5/21/02
MEB Enterprises, 5/21/02
National Defense Industrial Association – Central Jersey Chapter, 5/21/02
Door to Door Transportation, 5/21/02
Sacco's Transportation, 5/21/02
American Movers, 5/21/02
Pro Auto Recyclers, 5/21/02
Trident Computer Resources, Inc. 5/15/02
Sensor Technologies 6/4/02
PRA International 7/17/02
Everything Computerz 8/14/02
City of Long Branch 9/5/02
Enlightened Electronic Systems 10/2/02
Pro Nails 10/17/02
Visual Xpressions." 11/12/02

First Atlantic Federal Credit Union
Community Conversion
REGION II (CAPITAL)

Shore **Region**



Map of Recreational, Performing Arts, Shopping, and Higher Education Facilities in the Proposed Community



The following locations are highlighted on MapPoint:

1) Higher education facilities are highlighted with a red dot
2) Recreational facilities are highlighted with a dark blue dot
3) Theaters and performing arts facilities are highlighted with a yellow dot
4) Shopping malls are highlighted with a light blue dot

Map of Existing and Proposed Branch Locations and ATMs

The following maps show locations of FAFCU's existing and proposed branches and existing and proposed ATMs within the Shore Region community.

Map Legend

Current and Proposed Branch Locations

Current and proposed branch locations are indicated on the map with a number within a red highlighted circle as follows:

1. **Administrative Office Location**
   468 Industrial Way
   Eatontown, NJ 07724

2. **Main Office-Fort Monmouth**
   1006 Alexander Drive
   Fort Monmouth, NJ 07703

3. **Monmouth Park Corporate Center Office**
   185 Highway 36
   West Long Branch, NJ 07764

4. **Myer Center Branch**
   Building 2700, Corregidor Road
   Fort Monmouth, NJ 07703

CONFIDENTIAL

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U.S. Census Bureau

State and County *QuickFacts*

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Metropolitan Statistical Area

Source: U.S. Bureau of the Census: Metropolitan Areas. New areas usually are added annually; definitions of existing areas updated only after each decennial census, in years ending in 3. http://www.census.gov/population/www/estimates/metroarea.html

Definitions:

The general concept of a **metropolitan area** is that of a large population nucleus, together with adjacent communities having a high degree of social and economic integration with that core. Metropolitan areas comprise one or more entire counties, except in New England, where cities and towns are the basic geographic units.

The Office of Management and Budget (OMB) defines metropolitan areas for purposes of collecting, tabulating, and publishing federal data. Metropolitan area definitions result from applying published standards to Census Bureau data.

A metropolitan areas identified as a consolidated metropolitan statistical area (CMSA) has a population of one million or more and also has separate component areas (PMSAs - primary metropolitan statistical areas) meeting statistical criteria and supported by local opinion.

More Information:

- Lists of metropolitan areas and their components
- Metro area definitions and concepts.

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5602	1160	70	09009	1	47500	Milford city
5602	1160	70	09009	2	58300	Oxford town
5602	1160	70	09009	1	67610	Seymour town
5602	1930	70				Danbury, CT PMSA
5602	1930	70	09001			Fairfield County (pt.)
5602	1930	70	09001	1	04720	Bethel town
5602	1930	70	09001	1	08980	Brookfield town
5602	1930	70	09001	1	18430	Danbury city
5602	1930	70	09001	1	50860	New Fairfield town
5602	1930	70	09001	2	52980	Newtown town
5602	1930	70	09001	2	63480	Redding town
5602	1930	70	09001	2	63970	Ridgefield town
5602	1930	70	09001	2	68310	Sherman town
5602	1930	70	09005			Litchfield County (pt.)
5602	1930	70	09005	2	08210	Bridgewater town
5602	1930	70	09005	2	52630	New Milford town
5602	1930	70	09005	2	65930	Roxbury town
5602	1930	70	09005	2	79720	Washington town
5602	2281	70				Dutchess County, NY PMSA
5602	2281	70	36027	1		Dutchess County
5602	3640	70				Jersey City, NJ PMSA
5602	3640	70	34017	1		Hudson County
5602	5015	70				Middlesex-Somerset-Hunterdon, NJ
5602	5015	70	34019	2		Hunterdon County
5602	5015	70	34023	1		Middlesex County
5602	5015	70	34035	1		Somerset County
5602	5190	70				Monmouth-Ocean, NJ PMSA
5602	5190	70	34025	1		Monmouth County
5602	5190	70	34029	1		Ocean County
5602	5380	70				Nassau-Suffolk, NY PMSA
5602	5380	70	36059	1		Nassau County
5602	5380	70	36103	1		Suffolk County
5602	5480	70				New Haven-Meriden, CT PMSA
5602	5480	70	09007			Middlesex County (pt.)
5602	5480	70	09007	2	15350	Clinton town
5602	5480	70	09007	2	40710	Killingworth town
5602	5480	70	09009			New Haven County (pt.)
5602	5480	70	09009	2	04580	Bethany town
5602	5480	70	09009	1	07310	Branford town
5602	5480	70	09009	1	14160	Cheshire town
5602	5480	70	09009	1	22910	East Haven town
5602	5480	70	09009	2	34950	Guilford town
5602	5480	70	09009	1	35650	Hamden town
5602	5480	70	09009	2	44560	Madison town
5602	5480	70	09009	1	46450	Meriden city
5602	5480	70	09009	1	52000	New Haven city
5602	5480	70	09009	1	53890	North Branford town
5602	5480	70	09009	1	54870	North Haven town
5602	5480	70	09009	1	57600	Orange town
5602	5480	70	09009	1	78740	Wallingford town
5602	5480	70	09009	1	82800	West Haven city
5602	5480	70	09009	2	87700	Woodbridge town
5602	5600	70				New York, NY PMSA
5602	5600	70	36005	1		Bronx County
5602	5600	70	36047	1		Kings County
5602	5600	70	36061	1		New York County
5602	5600	70	36079	2		Putnam County
5602	5600	70	36081	1		Queens County
5602	5600	70	36085	1		Richmond County
5602	5600	70	36087	1		Rockland County
5602	5600	70	36119	1		Westchester County
5602	5640	70				Newark, NJ PMSA
5602	5640	70	34013	1		Essex County
5602	5640	70	34027	1		Morris County

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FAIR New Jersey

Monmouth-Ocean PMSA

Summary Metro Area Data (and Source)

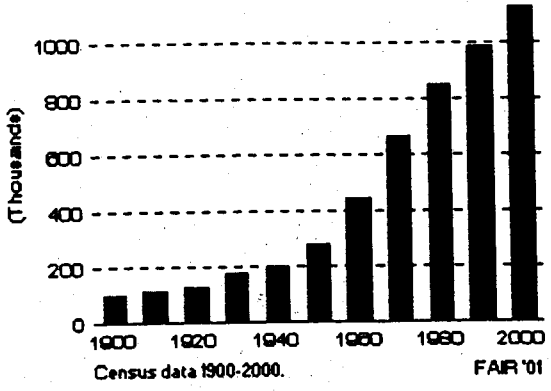
Population (2000 Census):	**1,126,217**
Foreign-born Population (1990 Census):	**67,898**
Share Foreign Born (1990):	**6.8%**
Immigrant Settlement 1991-98 (INS):	**15,318**
Projected Population 2025 (FAIR):	**1,568,900**

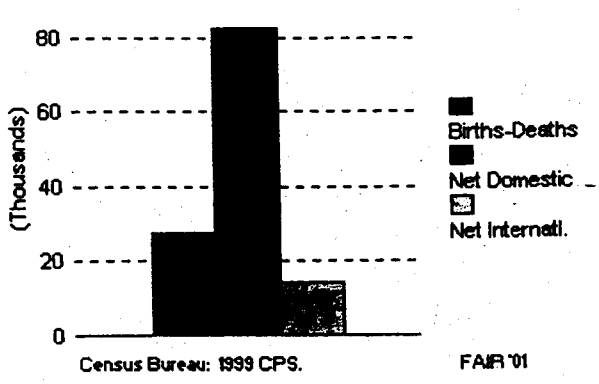
METRO AREA POPULATION

According to the 2000 Census, the population of the Monmouth-Ocean Principal Metropolitan Statistical Area (PMSA) was 1,126,217. That was an increase of 14.2 percent above the 986,327 residents in 1990. During the previous decade, the metro area's population increased by 16.1 percent from 849,231 residents in 1980.

The metro area is composed of Monmouth County (54.6% of the area population in 2000) and Ocean County (45.4 percent of the population).

According to the 1999 CPS, the Monmouth-Ocean PMSA population has increased by nearly 122,600 (12.4%) since 1990 to 1,108,975. This was due to an increase of residents from natural increase (births-deaths) and the arrival of more native-born persons than were leaving. In addition the area had an increase from net international migration (immigration) of over 14,000.





The net international migration data understate the impact of immigration on a locality because they record only the arrival of immigrants from abroad -- not those moving within the country, and the children born to immigrants after their arrival are not part of the immigrant settlement data -- they become part of domestic population change.

FOREIGN-BORN POPULATION

In 1990, the foreign-born population of the metro area was 67,898 foreign-born residents. That constituted a foreign-born population share of 6.8 percent.

BEARFACTS

Monmouth-Ocean, NJ

1990–2000

Monmouth-Ocean is one of the 318 metropolitan areas in the United States. Its 2000 population of 1,130,698 ranked 56th in the nation.

PER CAPITA PERSONAL INCOME
In 2000, Monmouth-Ocean had a per capita personal income (PCPI) of $34,812. This PCPI ranked 28th in the United States and was 118 percent of the national average, $29,469. In 1990, the PCPI of Monmouth-Ocean was $23,698 and ranked 20th in the United States. The average annual growth rate of PCPI over the past 10 years was 3.9 percent. The average annual growth rate for the nation was 4.2 percent.

TOTAL PERSONAL INCOME
In 2000, Monmouth-Ocean had a total personal income (TPI) of $39,362,352*. This TPI ranked 49th in the United States. In 1990, the TPI of Monmouth-Ocean was $23,433,543* and ranked 44th in the United States. The average annual growth rate of TPI over the past 10 years was 5.3 percent. The average annual growth rate for the nation was 5.5 percent.

COMPONENTS OF TOTAL PERSONAL INCOME
Total personal income (TPI) includes the earnings (wages and salaries, other labor income, and proprietors' income); dividends, interest, and rent; and transfer payments received by the residents of Monmouth-Ocean. In 2000, earnings were 67.5 percent of TPI (compared with 66.4 percent in 1990); dividends, interest, and rent were 19.8 percent (compared with 22.3 percent in 1990); and transfer payments were 12.7 percent (compared with 11.3 percent in 1990). From 1990 to 2000, earnings increased on average 5.5 percent each year; dividends, interest, and rent increased on average 4.1 percent; and transfer payments increased on average 6.6 percent.

EARNINGS BY INDUSTRY
Earnings of persons employed in Monmouth-Ocean increased from $10,982,152* in 1990 to $18,608,244* in 2000, an average annual growth rate of 5.4 percent. The largest industries in 2000 were services, 33.5 percent of earnings; state and local government, 12.2 percent; and retail trade, 11.3 percent. In 1990, the largest industries were services, 31.6 percent of earnings; state and local government, 13.7 percent; and retail trade, 12.1 percent. Of the industries that accounted for at least 5 percent of earnings in 2000, the slowest growing from 1990 to 2000 was state and local government , which increased at an average annual rate of 4.3 percent; the fastest was transportation and public utilities (8.1 percent of earnings in 2000), which increased at an average annual rate of 9.5 percent.

* All income estimates with the exception of PCPI are in thousands of dollars.

Regional Economic Information System
Bureau of Economic Analysis

Table DP-1. Profile of General Demographic Characteristics: 2000

Geographic area: Monmouth County, New Jersey

[For information on confidentiality protection, nonsampling error, and definitions, see text]

Subject	Number	Percent
Total population	**615,301**	**100.0**
SEX AND AGE		
Male	298,839	48.6
Female	316,462	51.4
Under 5 years	42,231	6.9
5 to 9 years	46,966	7.6
10 to 14 years	46,312	7.5
15 to 19 years	38,109	6.2
20 to 24 years	29,297	4.8
25 to 34 years	75,308	12.2
35 to 44 years	111,681	18.2
45 to 54 years	92,239	15.0
55 to 59 years	32,655	5.3
60 to 64 years	23,580	3.8
65 to 74 years	40,084	6.5
75 to 84 years	27,025	4.4
85 years and over	9,814	1.6
Median age (years)	37.7	(X)
18 years and over	454,959	73.9
Male	216,682	35.2
Female	238,277	38.7
21 years and over	435,730	70.8
62 years and over	90,597	14.7
65 years and over	76,923	12.5
Male	30,622	5.0
Female	46,301	7.5
RACE		
One race	604,990	98.3
White	519,261	84.4
Black or African American	49,609	8.1
American Indian and Alaska Native	879	0.1
Asian	24,403	4.0
Asian Indian	7,312	1.2
Chinese	9,064	1.5
Filipino	3,626	0.6
Japanese	344	0.1
Korean	2,153	0.3
Vietnamese	645	0.1
Other Asian [1]	1,259	0.2
Native Hawaiian and Other Pacific Islander	153	-
Native Hawaiian	43	-
Guamanian or Chamorro	36	-
Samoan	32	-
Other Pacific Islander [2]	42	-
Some other race	10,685	1.7
Two or more races	10,311	1.7
Race alone or in combination with one or more other races: [3]		
White	527,042	85.7
Black or African American	53,458	8.7
American Indian and Alaska Native	2,800	0.5
Asian	27,022	4.4
Native Hawaiian and Other Pacific Islander	561	0.1
Some other race	15,407	2.5

Subject	Number	Percent
HISPANIC OR LATINO AND RACE		
Total population	**615,301**	**100.0**
Hispanic or Latino (of any race)	38,175	6.2
Mexican	9,254	1.5
Puerto Rican	14,712	2.4
Cuban	1,951	0.3
Other Hispanic or Latino	12,258	2.0
Not Hispanic or Latino	577,126	93.8
White alone	495,902	80.6
RELATIONSHIP		
Total population	**615,301**	**100.0**
In households	605,265	98.4
Householder	224,236	36.4
Spouse	130,550	21.2
Child	197,765	32.1
Own child under 18 years	148,746	24.2
Other relatives	29,819	4.8
Under 18 years	9,372	1.5
Nonrelatives	22,895	3.7
Unmarried partner	9,342	1.5
In group quarters	10,036	1.6
Institutionalized population	4,899	0.8
Noninstitutionalized population	5,137	0.8
HOUSEHOLD BY TYPE		
Total households	**224,236**	**100.0**
Family households (families)	160,233	71.5
With own children under 18 years	79,538	35.5
Married-couple family	130,550	58.2
With own children under 18 years	65,422	29.2
Female householder, no husband present	22,456	10.0
With own children under 18 years	11,273	5.0
Nonfamily households	64,003	28.5
Householder living alone	53,456	23.8
Householder 65 years and over	21,449	9.6
Households with individuals under 18 years	85,287	38.0
Households with individuals 65 years and over	55,114	24.6
Average household size	2.70	(X)
Average family size	3.24	(X)
HOUSING OCCUPANCY		
Total housing units	**240,884**	**100.0**
Occupied housing units	224,236	93.1
Vacant housing units	16,648	6.9
For seasonal, recreational, or occasional use	7,726	3.2
Homeowner vacancy rate (percent)	1.1	(X)
Rental vacancy rate (percent)	4.6	(X)
HOUSING TENURE		
Occupied housing units	**224,236**	**100.0**
Owner-occupied housing units	167,311	74.6
Renter-occupied housing units	56,925	25.4
Average household size of owner-occupied units	2.87	(X)
Average household size of renter-occupied units	2.21	(X)

- Represents zero or rounds to zero. (X) Not applicable.

[1] Other Asian alone, or two or more Asian categories.

[2] Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

[3] In combination with one or more of the other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000.

Table DP-2. Profile of Selected Social Characteristics: 2000

Geographic area: Monmouth County, New Jersey

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent
SCHOOL ENROLLMENT		
Population 3 years and over enrolled in school	**165,915**	**100.0**
Nursery school, preschool	15,179	9.1
Kindergarten	9,864	5.9
Elementary school (grades 1-8)	76,252	46.0
High school (grades 9-12)	34,262	20.7
College or graduate school	30,358	18.3
EDUCATIONAL ATTAINMENT		
Population 25 years and over	**413,058**	**100.0**
Less than 9th grade	15,421	3.7
9th to 12th grade, no diploma	34,473	8.3
High school graduate (includes equivalency)	113,343	27.4
Some college, no degree	80,586	19.5
Associate degree	26,393	6.4
Bachelor's degree	90,050	21.8
Graduate or professional degree	52,792	12.8
Percent high school graduate or higher	87.9	(X)
Percent bachelor's degree or higher	34.6	(X)
MARITAL STATUS		
Population 15 years and over	**479,428**	**100.0**
Never married	121,081	25.3
Now married, except separated	279,866	58.4
Separated	7,807	1.6
Widowed	35,127	7.3
Female	28,881	6.0
Divorced	35,547	7.4
Female	21,520	4.5
GRANDPARENTS AS CAREGIVERS		
Grandparent living in household with one or more own grandchildren under 18 years	**11,154**	**100.0**
Grandparent responsible for grandchildren	3,170	28.4
VETERAN STATUS		
Civilian population 18 years and over	**452,598**	**100.0**
Civilian veterans	54,198	12.0
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Population 5 to 20 years	**136,356**	**100.0**
With a disability	8,574	6.3
Population 21 to 64 years	**355,481**	**100.0**
With a disability	49,406	13.9
Percent employed	61.2	(X)
No disability	306,075	86.1
Percent employed	77.8	(X)
Population 65 years and over	**73,984**	**100.0**
With a disability	26,549	35.9
RESIDENCE IN 1995		
Population 5 years and over	**573,303**	**100.0**
Same house in 1995	350,530	61.1
Different house in the U.S. in 1995	209,448	36.5
Same county	114,670	20.0
Different county	94,778	16.5
Same state	49,317	8.6
Different state	45,461	7.9
Elsewhere in 1995	13,325	2.3

Subject	Number	Percent
NATIVITY AND PLACE OF BIRTH		
Total population	**615,301**	**100.0**
Native	551,494	89.6
Born in United States	543,095	88.3
State of residence	345,640	56.2
Different state	197,455	32.1
Born outside United States	8,399	1.4
Foreign born	63,807	10.4
Entered 1990 to March 2000	22,841	3.7
Naturalized citizen	34,090	5.5
Not a citizen	29,717	4.8
REGION OF BIRTH OF FOREIGN BORN		
Total (excluding born at sea)	**63,807**	**100.0**
Europe	19,917	31.2
Asia	19,339	30.3
Africa	1,732	2.7
Oceania	223	0.3
Latin America	21,379	33.5
Northern America	1,217	1.9
LANGUAGE SPOKEN AT HOME		
Population 5 years and over	**573,303**	**100.0**
English only	488,958	85.3
Language other than English	84,345	14.7
Speak English less than "very well"	30,827	5.4
Spanish	30,137	5.3
Speak English less than "very well"	13,394	2.3
Other Indo-European languages	35,508	6.2
Speak English less than "very well"	10,773	1.9
Asian and Pacific Island languages	14,738	2.6
Speak English less than "very well"	5,681	1.0
ANCESTRY (single or multiple)		
Total population	**615,301**	**100.0**
Total ancestries reported	*743,730*	*120.9*
Arab	5,200	0.8
Czech[1]	3,728	0.6
Danish	2,229	0.4
Dutch	7,973	1.3
English	43,349	7.0
French (except Basque)[1]	11,252	1.8
French Canadian[1]	3,101	0.5
German	85,995	14.0
Greek	6,223	1.0
Hungarian	8,059	1.3
Irish[1]	141,615	23.0
Italian	142,727	23.2
Lithuanian	2,860	0.5
Norwegian	5,300	0.9
Polish	46,267	7.5
Portuguese	4,453	0.7
Russian	20,132	3.3
Scotch-Irish	7,654	1.2
Scottish	9,883	1.6
Slovak	3,017	0.5
Subsaharan African	2,140	0.3
Swedish	5,714	0.9
Swiss	1,011	0.2
Ukrainian	5,158	0.8
United States or American	21,098	3.4
Welsh	2,737	0.4
West Indian (excluding Hispanic groups)	5,939	1.0
Other ancestries	138,916	22.6

-Represents zero or rounds to zero. (X) Not applicable.

[1]The data represent a combination of two ancestries shown separately in Summary File 3. Czech includes Czechoslovakian. French includes Alsatian. French Canadian includes Acadian/Cajun. Irish includes Celtic.

Source: U.S. Bureau of the Census, Census 2000.

Table DP-3. Profile of Selected Economic Characteristics: 2000

Geographic area: Monmouth County, New Jersey

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent
EMPLOYMENT STATUS		
Population 16 years and over	**471,156**	**100.0**
In labor force	311,406	66.1
Civilian labor force	308,812	65.5
Employed	294,622	62.5
Unemployed	14,190	3.0
Percent of civilian labor force	4.6	(X)
Armed Forces	2,594	0.6
Not in labor force	159,750	33.9
Females 16 years and over	**245,980**	**100.0**
In labor force	140,384	57.1
Civilian labor force	139,916	56.9
Employed	132,968	54.1
Own children under 6 years	**49,517**	**100.0**
All parents in family in labor force	25,362	51.2
COMMUTING TO WORK		
Workers 16 years and over	**291,938**	**100.0**
Car, truck, or van - - drove alone	221,097	75.7
Car, truck, or van - - carpooled	26,932	9.2
Public transportation (including taxicab)	25,866	8.9
Walked	5,886	2.0
Other means	2,653	0.9
Worked at home	9,504	3.3
Mean travel time to work (minutes)[1]	34.8	(X)
Employed civilian population 16 years and over	**294,622**	**100.0**
OCCUPATION		
Management, professional, and related occupations	123,260	41.8
Service occupations	36,619	12.4
Sales and office occupations	86,647	29.4
Farming, fishing, and forestry occupations	636	0.2
Construction, extraction, and maintenance occupations	22,758	7.7
Production, transportation, and material moving occupations	24,702	8.4
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	1,104	0.4
Construction	19,046	6.5
Manufacturing	24,325	8.3
Wholesale trade	11,102	3.8
Retail trade	35,372	12.0
Transportation and warehousing, and utilities	15,835	5.4
Information	15,320	5.2
Finance, insurance, real estate, and rental and leasing	32,448	11.0
Professional, scientific, management, administrative, and waste management services	35,865	12.2
Educational, health and social services	57,326	19.5
Arts, entertainment, recreation, accommodation and food services	18,865	6.4
Other services (except public administration)	12,113	4.1
Public administration	15,901	5.4
CLASS OF WORKER		
Private wage and salary workers	233,492	79.3
Government workers	43,115	14.6
Self-employed workers in own not incorporated business	17,248	5.9
Unpaid family workers	767	0.3

Subject	Number	Percent
INCOME IN 1999		
Households	**224,447**	**100.0**
Less than $10,000	12,292	5.5
$10,000 to $14,999	9,194	4.1
$15,000 to $24,999	17,684	7.9
$25,000 to $34,999	19,394	8.6
$35,000 to $49,999	28,030	12.5
$50,000 to $74,999	43,074	19.2
$75,000 to $99,999	32,229	14.4
$100,000 to $149,999	35,533	15.8
$150,000 to $199,999	13,429	6.0
$200,000 or more	13,588	6.1
Median household income (dollars)	64,271	(X)
With earnings	186,156	82.9
Mean earnings (dollars)[1]	85,591	(X)
With Social Security income	57,896	25.8
Mean Social Security income (dollars)[1]	12,238	(X)
With Supplemental Security Income	6,095	2.7
Mean Supplemental Security Income (dollars)[1]	6,799	(X)
With public assistance income	4,003	1.8
Mean public assistance income (dollars)[1]	3,403	(X)
With retirement income	39,836	17.7
Mean retirement income (dollars)[1]	20,586	(X)
Families	**161,222**	**100.0**
Less than $10,000	4,736	2.9
$10,000 to $14,999	3,375	2.1
$15,000 to $24,999	8,946	5.5
$25,000 to $34,999	11,031	6.8
$35,000 to $49,999	17,850	11.1
$50,000 to $74,999	32,368	20.1
$75,000 to $99,999	26,852	16.7
$100,000 to $149,999	31,426	19.5
$150,000 to $199,999	12,222	7.6
$200,000 or more	12,416	7.7
Median family income (dollars)	76,823	(X)
Per capita income (dollars)[1]	31,149	(X)
Median earnings (dollars):		
Male full-time, year-round workers	55,030	(X)
Female full-time, year-round workers	35,415	(X)

Subject	Number below poverty level	Percent below poverty level
POVERTY STATUS IN 1999		
Families	**7,311**	**4.5**
With related children under 18 years	5,641	6.6
With related children under 5 years	2,649	7.9
Families with female householder, no husband present	**3,596**	**16.4**
With related children under 18 years	3,222	24.9
With related children under 5 years	1,374	34.9
Individuals	**38,242**	**6.3**
18 years and over	26,026	5.8
65 years and over	5,170	7.0
Related children under 18 years	11,842	7.5
Related children 5 to 17 years	8,492	7.3
Unrelated individuals 15 years and over	13,064	15.4

-Represents zero or rounds to zero. (X) Not applicable.

[1]If the denominator of a mean value or per capita value is less than 30, then that value is calculated using a rounded aggregate in the numerator. See text.

Source: U.S. Bureau of the Census, Census 2000.

Table DP-4. Profile of Selected Housing Characteristics: 2000

Geographic area: Monmouth County, New Jersey

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent
Total housing units	**240,884**	**100.0**
UNITS IN STRUCTURE		
1-unit, detached	161,048	66.9
1-unit, attached	19,766	8.2
2 units	9,684	4.0
3 or 4 units	9,347	3.9
5 to 9 units	9,520	4.0
10 to 19 units	10,510	4.4
20 or more units	17,714	7.4
Mobile home	3,213	1.3
Boat, RV, van, etc	82	-
YEAR STRUCTURE BUILT		
1999 to March 2000	4,080	1.7
1995 to 1998	13,312	5.5
1990 to 1994	15,108	6.3
1980 to 1989	38,325	15.9
1970 to 1979	35,833	14.9
1960 to 1969	40,748	16.9
1940 to 1959	53,718	22.3
1939 or earlier	39,760	16.5
ROOMS		
1 room	3,353	1.4
2 rooms	6,389	2.7
3 rooms	20,125	8.4
4 rooms	29,596	12.3
5 rooms	34,448	14.3
6 rooms	38,356	15.9
7 rooms	34,153	14.2
8 rooms	35,553	14.8
9 or more rooms	38,911	16.2
Median (rooms)	6.2	(X)
Occupied housing units	**224,236**	**100.0**
YEAR HOUSEHOLDER MOVED INTO UNIT		
1999 to March 2000	32,677	14.6
1995 to 1998	63,044	28.1
1990 to 1994	38,817	17.3
1980 to 1989	41,949	18.7
1970 to 1979	24,397	10.9
1969 or earlier	23,352	10.4
VEHICLES AVAILABLE		
None	17,388	7.8
1	70,168	31.3
2	97,227	43.4
3 or more	39,453	17.6
HOUSE HEATING FUEL		
Utility gas	170,783	76.2
Bottled, tank, or LP gas	2,869	1.3
Electricity	19,928	8.9
Fuel oil, kerosene, etc	29,271	13.1
Coal or coke	53	-
Wood	290	0.1
Solar energy	28	-
Other fuel	581	0.3
No fuel used	433	0.2
SELECTED CHARACTERISTICS		
Lacking complete plumbing facilities	800	0.4
Lacking complete kitchen facilities	870	0.4
No telephone service	2,418	1.1

Subject	Number	Percent
OCCUPANTS PER ROOM		
Occupied housing units	**224,236**	**100.0**
1.00 or less	218,590	97.5
1.01 to 1.50	3,163	1.4
1.51 or more	2,483	1.1
Specified owner-occupied units	**149,975**	**100.0**
VALUE		
Less than $50,000	787	0.5
$50,000 to $99,999	9,228	6.2
$100,000 to $149,999	28,652	19.1
$150,000 to $199,999	34,944	23.3
$200,000 to $299,999	39,000	26.0
$300,000 to $499,999	28,104	18.7
$500,000 to $999,999	7,653	5.1
$1,000,000 or more	1,607	1.1
Median (dollars)	203,100	(X)
MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS		
With a mortgage	115,013	76.7
Less than $300	28	-
$300 to $499	319	0.2
$500 to $699	2,073	1.4
$700 to $999	9,083	6.1
$1,000 to $1,499	32,246	21.5
$1,500 to $1,999	33,419	22.3
$2,000 or more	37,845	25.2
Median (dollars)	1,603	(X)
Not mortgaged	34,962	23.3
Median (dollars)	558	(X)
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15.0 percent	38,411	25.6
15.0 to 19.9 percent	25,977	17.3
20.0 to 24.9 percent	23,531	15.7
25.0 to 29.9 percent	17,712	11.8
30.0 to 34.9 percent	11,569	7.7
35.0 percent or more	32,047	21.4
Not computed	728	0.5
Specified renter-occupied units	**56,639**	**100.0**
GROSS RENT		
Less than $200	2,331	4.1
$200 to $299	2,167	3.8
$300 to $499	4,271	7.5
$500 to $749	17,355	30.6
$750 to $999	16,210	28.6
$1,000 to $1,499	8,893	15.7
$1,500 or more	2,611	4.6
No cash rent	2,801	4.9
Median (dollars)	759	(X)
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999		
Less than 15.0 percent	9,375	16.6
15.0 to 19.9 percent	7,479	13.2
20.0 to 24.9 percent	7,075	12.5
25.0 to 29.9 percent	6,000	10.6
30.0 to 34.9 percent	4,555	8.0
35.0 percent or more	18,197	32.1
Not computed	3,958	7.0

-Represents zero or rounds to zero. (X) Not applicable.

Source: U.S. Bureau of the Census, Census 2000.

Table DP-1. Profile of General Demographic Characteristics: 2000

Geographic area: Ocean County, New Jersey

[For information on confidentiality protection, nonsampling error, and definitions, see text]

Subject	Number	Percent
Total population	**510,916**	**100.0**
SEX AND AGE		
Male	242,596	47.5
Female	268,320	52.5
Under 5 years	32,181	6.3
5 to 9 years	34,396	6.7
10 to 14 years	33,898	6.6
15 to 19 years	28,690	5.6
20 to 24 years	23,528	4.6
25 to 34 years	57,098	11.2
35 to 44 years	75,878	14.9
45 to 54 years	63,293	12.4
55 to 59 years	25,587	5.0
60 to 64 years	23,107	4.5
65 to 74 years	54,304	10.6
75 to 84 years	44,042	8.6
85 years and over	14,914	2.9
Median age (years)	41.0	(X)
18 years and over	391,870	76.7
Male	181,620	35.5
Female	210,250	41.2
21 years and over	376,974	73.8
62 years and over	127,401	24.9
65 years and over	113,260	22.2
Male	45,799	9.0
Female	67,461	13.2
RACE		
One race	504,347	98.7
White	475,391	93.0
Black or African American	15,268	3.0
American Indian and Alaska Native	702	0.1
Asian	6,550	1.3
Asian Indian	1,490	0.3
Chinese	1,105	0.2
Filipino	2,420	0.5
Japanese	210	-
Korean	620	0.1
Vietnamese	211	-
Other Asian [1]	494	0.1
Native Hawaiian and Other Pacific Islander	103	-
Native Hawaiian	33	-
Guamanian or Chamorro	9	-
Samoan	23	-
Other Pacific Islander [2]	38	-
Some other race	6,333	1.2
Two or more races	6,569	1.3
Race alone or in combination with one or more other races: [3]		
White	481,142	94.2
Black or African American	17,023	3.3
American Indian and Alaska Native	2,216	0.4
Asian	7,849	1.5
Native Hawaiian and Other Pacific Islander	258	0.1
Some other race	9,362	1.8

Subject	Number	Percent
HISPANIC OR LATINO AND RACE		
Total population	**510,916**	**100.0**
Hispanic or Latino (of any race)	25,638	5.0
Mexican	5,809	1.1
Puerto Rican	11,085	2.2
Cuban	1,421	0.3
Other Hispanic or Latino	7,323	1.4
Not Hispanic or Latino	485,278	95.0
White alone	459,174	89.9
RELATIONSHIP		
Total population	**510,916**	**100.0**
In households	503,025	98.5
Householder	200,402	39.2
Spouse	112,966	22.1
Child	148,034	29.0
Own child under 18 years	109,898	21.5
Other relatives	22,419	4.4
Under 18 years	7,129	1.4
Nonrelatives	19,204	3.8
Unmarried partner	8,880	1.7
In group quarters	7,891	1.5
Institutionalized population	5,741	1.1
Noninstitutionalized population	2,150	0.4
HOUSEHOLD BY TYPE		
Total households	**200,402**	**100.0**
Family households (families)	137,803	68.8
With own children under 18 years	56,259	28.1
Married-couple family	112,966	56.4
With own children under 18 years	44,843	22.4
Female householder, no husband present	18,386	9.2
With own children under 18 years	8,616	4.3
Nonfamily households	62,599	31.2
Householder living alone	54,186	27.0
Householder 65 years and over	33,044	16.5
Households with individuals under 18 years	60,798	30.3
Households with individuals 65 years and over	78,100	39.0
Average household size	2.51	(X)
Average family size	3.06	(X)
HOUSING OCCUPANCY		
Total housing units	**248,711**	**100.0**
Occupied housing units	200,402	80.6
Vacant housing units	48,309	19.4
For seasonal, recreational, or occasional use	33,200	13.3
Homeowner vacancy rate (percent)	1.8	(X)
Rental vacancy rate (percent)	11.7	(X)
HOUSING TENURE		
Occupied housing units	**200,402**	**100.0**
Owner-occupied housing units	166,826	83.2
Renter-occupied housing units	33,576	16.8
Average household size of owner-occupied units	2.49	(X)
Average household size of renter-occupied units	2.59	(X)

- Represents zero or rounds to zero. (X) Not applicable.

[1] Other Asian alone, or two or more Asian categories.

[2] Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

[3] In combination with one or more of the other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000.

Table DP-2. Profile of Selected Social Characteristics: 2000

Geographic area: Ocean County, New Jersey

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent
SCHOOL ENROLLMENT		
Population 3 years and over enrolled in school	**118,859**	**100.0**
Nursery school, preschool	9,680	8.1
Kindergarten	6,973	5.9
Elementary school (grades 1-8)	56,010	47.1
High school (grades 9-12)	25,706	21.6
College or graduate school	20,490	17.2
EDUCATIONAL ATTAINMENT		
Population 25 years and over	**358,354**	**100.0**
Less than 9th grade	16,292	4.5
9th to 12th grade, no diploma	44,607	12.4
High school graduate (includes equivalency)	135,009	37.7
Some college, no degree	73,038	20.4
Associate degree	19,573	5.5
Bachelor's degree	48,044	13.4
Graduate or professional degree	21,791	6.1
Percent high school graduate or higher	83.0	(X)
Percent bachelor's degree or higher	19.5	(X)
MARITAL STATUS		
Population 15 years and over	**410,385**	**100.0**
Never married	86,089	21.0
Now married, except separated	242,180	59.0
Separated	6,286	1.5
Widowed	44,120	10.8
Female	35,775	8.7
Divorced	31,710	7.7
Female	19,100	4.7
GRANDPARENTS AS CAREGIVERS		
Grandparent living in household with one or more own grandchildren under 18 years	**7,825**	**100.0**
Grandparent responsible for grandchildren	2,612	33.4
VETERAN STATUS		
Civilian population 18 years and over	**391,354**	**100.0**
Civilian veterans	63,765	16.3
DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION		
Population 5 to 20 years	**100,886**	**100.0**
With a disability	7,298	7.2
Population 21 to 64 years	**262,980**	**100.0**
With a disability	46,268	17.6
Percent employed	58.8	(X)
No disability	216,712	82.4
Percent employed	76.1	(X)
Population 65 years and over	**108,500**	**100.0**
With a disability	41,444	38.2
RESIDENCE IN 1995		
Population 5 years and over	**478,826**	**100.0**
Same house in 1995	289,136	60.4
Different house in the U.S. in 1995	184,041	38.4
Same county	94,247	19.7
Different county	89,794	18.8
Same state	62,004	12.9
Different state	27,790	5.8
Elsewhere in 1995	5,649	1.2

Subject	Number	Percent
NATIVITY AND PLACE OF BIRTH		
Total population	**510,916**	**100.0**
Native	477,764	93.5
Born in United States	470,268	92.0
State of residence	334,907	65.6
Different state	135,361	26.5
Born outside United States	7,496	1.5
Foreign born	33,152	6.5
Entered 1990 to March 2000	9,712	1.9
Naturalized citizen	20,293	4.0
Not a citizen	12,859	2.5
REGION OF BIRTH OF FOREIGN BORN		
Total (excluding born at sea)	**33,152**	**100.0**
Europe	16,477	49.7
Asia	6,177	18.6
Africa	784	2.4
Oceania	61	0.2
Latin America	8,917	26.9
Northern America	736	2.2
LANGUAGE SPOKEN AT HOME		
Population 5 years and over	**478,826**	**100.0**
English only	426,432	89.1
Language other than English	52,394	10.9
Speak English less than "very well"	18,218	3.8
Spanish	20,058	4.2
Speak English less than "very well"	8,882	1.9
Other Indo-European languages	25,029	5.2
Speak English less than "very well"	7,193	1.5
Asian and Pacific Island languages	4,063	0.8
Speak English less than "very well"	1,453	0.3
ANCESTRY (single or multiple)		
Total population	**510,916**	**100.0**
Total ancestries reported	*626,868*	*122.7*
Arab	1,934	0.4
Czech[1]	3,764	0.7
Danish	2,215	0.4
Dutch	9,824	1.9
English	43,529	8.5
French (except Basque)[1]	11,211	2.2
French Canadian[1]	2,827	0.6
German	95,397	18.7
Greek	3,811	0.7
Hungarian	9,952	1.9
Irish[1]	120,429	23.6
Italian	129,044	25.3
Lithuanian	3,635	0.7
Norwegian	5,201	1.0
Polish	44,976	8.8
Portuguese	2,430	0.5
Russian	8,740	1.7
Scotch-Irish	7,170	1.4
Scottish	10,343	2.0
Slovak	3,239	0.6
Subsaharan African	1,037	0.2
Swedish	5,255	1.0
Swiss	1,557	0.3
Ukrainian	5,176	1.0
United States or American	17,664	3.5
Welsh	2,939	0.6
West Indian (excluding Hispanic groups)	1,332	0.3
Other ancestries	72,237	14.1

-Represents zero or rounds to zero. (X) Not applicable.

[1]The data represent a combination of two ancestries shown separately in Summary File 3. Czech includes Czechoslovakian. French includes Alsatian. French Canadian includes Acadian/Cajun. Irish includes Celtic.

Source: U.S. Bureau of the Census, Census 2000.

Table DP-3. Profile of Selected Economic Characteristics: 2000

Geographic area: Ocean County, New Jersey

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent
EMPLOYMENT STATUS		
Population 16 years and over	**403,883**	**100.0**
In labor force	225,604	55.9
Civilian labor force	224,951	55.7
Employed	213,336	52.8
Unemployed	11,615	2.9
Percent of civilian labor force	5.2	(X)
Armed Forces	653	0.2
Not in labor force	178,279	44.1
Females 16 years and over	**216,247**	**100.0**
In labor force	104,964	48.5
Civilian labor force	104,916	48.5
Employed	99,589	46.1
Own children under 6 years	**37,883**	**100.0**
All parents in family in labor force	18,800	49.6
COMMUTING TO WORK		
Workers 16 years and over	**209,328**	**100.0**
Car, truck, or van - - drove alone	173,156	82.7
Car, truck, or van - - carpooled	21,991	10.5
Public transportation (including taxicab)	4,071	1.9
Walked	3,220	1.5
Other means	1,599	0.8
Worked at home	5,291	2.5
Mean travel time to work (minutes)[1]	32.4	(X)
Employed civilian population 16 years and over	**213,336**	**100.0**
OCCUPATION		
Management, professional, and related occupations	67,503	31.6
Service occupations	34,174	16.0
Sales and office occupations	62,265	29.2
Farming, fishing, and forestry occupations	453	0.2
Construction, extraction, and maintenance occupations	25,211	11.8
Production, transportation, and material moving occupations	23,730	11.1
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	834	0.4
Construction	18,581	8.7
Manufacturing	16,742	7.8
Wholesale trade	7,470	3.5
Retail trade	30,693	14.4
Transportation and warehousing, and utilities	13,299	6.2
Information	7,204	3.4
Finance, insurance, real estate, and rental and leasing	13,991	6.6
Professional, scientific, management, administrative, and waste management services	18,163	8.5
Educational, health and social services	47,590	22.3
Arts, entertainment, recreation, accommodation and food services	16,429	7.7
Other services (except public administration)	9,864	4.6
Public administration	12,476	5.8
CLASS OF WORKER		
Private wage and salary workers	166,892	78.2
Government workers	33,863	15.9
Self-employed workers in own not incorporated business	12,026	5.6
Unpaid family workers	555	0.3

Subject	Number	Percent
INCOME IN 1999		
Households	**200,553**	**100.0**
Less than $10,000	11,997	6.0
$10,000 to $14,999	12,169	6.1
$15,000 to $24,999	26,095	13.0
$25,000 to $34,999	24,041	12.0
$35,000 to $49,999	33,012	16.5
$50,000 to $74,999	41,682	20.8
$75,000 to $99,999	25,159	12.5
$100,000 to $149,999	18,665	9.3
$150,000 to $199,999	4,475	2.2
$200,000 or more	3,258	1.6
Median household income (dollars)	46,443	(X)
With earnings	136,361	68.0
Mean earnings (dollars)[1]	61,602	(X)
With Social Security income	83,067	41.4
Mean Social Security income (dollars)[1]	12,848	(X)
With Supplemental Security Income	5,780	2.9
Mean Supplemental Security Income (dollars)[1]	7,118	(X)
With public assistance income	3,848	1.9
Mean public assistance income (dollars)[1]	3,619	(X)
With retirement income	54,449	27.1
Mean retirement income (dollars)[1]	16,869	(X)
Families	**138,440**	**100.0**
Less than $10,000	4,029	2.9
$10,000 to $14,999	3,652	2.6
$15,000 to $24,999	12,643	9.1
$25,000 to $34,999	15,356	11.1
$35,000 to $49,999	23,873	17.2
$50,000 to $74,999	34,209	24.7
$75,000 to $99,999	21,731	15.7
$100,000 to $149,999	16,386	11.8
$150,000 to $199,999	3,978	2.9
$200,000 or more	2,583	1.9
Median family income (dollars)	56,420	(X)
Per capita income (dollars)[1]	23,054	(X)
Median earnings (dollars):		
Male full-time, year-round workers	44,822	(X)
Female full-time, year-round workers	30,717	(X)

Subject	Number below poverty level	Percent below poverty level
POVERTY STATUS IN 1999		
Families	**6,631**	**4.8**
With related children under 18 years	4,768	7.9
With related children under 5 years	2,727	11.3
Families with female householder, no husband present	**2,380**	**13.6**
With related children under 18 years	2,083	21.9
With related children under 5 years	887	34.5
Individuals	**34,945**	**7.0**
18 years and over	22,866	5.9
65 years and over	6,034	5.6
Related children under 18 years	11,695	10.0
Related children 5 to 17 years	7,310	8.6
Unrelated individuals 15 years and over	10,859	13.7

-Represents zero or rounds to zero. (X) Not applicable.

[1]If the denominator of a mean value or per capita value is less than 30, then that value is calculated using a rounded aggregate in the numerator. See text.

Source: U.S. Bureau of the Census, Census 2000.

Table DP-4. Profile of Selected Housing Characteristics: 2000

Geographic area: Ocean County, New Jersey

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
Total housing units	**248,711**	**100.0**	**OCCUPANTS PER ROOM**		
UNITS IN STRUCTURE			**Occupied housing units**	**200,402**	**100.0**
1-unit, detached	186,722	75.1	1.00 or less	195,951	97.8
1-unit, attached	22,510	9.1	1.01 to 1.50	3,008	1.5
2 units	9,903	4.0	1.51 or more	1,443	0.7
3 or 4 units	6,896	2.8			
5 to 9 units	4,945	2.0	**Specified owner-occupied units**	**152,111**	**100.0**
10 to 19 units	5,169	2.1	**VALUE**		
20 or more units	6,693	2.7	Less than $50,000	4,743	3.1
Mobile home	5,746	2.3	$50,000 to $99,999	37,435	24.6
Boat, RV, van, etc	127	0.1	$100,000 to $149,999	54,265	35.7
			$150,000 to $199,999	30,397	20.0
YEAR STRUCTURE BUILT			$200,000 to $299,999	17,342	11.4
1999 to March 2000	5,904	2.4	$300,000 to $499,999	6,009	4.0
1995 to 1998	16,961	6.8	$500,000 to $999,999	1,642	1.1
1990 to 1994	16,639	6.7	$1,000,000 or more	278	0.2
1980 to 1989	51,068	20.5	Median (dollars)	131,300	(X)
1970 to 1979	61,770	24.8			
1960 to 1969	43,345	17.4	**MORTGAGE STATUS AND SELECTED MONTHLY OWNER COSTS**		
1940 to 1959	39,950	16.1			
1939 or earlier	13,074	5.3	With a mortgage	94,105	61.9
			Less than $300	38	-
ROOMS			$300 to $499	1,252	0.8
1 room	1,433	0.6	$500 to $699	5,446	3.6
2 rooms	3,676	1.5	$700 to $999	16,572	10.9
3 rooms	13,395	5.4	$1,000 to $1,499	38,510	25.3
4 rooms	40,528	16.3	$1,500 to $1,999	21,174	13.9
5 rooms	57,922	23.3	$2,000 or more	11,113	7.3
6 rooms	54,269	21.8	Median (dollars)	1,301	(X)
7 rooms	34,559	13.9	Not mortgaged	58,006	38.1
8 rooms	24,632	9.9	Median (dollars)	442	(X)
9 or more rooms	18,297	7.4			
Median (rooms)	5.6	(X)	**SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999**		
Occupied housing units	**200,402**	**100.0**	Less than 15.0 percent	40,323	26.5
YEAR HOUSEHOLDER MOVED INTO UNIT			15.0 to 19.9 percent	26,210	17.2
1999 to March 2000	26,466	13.2	20.0 to 24.9 percent	23,696	15.6
1995 to 1998	56,118	28.0	25.0 to 29.9 percent	17,221	11.3
1990 to 1994	36,003	18.0	30.0 to 34.9 percent	11,488	7.6
1980 to 1989	45,399	22.7	35.0 percent or more	32,126	21.1
1970 to 1979	24,707	12.3	Not computed	1,047	0.7
1969 or earlier	11,709	5.8			
			Specified renter-occupied units	**33,429**	**100.0**
VEHICLES AVAILABLE			**GROSS RENT**		
None	16,574	8.3	Less than $200	920	2.8
1	79,234	39.5	$200 to $299	923	2.8
2	74,548	37.2	$300 to $499	1,926	5.8
3 or more	30,046	15.0	$500 to $749	8,278	24.8
			$750 to $999	10,809	32.3
HOUSE HEATING FUEL			$1,000 to $1,499	6,706	20.1
Utility gas	133,642	66.7	$1,500 or more	1,388	4.2
Bottled, tank, or LP gas	3,944	2.0	No cash rent	2,479	7.4
Electricity	36,246	18.1	Median (dollars)	819	(X)
Fuel oil, kerosene, etc	25,171	12.6			
Coal or coke	98	-	**GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999**		
Wood	595	0.3			
Solar energy	13	-	Less than 15.0 percent	4,386	13.1
Other fuel	440	0.2	15.0 to 19.9 percent	4,064	12.2
No fuel used	253	0.1	20.0 to 24.9 percent	3,700	11.1
			25.0 to 29.9 percent	3,656	10.9
SELECTED CHARACTERISTICS			30.0 to 34.9 percent	2,478	7.4
Lacking complete plumbing facilities	502	0.3	35.0 percent or more	12,239	36.6
Lacking complete kitchen facilities	481	0.2	Not computed	2,906	8.7
No telephone service	1,357	0.7			

-Represents zero or rounds to zero. (X) Not applicable.

Source: U.S. Bureau of the Census, Census 2000.

U.S. Census Bureau

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Monmouth County, New Jersey

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	People QuickFacts	Monmouth County	New Jersey
?	Population, 2000	615,301	8,414,350
?	Population, percent change, 1990 to 2000	11.2%	8.6%
?	Persons under 5 years old, percent, 2000	6.9%	6.7%
?	Persons under 18 years old, percent, 2000	26.1%	24.8%
?	Persons 65 years old and over, percent, 2000	12.5%	13.2%
?	White persons, percent, 2000 (a)	84.4%	72.6%
?	Black or African American persons, percent, 2000 (a)	8.1%	13.6%
?	American Indian and Alaska Native persons, percent, 2000 (a)	0.1%	0.2%
?	Asian persons, percent, 2000 (a)	4.0%	5.7%
?	Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	Z	Z
?	Persons reporting some other race, percent, 2000 (a)	1.7%	5.4%
?	Persons reporting two or more races, percent, 2000	1.7%	2.5%
?	Female persons, percent, 2000	51.4%	51.5%
?	Persons of Hispanic or Latino origin, percent, 2000 (b)	6.2%	13.3%
?	White persons, not of Hispanic/Latino origin, percent, 2000	80.6%	66.0%
?	High school graduates, persons 25 years and over, 1990	305,563	3,961,027
?	College graduates, persons 25 years and over, 1990	104,882	1,284,017
?	Housing units, 2000	240,884	3,310,275
?	Homeownership rate, 2000	74.6%	65.6%
?	Households, 2000	224,236	3,064,645
?	Persons per household, 2000	2.70	2.68
?	Households with persons under 18, percent, 2000	38.0%	36.6%
?	Median household money income, 1997 model-based estimate	$57,985	$47,903
?	Persons below poverty, percent, 1997 model-based estimate	6.6%	9.3%
?	Children below poverty, percent, 1997 model-based estimate	9.9%	14.8%

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	Business QuickFacts	Monmouth County	New Jersey
?	Private nonfarm establishments, 1999	18,456	231,823
?	Private nonfarm employment, 1999	204,186	3,440,721
?	Private nonfarm employment, percent change 1990-1999	11.1%	6.8%
?	Nonemployer establishments, 1998	39,413	465,587
?	Manufacturers shipments, 1997 ($1000)	2,318,283	97,060,800
?	Retail sales, 1997 ($1000)	6,400,501	79,914,892
?	Retail sales per capita, 1997	$10,725	$9,922
?	Minority-owned firms, percent of total, 1997	9.1%	15.6%
?	Women-owned firms, percent of total, 1997	25.7%	23.7%
?	Housing units authorized by building permits, 2000	2,912	34,585
?	Federal funds and grants, 2000 ($1000)	3,534,436	43,468,562
?	Local government employment - full-time equivalent, 1997	22,900	298,363

	Geography QuickFacts	Monmouth County	New Jersey
?	Land area, 2000 (square miles)	472	7,417
?	Persons per square mile, 2000	1,303.6	1,134.5
?	Metropolitan Area	Monmouth-Ocean, NJ PMSA	

(a) Includes persons reporting only one race.
(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data
NA: Not available
D: Suppressed to avoid disclosure of confidential information
X: Not applicable
S: Suppressed; does not meet publication standards
Z: Value greater than zero but less than half unit of measure shown
F: Fewer than 100 firms

Data Quality Statement

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Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

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Quick Tables

DP-2. Social Characteristics: 1990
Data Set: 1990 Summary Tape File 3 (STF 3) - Sample data
Geographic Area: **Monmouth County, New Jersey**

NOTE: For information on confidentiality, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/expstf390.htm.

Subject	Number
URBAN AND RURAL RESIDENCE	
Total population	**553,124**
Urban population	499,812
Rural population	53,312
Farm population	1,355
SCHOOL ENROLLMENT	
Persons 3 years and over enrolled in school	**135,897**
Preprimary school	12,956
Elementary or high school	89,323
Percent in private school	15.1
College	33,618
EDUCATIONAL ATTAINMENT	
Persons 25 years and over	**368,859**
Less than 9th grade	21,731
9th to 12th grade, no diploma	41,565
High school graduate	110,472
Some college, no degree	66,292
Associate degree	23,917
Bachelor's degree	65,415
Graduate or professional degree	39,467
Percent high school graduate or higher	82.8
Percent bachelor's degree or higher	28.4
RESIDENCE IN 1985	
Persons 5 years and over	**514,283**
Lived in same house	310,995
Lived in different house in U.S.	194,706
Same state	144,409
Same county	98,878
Different county	45,531
Different state	50,297
Lived abroad	8,582
DISABILITY OF CIVILIAN NONINSTITUTIONALIZED PERSONS	
Persons 16 to 64 years	**356,039**
With a mobility or self-care limitation	12,109
With a mobility limitation	5,851
With a self-care limitation	8,764
With a work disability	21,264
In labor force	9,607
Prevented from working	9,738
Persons 65 years and over	**66,948**
With a mobility or self-care limitation	12,261
With a mobility limitation	9,837

Subject	Number
With a self-care limitation	7,224
CHILDREN EVER BORN PER 1,000 WOMEN	
Women 15 to 24 years	175
Women 25 to 34 years	1,053
Women 35 to 44 years	1,844
VETERAN STATUS	
Civilian veterans 16 years and over	**63,811**
65 years and over	17,621
NATIVITY AND PLACE OF BIRTH	
Total population	**553,124**
Native population	511,416
Percent born in state of residence	61.2
Foreign-born population	41,708
Entered the U.S. 1980 to 1990	11,649
LANGUAGE SPOKEN AT HOME	
Persons 5 years and over	**514,283**
Speak a language other than English	58,019
Do not speak English "very well"	19,802
Speak Spanish	16,583
Do not speak English "very well"	6,416
Speak Asian or Pacific Island language	8,943
Do not speak English "very well"	3,556
ANCESTRY	
Total ancestries reported	**731,936**
Arab	4,601
Austrian	5,385
Belgian	467
Canadian	710
Czech	3,113
Danish	3,171
Dutch	11,706
English	59,119
Finnish	629
French (except Basque)	13,867
French Canadian	3,110
German	110,026
Greek	5,807
Hungarian	9,931
Irish	138,815
Italian	115,652
Lithuanian	3,581
Norwegian	5,398
Polish	45,956
Portuguese	3,039
Romanian	1,971
Russian	23,593
Scotch-Irish	7,726
Scottish	11,998
Slovak	7,204
Subsaharan African	693
Swedish	6,689
Swiss	1,507
Ukrainian	4,422
United States or American	13,994
Welsh	3,047
West Indian (excluding Hispanic origin groups)	3,180
Yugoslavian	828
Other ancestries	101,001

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DP-3. Labor Force Status and Employment Characteristics: 1990
Data Set: 1990 Summary Tape File 3 (STF 3) - Sample data
Geographic Area: **Monmouth County, New Jersey**

NOTE: For information on confidentiality, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/expstf390.htm.

Subject	Number
LABOR FORCE STATUS	
Persons 16 years and over	**433,161**
In labor force	295,097
Civilian labor force	290,218
Employed	275,140
Unemployed	15,078
Armed Forces	4,879
Not in labor force	138,064
Males 16 years and over	**206,271**
In labor force	163,898
Civilian labor force	159,562
Employed	151,303
Unemployed	8,259
Armed Forces	4,336
Not in labor force	42,373
Females 16 years and over	**226,890**
In labor force	131,199
Civilian labor force	130,656
Employed	123,837
Unemployed	6,819
Armed Forces	543
Not in labor force	95,691
Females 16 years and over	**226,890**
With own children under 6 years	32,713
With own children 6 to 17 years only	38,383
Own children under 6 years in families and subfamilies	**45,332**
All parents present in household in labor force	22,586
Own children 6 to 17 years in families and subfamilies	**85,877**
All parents present in household in labor force	57,107
Persons 16 to 19 years	**28,947**
Not enrolled in school and not high school graduate	2,040
Employed or in Armed Forces	895
Unemployed	424
Not in labor force	721
COMMUTING TO WORK	
Workers 16 years and over	**274,238**
Drove alone	204,696
In carpools	31,147
Using public transportation	20,398
Using other means	2,370
Walked or worked at home	15,627

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Subject	Number
OCCUPATION	
Employed persons 16 years and over	**275,140**
Executive, administrative, and managerial occupations	45,563
Professional specialty occupations	48,326
Technicians and related support occupations	10,717
Sales occupations	38,796
Administrative support occupations, including clerical	44,894
Private household occupations	804
Protective service occupations	5,090
Service occupations, except protective and household	23,450
Farming, forestry, and fishing occupations	3,257
Precision production, craft, and repair occupations	27,314
Machine operators, assemblers, and inspectors	9,166
Transportation and material moving occupations	9,532
Handlers, equipment cleaners, helpers, and laborers	8,231
INDUSTRY	
Employed persons 16 years and over	**275,140**
Agriculture, forestry, and fisheries	3,870
Mining	147
Construction	19,550
Manufacturing, nondurable goods	16,621
Manufacturing, durable goods	16,385
Transportation	12,493
Communications and other public utilities	11,905
Wholesale trade	10,836
Retail trade	45,970
Finance, insurance, and real estate	27,242
Business and repair services	14,165
Personal services	6,776
Entertainment and recreation services	4,429
Health services	22,869
Educational services	22,151
Other professional and related services	23,460
Public administration	16,271
CLASS OF WORKER	
Employed persons 16 years and over	**275,140**
Private wage and salary workers	215,096
Government workers	43,180
Local government workers	23,589
State government workers	7,489
Federal government workers	12,102
Self-employed workers	15,898
Unpaid family workers	966

(X) Not applicable
Source: U.S. Bureau of the Census, 1990 Census of Population and Housing, Summary Tape File 3 (Sample Data)
Matrices P49, P61, P70, P73, P74, P77, P78, P79.

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Ocean County, New Jersey

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Locate a county by place name

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	People QuickFacts	Ocean County	New Jersey
?	Population, 2000	510,916	8,414,350
?	Population, percent change, 1990 to 2000	17.9%	8.6%
?	Persons under 5 years old, percent, 2000	6.3%	6.7%
?	Persons under 18 years old, percent, 2000	23.3%	24.8%
?	Persons 65 years old and over, percent, 2000	22.2%	13.2%
?	White persons, percent, 2000 (a)	93.0%	72.6%
?	Black or African American persons, percent, 2000 (a)	3.0%	13.6%
?	American Indian and Alaska Native persons, percent, 2000 (a)	0.1%	0.2%
?	Asian persons, percent, 2000 (a)	1.3%	5.7%
?	Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	Z	Z
?	Persons reporting some other race, percent, 2000 (a)	1.2%	5.4%
?	Persons reporting two or more races, percent, 2000	1.3%	2.5%
?	Female persons, percent, 2000	52.5%	51.5%
?	Persons of Hispanic or Latino origin, percent, 2000 (b)	5.0%	13.3%
?	White persons, not of Hispanic/Latino origin, percent, 2000	89.9%	66.0%
?	High school graduates, persons 25 years and over, 1990	225,533	3,961,027
?	College graduates, persons 25 years and over, 1990	46,150	1,284,017
?	Housing units, 2000	248,711	3,310,275
?	Homeownership rate, 2000	83.2%	65.6%
?	Households, 2000	200,402	3,064,645
?	Persons per household, 2000	2.51	2.68
?	Households with persons under 18, percent, 2000	30.3%	36.6%
?	Median household money income, 1997 model-based estimate	$42,053	$47,903
?	Persons below poverty, percent, 1997 model-based estimate	7.8%	9.3%
?	Children below poverty, percent, 1997 model-based estimate	13.3%	14.8%

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	Business QuickFacts	Ocean County	New Jersey
?	Private nonfarm establishments, 1999	10,796	231,823
?	Private nonfarm employment, 1999	106,721	3,440,721
?	Private nonfarm employment, percent change 1990-1999	17.2%	6.8%
?	Nonemployer establishments, 1998	25,828	465,587
?	Manufacturers shipments, 1997 ($1000)	939,795	97,060,800
?	Retail sales, 1997 ($1000)	4,728,321	79,914,892
?	Retail sales per capita, 1997	$9,802	$9,922
?	Minority-owned firms, percent of total, 1997	6.4%	15.6%
?	Women-owned firms, percent of total, 1997	25.1%	23.7%
?	Housing units authorized by building permits, 2000	5,633	34,585
?	Federal funds and grants, 2000 ($1000)	2,691,301	43,468,562
?	Local government employment - full-time equivalent, 1997	15,459	298,363

	Geography QuickFacts	Ocean County	New Jersey
?	Land area, 2000 (square miles)	636	7,417
?	Persons per square mile, 2000	803.3	1,134.5
?	Metropolitan Area	Monmouth-Ocean, NJ PMSA	

(a) Includes persons reporting only one race.
(b) Hispanics may be of any race, so also are included in applicable race categories.

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Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

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DP-2. Social Characteristics: 1990
Data Set: 1990 Summary Tape File 3 (STF 3) - Sample data
Geographic Area: **Ocean County, New Jersey**

NOTE: For information on confidentiality, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/expstf390.htm.

Subject	Number
URBAN AND RURAL RESIDENCE	
Total population	**433,203**
Urban population	344,906
Rural population	88,297
Farm population	706
SCHOOL ENROLLMENT	
Persons 3 years and over enrolled in school	**93,686**
Preprimary school	8,369
Elementary or high school	64,721
Percent in private school	10.9
College	20,596
EDUCATIONAL ATTAINMENT	
Persons 25 years and over	**301,185**
Less than 9th grade	25,627
9th to 12th grade, no diploma	50,025
High school graduate	113,178
Some college, no degree	50,678
Associate degree	15,527
Bachelor's degree	31,804
Graduate or professional degree	14,346
Percent high school graduate or higher	74.9
Percent bachelor's degree or higher	15.3
RESIDENCE IN 1985	
Persons 5 years and over	**404,575**
Lived in same house	236,343
Lived in different house in U.S.	165,048
Same state	137,976
Same county	72,651
Different county	65,325
Different state	27,072
Lived abroad	3,184
DISABILITY OF CIVILIAN NONINSTITUTIONALIZED PERSONS	
Persons 16 to 64 years	**243,235**
With a mobility or self-care limitation	8,645
With a mobility limitation	4,909
With a self-care limitation	5,880
With a work disability	18,419
In labor force	7,487
Prevented from working	9,044
Persons 65 years and over	**96,680**
With a mobility or self-care limitation	17,557
With a mobility limitation	12,184

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Subject	Number
With a self-care limitation	11,115
CHILDREN EVER BORN PER 1,000 WOMEN	
Women 15 to 24 years	214
Women 25 to 34 years	1,281
Women 35 to 44 years	2,018
VETERAN STATUS	
Civilian veterans 16 years and over	**60,018**
65 years and over	24,245
NATIVITY AND PLACE OF BIRTH	
Total population	**433,203**
Native population	407,013
Percent born in state of residence	68.5
Foreign-born population	26,190
Entered the U.S. 1980 to 1990	3,574
LANGUAGE SPOKEN AT HOME	
Persons 5 years and over	**404,575**
Speak a language other than English	40,171
Do not speak English "very well"	12,768
Speak Spanish	10,144
Do not speak English "very well"	3,266
Speak Asian or Pacific Island language	1,923
Do not speak English "very well"	918
ANCESTRY	
Total ancestries reported	**587,936**
Arab	1,230
Austrian	3,334
Belgian	599
Canadian	908
Czech	2,845
Danish	2,512
Dutch	10,516
English	51,044
Finnish	609
French (except Basque)	12,400
French Canadian	2,262
German	109,560
Greek	3,314
Hungarian	9,511
Irish	113,220
Italian	101,659
Lithuanian	3,508
Norwegian	4,546
Polish	42,945
Portuguese	1,818
Romanian	974
Russian	9,039
Scotch-Irish	7,296
Scottish	11,619
Slovak	8,123
Subsaharan African	432
Swedish	6,031
Swiss	1,908
Ukrainian	4,325
United States or American	9,511
Welsh	3,162
West Indian (excluding Hispanic origin groups)	938
Yugoslavian	709
Other ancestries	45,529

U.S. Census Bureau

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Quick Tables

DP-3. Labor Force Status and Employment Characteristics: 1990
Data Set: 1990 Summary Tape File 3 (STF 3) - Sample data
Geographic Area: **Ocean County, New Jersey**

NOTE: For information on confidentiality, sampling error, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/expstf390.htm.

Subject	Number
LABOR FORCE STATUS	
Persons 16 years and over	**345,672**
In labor force	194,096
Civilian labor force	192,759
Employed	181,415
Unemployed	11,344
Armed Forces	1,337
Not in labor force	151,576
Males 16 years and over	**159,647**
In labor force	105,984
Civilian labor force	104,799
Employed	98,735
Unemployed	6,064
Armed Forces	1,185
Not in labor force	53,663
Females 16 years and over	**186,025**
In labor force	88,112
Civilian labor force	87,960
Employed	82,680
Unemployed	5,280
Armed Forces	152
Not in labor force	97,913
Females 16 years and over	**186,025**
With own children under 6 years	23,738
With own children 6 to 17 years only	25,734
Own children under 6 years in families and subfamilies	**33,304**
All parents present in household in labor force	16,773
Own children 6 to 17 years in families and subfamilies	**62,189**
All parents present in household in labor force	41,358
Persons 16 to 19 years	**20,503**
Not enrolled in school and not high school graduate	1,856
Employed or in Armed Forces	923
Unemployed	325
Not in labor force	608
COMMUTING TO WORK	
Workers 16 years and over	**178,966**
Drove alone	142,019
In carpools	23,795
Using public transportation	3,624
Using other means	1,682
Walked or worked at home	7,846

66

Subject	Number
OCCUPATION	
Employed persons 16 years and over	**181,415**
Executive, administrative, and managerial occupations	22,091
Professional specialty occupations	23,936
Technicians and related support occupations	6,530
Sales occupations	24,993
Administrative support occupations, including clerical	30,432
Private household occupations	386
Protective service occupations	4,826
Service occupations, except protective and household	20,147
Farming, forestry, and fishing occupations	2,321
Precision production, craft, and repair occupations	24,531
Machine operators, assemblers, and inspectors	6,637
Transportation and material moving occupations	8,135
Handlers, equipment cleaners, helpers, and laborers	6,450
INDUSTRY	
Employed persons 16 years and over	**181,415**
Agriculture, forestry, and fisheries	2,642
Mining	216
Construction	17,151
Manufacturing, nondurable goods	9,674
Manufacturing, durable goods	10,282
Transportation	8,439
Communications and other public utilities	6,302
Wholesale trade	6,378
Retail trade	35,317
Finance, insurance, and real estate	13,689
Business and repair services	8,379
Personal services	4,572
Entertainment and recreation services	4,099
Health services	17,086
Educational services	14,848
Other professional and related services	10,842
Public administration	11,499
CLASS OF WORKER	
Employed persons 16 years and over	**181,415**
Private wage and salary workers	138,629
Government workers	30,384
Local government workers	18,477
State government workers	5,216
Federal government workers	6,691
Self-employed workers	11,687
Unpaid family workers	715

(X) Not applicable
Source: U.S. Bureau of the Census, 1990 Census of Population and Housing, Summary Tape File 3 (Sample Data)
Matrices P49, P61, P70, P73, P74, P77, P78, P79.

MSA DEMOGRAPHIC REPORT

MSA 5190
MSA Name MONMOUTH-OCEAN, NJ

Population	
1980	849,211
1990	986,327
1998	1,092,442
2003	1,157,681

Population Growth Rate	1.2

Households	
1990	365,717
1998	407,832
2003	433,809

Household Growth Rate	1.3
Average Household Size	2.64

Families	
1990	266,675
1998	290,608

Family Growth Rate	1

Race	1990	1998
% White	90.8	88.5
% Black	6	6.8
% Asian /Pacific Isl.	1.9	3
% Hispanic*	3.7	5.2

1998 Age Distribution	
0-4	6.8
5-9	7.4
10-14	6.7
15-19	6.1
20-24	4.7
25-44	28.8
45-64	21.3
65-84	16.1
85+	2.1
18+	75.4

Median Age	
1990	36.4
1998	38.5

Male/Female Ratio	92.7
Per Capita Income	$23,783

1998 Household Income*	
Base	407,805
% <$15K	11.3
% $15K-25K	9.9
% $25K-50K	28.7
% $50K-100K	35.3
% $100K-150K	9.5
% >$150K	5.3

Median Household Income	
1998	$50,080
2003	$58,210

1998 Average Disposable Income	
Total	$42,267
Householder <35	$43,148
Householder 35-44	$48,254
Householder 45-54	$57,209
Householder 55-64	$47,334
Householder 65+	$24,271

Spending Potential Index*	
Auto Loan	104
Home Loan	109
Investments	111
Retirement Plans	111
Home Repair	98
Lawn & Garden	102
Remodeling	95
Appliances	103
Electronics	103
Furniture	108
Restaurants	110
Sporting Goods	107
Theater/Concerts	110
Toys & Hobbies	108
Travel	112
Video Rental	101
Apparel	112
Auto Aftermarket	106
Health Insurance	105
Pets & Supplies	105

* Persons of Hispanic Origin may be of any race.
* Income represents the annual income for the preceding year in current dollars, including an adjustment for inflation or cost-of-living increase.
* The Spending Potential Index (SPI) is calculated by CACI from the Consumer Expenditure Survey, Bureau of Labor Statistics. The index represents the ratio of the average amount spent locally to the average U.S. spending for a product or service, multiplied by 100.

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To help you plan your New Jersey vacation, we've divided the state into six regions. Find out what each region has to offer.

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- Greater Atlantic City Region
- Shore Region
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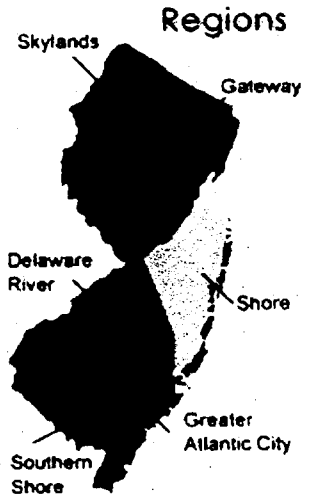
- Southern Shore Region

Each has its own distinct beauty, history and character. We've also included a comprehensive listing of attractions, historic sites and accommodations.



For a more detailed image click on a region of interest.

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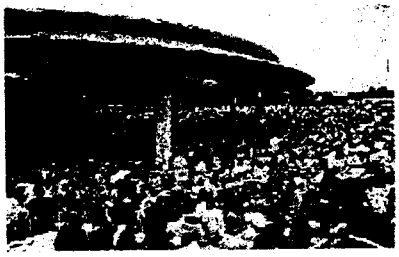
New Jersey's Shore Region



PNC Bank Arts Center
Holmdel

Long Beach Island

Where else would you like to visit?
Skylands | Gateway | Shore | Greater Atlantic City | Southern Shore | Delaware River Region |

It's where sun and sand, history and horses, roller coasters and solitude combine to make an exceptional year-round vacationland. It's the Shore Region, consisting of Monmouth and Ocean Counties.

Gateway National Recreation Area, Highlands
This area offers long stretches of beaches, dune trails and tours of Fort Hancock and Sandy Hook Lighthouse, the oldest operating lighthouse in the United States.

Spring Lake
This charming resort town is famous for its Victorian architecture and many Bed and Breakfast Inns.

Long Beach Island
This18-mile long island is loaded with a variety of activities. From Barnegat Light House to Ship Bottom on South to Beach Haven, the long, narrow island is ideal for playing miniature golf, or watching the whales and dolphins on a nature cruise.

Six Flags Great Adventure
Proudly celebrating its 25th season of world-class thrills, the 125-acre theme park features nine themed lands of adventure, thrilling rides, splashy water-filled fun, exciting shows and many other attractions. Don't miss the world's largest drive-thru Safari outside of Africa located adjacent to the theme park, encompassing 350-acres filled with over 1,200 animals from six continents! Take a few minutes to review all that Six Flags Great Adventure has to offer by visiting the official Six Flags site.

Need More Information?
Click on the image below to visit New Jersey's official tourism web site.

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New Jersey by Region
Greater Atlantic City
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Skylands
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Florida
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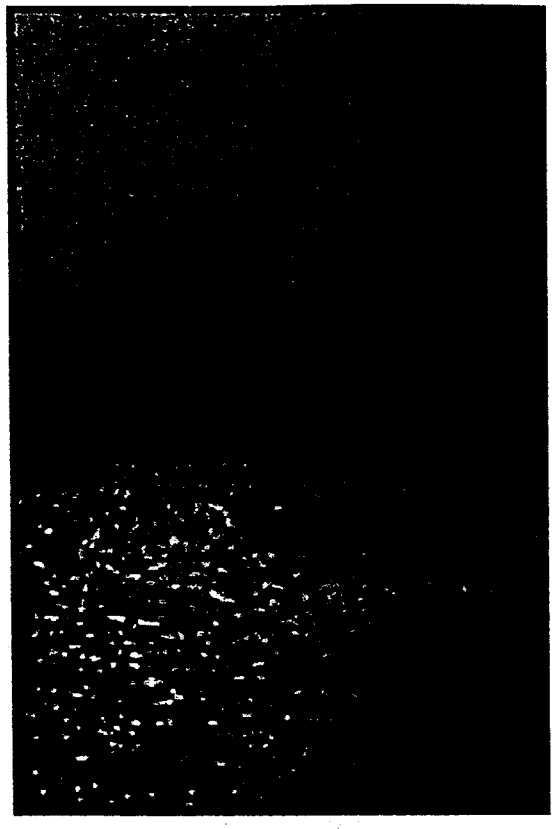
Arizona

SITEMAP

Shore Region
Eastern New Jersey



Sandy Hook Bay
Photo Credit: New Jersey Commerce and Economic Growt

This area starts with Sandy Hook, where New Jersey first meets the Atlantic Ocean. Some of the Shore's top boardwalk attractions are in this region-like Jenkinson's Pavilion and Aquarium on Point Pleasant Beach, a complex of rides, arcades, games, mini golf and a new fun house, which features a revolving tunnel. Also, Keansburg Amusement Park, founded at the turn of the century, which features Runaway Rapids and the thrill rides: Chaos and Tornado, among others. Another full-of-fun boardwalk is at Seaside Heights with its outstanding water park, exciting rides for all ages and the State's only beach sky ride. The S natural gifts are accessible at Island Beach State Park, with over 3, pristine acres providing serenity for swimming, picnicking, and bird watching. The Coastal Heritage Trail is divided into five regions link the common heritage of life on the Jersey Shore and Raritan and D bays.

And Long Beach Island, a resort within a resort, boasts wonderful swimming, sailing, and scuba diving along 18 miles of beaches. It's sophisticated community with museums, cultural events, specialty s and restaurants.

Several of the shore's wonderful lighthouses are here. The Twin Lig Navesink sit on the highlands overlooking Sandy Hook and the Atla Ocean, two beacon lighthouses marking the western entrance to Ne Harbor. At Long Beach Island's northern tip, the Barnegat Lighthou: Museum is filled with maritime exhibits and gardens. In addition, the Tuckerton Seaport, a heritage working maritime village, features a r of Tucker's Island Lighthouse.

The Shore Region is also home to Six Flags Great Adventure Ther & Wild Safari, one of the top theme parks in the nation. New for 20(mega rollercoaster dubbed NITRO. It blasts off to an unbelievable 2 with a 215 foot dive at hyper-speeds approaching 80 m.p.h. Six Fla "Hurricane Harbor" Water Park encompasses 25 major rides and attractions, including a dozen towering thrill slides, a gigantic wave large family interactive water play areas and adventure river attracti

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Shore Region of New Jersey

Click on map to go to counties
or make a selection from below

Counties

Monmouth
Ocean

Towns & Cities

Adelphia	Holmdel	Point Pleasant Beach
Avon by the Sea	Howell	Red Bank
Barnegat Light	Jackson	Sea Bright
Bay Head	Lakehurst	Sea Girt
Beach Haven	Lakewood	Seaside Heights
Belmar	Lavallette	Seaside Park
Bradley Beach	Leonardo	Spring Lake
Brick	Lincroft	Tinton Falls
Colts Neck	Long Branch	Toms River
Eatontown	Manahawkin	Tuckerton

One hundred twenty-seven miles of of beaches and coastal towns are home to a complete array of watersports and related recreation in this region. Families will find much to do. Everything from water parks to historic sites is available here. In addition, equestrian events from riding to racing have several venues, and musical expression is eclectic, from jazz in Red Bank to a 9,000-pipe organ in Ocean Grove.

In Monmouth and Ocean counties, some 53 beach-side businesses offer accommodations and activities. Island Beach State Park in Seaside Park features the Aeolium Nature Center and Emily deCamp Herbarium, housed at a relatively undisturbed barrier beach - one of New Jersey's last. More than 1,900 acres of saltwater marshes, freshwater bogs, sand dunes and a host of outdoor amenities grace this state park. Jackson is home to Six Flags Great Adventure, Wild Safari and Hurricane Harbor. Billed as the country's largest seasonal theme park, it boasts more than 100 rides, the world's largest car-tour safari (excepting Africa)

Farmingdale	Manasquan	Wall
Forked River	Matawan	Wanamassa
Fort Monmouth	Middletown	Waretown
Freehold	Neptune	West Creek
Hazlet	Oakhurst	West Long Branch
Highlands	Ocean Grove	More Cities

and the world's largest new water park.

For history enthusiasts, the Stephen Crane House Museum in Asbury Park displays memorabilia and literature from the life of the author, who penned The Red Badge of Courage. The Sandy Hook unit of Gateway National Park is home to Fort Hancock. Overlooking New York Harbor, this site has played a role in harbor defense and navigation since the Sandy Hook Lighthouse was erected in 1764. The Spermaceti Cove Life Station was part of the system inaugurated in the 1800s. The fort was built in 1898. Visitors will encounter gun batteries and more than 100 outbuildings.

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Monmouth County History

taken from "HISTORICAL AND BIOGRAPHICAL ATLAS
OF THE NEW JERSEY COAST Originally published by
Woolman & Rose of Philadelphia 1878

History of Monmouth County-1878

This county was established in 1675. Its boundaries were not definitely settled until 1709 and 1713. In 1850 the southern portion was constituted into a new county, called Ocean. It is bounded on the north by Raritan Bay, east by the Atlantic Ocean, south by Ocean County, west by Mercer and Middlesex counties. The surface is level. excepting in the township of Middletown. The Highlands of Navesink and the range of hills projecting from them lie in this township and break up its surface into rolling uneven land.

Agriculture is the chief employment of the inhabitants, and many of the farms are in a high state of cultivation. Marl is found in great abundance.

The townships in the county which come within the limits of this work are, Wall, Howell, Ocean, Atlantic, Eatontown, Shrewsbury and Middletown.

This country was first settled about the year 1664, by Dutch settlers from New Amsterdam and a few English from Long Island. The latter seem to have fled from Puritan persecutions, which had followed them even to the remote settlement on the western end of that island. They were Quakers and Baptists. It is stated by some writes that they first settled under the grant of the Nicholls patent, but there are reasons to believe that settlements had been made in this county before the surrender of the Dutch. When Lord Berkeley and Sir George Carteret assumed the government of the province they published a very liberal code of concessions, to induce emigrants to settle in the country.

These concessions, dated the 10th day of February, 1664, were made to all who would settle or plant in their possessions, and had the desired effect of attracting numbers of persons, not only from neighboring colonies where they were subject to disabilities, but also from England, Scotland, Ireland, and other parts of Europe.

Among these concessions, item 6th and 7th declares that "all persons that are or shall become subject to the King of England, and swear, or subscribe allegiance to the King, and faithfulness to the Lords, will be admitted to plant and become freemen of the said province," and that "persons qualified as aforesaid shall not at any time be in any way molested, punished, disquieted or called in question for any difference in opinion or practice, in matters of religious concernments, who do not actually disturb the peace of the said province, but that all and every such person and persons may freely and fully have and enjoy his and their judgments and consciences in matters of religion throughout the said province, they behaving themselves peaceably and quietly and not using this liberty to licentiousness, nor to the civil injury or outward disturbance of others, any law, statue, or clause, contained or to be contained, usage or custom of this realm of England, to the contrary thereof in anywise notwithstanding."

Such was the effect of these liberal offers, that within twenty years from that time, it was considered the most wealthy conty in the province, and paid a larger share of taxes than any other. Its exposure during the Revolutionary War to the raids and barbarous invasions of the regufees and royalists from New York cits, have already been alluded to.

A large portion of the lands in the northern part of this county are held under the Monmouth patent or Nicholls patent.

Ocean County
New Jersey

History

Overview of Ocean County

Ocean County is located in the Atlantic Coastal Plain in central New Jersey. The County is the second largest in the State in terms of size and one of four New Jersey counties which border the Atlantic Ocean. Toms River, in Dover Township, serves as the County Seat and is centrally located within Ocean County. The County is in close proximity to two of the Nation's largest metropolitan centers, New York City approximately 60 miles to the north and Philadelphia roughly 50 miles to the west. In addition, Atlantic City is located approximately 50 miles to the south of the County Seat. These metropolitan areas are easily accessible to Ocean County via several major highways, as shown on the Regional Location Map.

Although Ocean County has been settled since colonial times, its presence as a separate political entity is of relatively recent origin. The County was created from lands divided from Monmouth County in 1850. For much of its early history, the County was a rural, agricultural and fishing center. During the latter part of the 1800's and through the 1900's, the resort industry of the New Jersey Shore was developed, and the commercial activities associated with seasonal resorts quickly became the County's economic mainstay.

In the early 1950's, there began a nationwide trend towards suburbanization as people moved outward from the older urban centers into previously sparsely populated or rural areas. The opening of the Garden State Parkway in 1954 permitted access to a large amount of undeveloped and inexpensive land within commuting distance of the labor markets of New York and northern New Jersey. The County also became a desired location for people who wanted to retire away from the more industrial areas to the north. A primarily rural County with a population of 37,675 in 1940, the County's population increased to 433,200 persons by 1990. As evidenced by each of the decennial Censuses during this fifty year period, Ocean County was the fastest growing county in the State. Almost all of this growth was due to in- migration, rather than the natural increase of the population.

Development in Ocean County has traditionally occurred along the coastal beaches and in the corridor formed by the Garden State Parkway and US Route 9. Major interchanges along the Garden State Parkway have encouraged development along eastwest corridors, such as County Routes 526 and 528; State Highway 37 and State Highway 72. Interstate 195 is a relatively new highway which is playing an increasing role in the development of the northern portion of the County. The Interstate provides direct access to the major employment areas of Trenton, the State Capitol, to the west and Monmouth County to the northeast.

With the growing year round population, Ocean County's economic base has become increasingly diverse, with a variety of industries now supplementing traditional tourist related

businesses. The growth in employment opportunities within Ocean County is now becoming as notable as the population growth was in the recent past. Over the last ten years, Ocean County has had one of the fastest increases in new jobs in the State. The Health Care Industry has been by far the fastest growing employment sector and is now the top employer in the County. Employment projections released by the NJ Department of Labor show that Ocean County will continue to be at the forefront of New Jersey employment growth well into the next decade.

Despite the large growth in population and employment, Ocean County maintains a vast amount of protected open space which will ensure the balanced land use of the area in the future. Much of the area west of the Garden State Parkway contains large tracts of State Parks, Forests and Wildlife Management Areas. In addition, approximately 20,000 acres east of the Parkway are protected under the Edwin B. Forsythe National Wildlife Refuge. The Barnegat Bay and Little Egg Harbor, which stretch nearly the entire north-south length of the County, were recently added to the US National Estuary Program and will be the subject of continuing environmental protection efforts. In the northwest portion of the County, active farmland is being preserved through the County Farmland Preservation Program. To date, over 1,580 acres of productive farmland have been preserved just outside of New Egypt, in Plumsted Township. In addition, the Ocean County Parks Department maintains an active capital program for parkland acquisition and development to ensure that a variety of recreation opportunities are in close proximity to residents throughout Ocean County. As always, the coastal beaches of Ocean County are foremost among the County's attractions and continue to draw thousands of seasonal visitors to the area each year.

Go Back **to the Ocean County History Page**

The Garden State Parkway

The 173-mile Garden State Parkway runs north and south, through 50 municipalities in 10 counties, from the New York line at Montvale to the Cape May Ferry in Cape May. The original Parkway construction was financed by Authority bond issues totaling $330 million.

Designed to allow motorists as many convenient entrances and exits as possible along its route, the Parkway maintains a total of 359 exits and entrances. Tolls are collected at both barrier tolls (a total of eleven) and some exit and entrance ramps (a total of twenty), the most appropriate and cost-efficient system for Parkway patrons whose average distance per ride is 15 miles.

In July 1987, the Authority took over the operation of three sections of the Parkway, totaling approximately 20 miles, which had been the responsibility of the New Jersey Department Of Transportation.

A carefully landscaped roadway, the Parkway offers scenic vistas and flowering vegetation along much of its route. There are 488 parkway bridges, including the Driscoll Bridge over the Raritan River. The Authority maintains three picnic areas and nine **Service Areas**: Montvale, Brookdale North & South, Vaux Hall, Cheesequake, Monmouth, Forked River, Atlantic City and Ocean View. All except Brookdale North offer a restaurant & a fuel station. Welcome and information centers are located at Montvale in Bergen County and Ocean View in Cape May County. In addition, 19 commuter parking lots, providing more than 4,500 parking spaces, are located at intervals along all 173 miles.

The entire Garden State Parkway is patrolled by New Jersey State Police Troop "E", headquartered in Lincroft with substations at Bloomfield, Holmdel & Bass River. The Highway Authority, under contract with the Division Of Law And Public Safety, pays the salaries and all operating and maintenance aspects of the State Police assigned to the Parkway.

The New PNC BANK ARTS CENTER AT GARDEN STATE

The legislation which directed the New Jersey Highway Authority to construct and operate the Garden State Parkway also gave it the responsibility to develop roadside recreational facilities. From that charge came the creation of New Jersey's premier showcase of the arts – The Garden State Arts Center – located in the 400-acre Telegraph Hill Nature Area in Holmdel, Monmouth County.

Ground was broken on May 2, 1966 and the Arts Center opened on June 12, 1968. The design by the distinguished American architect Edward Durell Stone consisted of an open-sided, circular amphitheater. In September 1995, the Highway Authority accepted a plan to privatize the operations that would increase the theater's capacity in 1998 to approximately 17,500. In 1996, the Arts Center was renamed per an agreement with

Garden State Parkway

General Information

For information on traffic and roadway conditions, patrons may call our 24-hour recorded message at...

(732) P-A-R-K-W-A-Y

Woodbridge, NJ Weather

The New Jersey Highway Authority

The New Jersey Highway Authority, headquartered in Woodbridge, New Jersey, operates the Garden State Parkway and owns the privately-operated PNC Bank Arts Center at Garden State, formerly the Garden State Arts Center.

[Directions to the Woodbridge Executive Offices]

The Authority was created by an Act of the New Jersey State Legislature on April 14, 1952 and charged with the construction of a self-supporting toll road to run to and along the New Jersey shoreline and the development of recreational facilities along its route. The Act empowered the Authority to issue bonds to finance the construction and to establish and collect tolls to pay for the cost of construction, maintenance and operations.

July 2, 1952	The New Jersey Highway Authority is organized.
January 15, 1954	The Parkway's first toll section opened.
July 1, 1955	The Authority had virtually finished the Garden State Parkway as we know it today.
August 30, 1957	A link to connect the Parkway directly with the New York State Thruway was completed.

The New Jersey Highway Authority is an independent revenue bond authority of the State of New Jersey. Its eight Commissioners, who serve without pay, function in effect as a Board Of Directors; Seven of the Commissioners are appointed by the Governor, with the consent of the State Senate, for five-year terms; the Commissioner of the State Department Of Transportation serves ex-officio.

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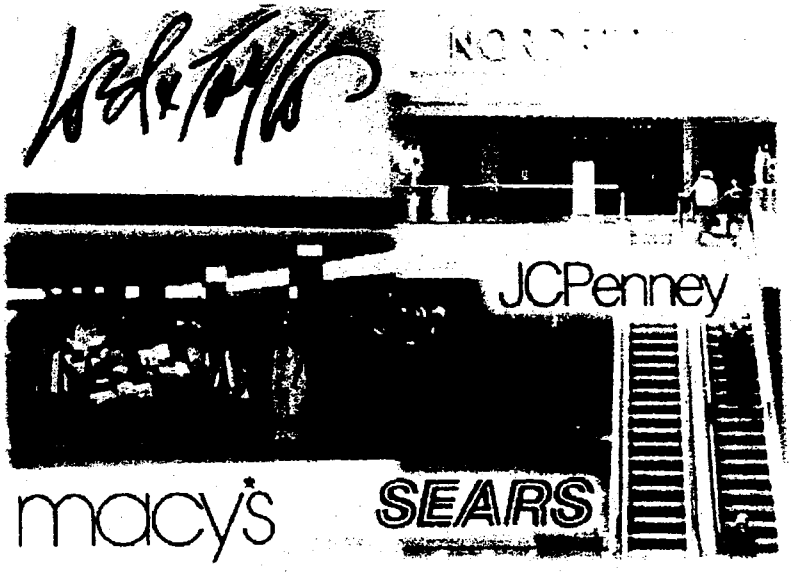
Freehold Raceway Mall
Rts. 9, 537, 33
Freehold, NJ,07728
US

Center Design: Enclosed

MSA: 5190, Monmouth-Ocean, NJ PMSA

GLA:	1,580,000
Population (10 mi. radius):	225,184
Household Income (10 mi. radius):	97,707

MALLS



From the charming double-decker Italian Carousel in the Food Court to the dramatic Center Court Fountain, Freehold Raceway Mall is a shopping experience. Ideally situated in Central New Jersey, at a site across from historic Freehold Raceway, Freehold Raceway Mall is located where Route 33 meets Route 9. The Mall is easily accessible from both the New Jersey Turnpike and the Garden State Parkway. The Mall features an outstanding anchor line-up including Nordstrom, Lord & Taylor, JCPenney, Sears and Macy's as well as over 215 stores and eateries to serve this rapidly growing region. Select opportunities for growth-oriented retailers still exist here.

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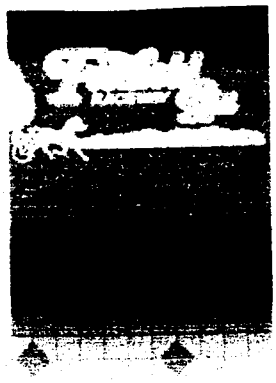


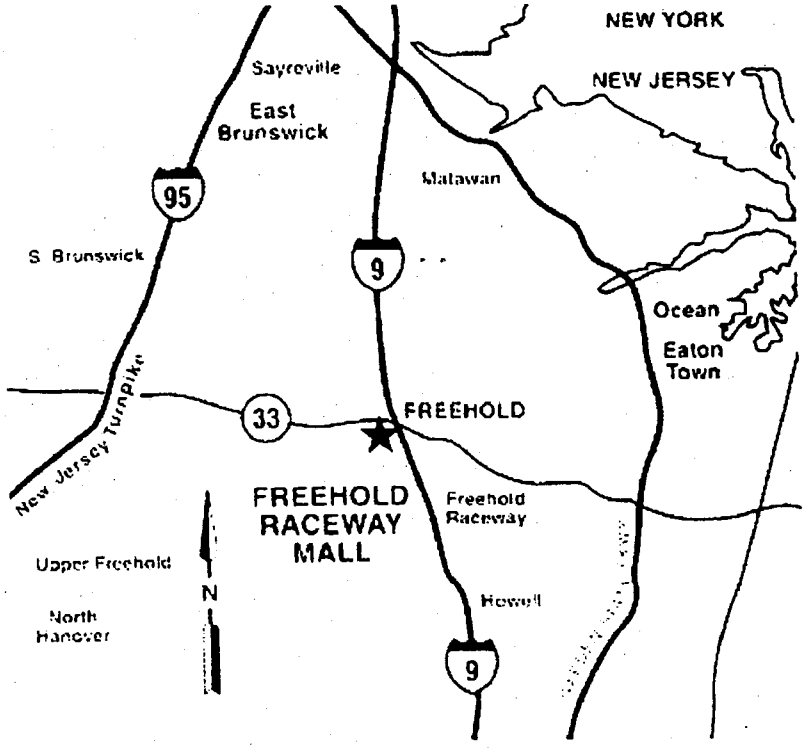
[redacted]

Calendar of Events

Beginning	Ending	Description
01/19/01	01/21/01	Sports Card and Collectibles Show
01/31/01	02/04/01	Arts and Crafts Show
02/03/01	02/03/01	Kid's Breakfast Club 9-10:30am in the Food Court
02/07/01	02/14/01	Valentines Day Gift Wrapping in the Fountain Court
02/09/01	02/11/01	Home Show
02/17/01	02/19/01	Chamber of Commerce Expo.
02/23/01	02/25/01	Bridal Expo.
02/24/01	02/25/01	Briday Fashion Shows at 2:00pm by JCPenney
03/03/01	03/03/01	Kid's Breakfast Club 9-10:30am in the Food Court
03/03/01	03/03/01	Manalapan High Fashion Show-11:00 am-Fountain Ct.
03/03/01	03/04/01	Camp Show
03/09/01	03/11/01	Lawn and Landscape Show
03/14/01	03/14/01	Shore Region Chess Championship
03/16/01	03/18/01	Auto Show
03/23/01	03/25/01	Women and Family Show
03/24/01	03/24/01	Teen Magazine Fashion Show
03/30/01	04/01/01	Sports Card and Collectible Show
03/31/01	03/31/01	Bunny Arrival
03/31/01	03/31/01	Easter Bunny Arrives at 10:00 am
11/22/01	11/22/01	Thanksgiving Day the Mall will be closed
12/25/01	12/25/01	Christmas Day the Mall is closed

Visit all 12 Wilmorite Malls!

Locate Us



Visit all 12 Wilmorite Malls!

From Northern New Jersey: NJ Turnpike to Exit 11 to Garden State Parkway South to Exit123 (Rte 9 South); Follow Route 9 South to the intersection of Route 33; Proceed through the intersection; make second right into the mall. **** **** **** **** From Southern New Jersey: Garden State Parkway North to Exit 100 to Route 33West; Follow to Route 9 & 33 intersection; Make left at traffic light onto Route 9 South; Make second right into mall. **** **** **** **** From Western New Jersey: Route 33 East (NJ Turnpike Exit 8) to Route 33 Business District; Follow to the Cardigan Bat traffic light; Make a right into the mall.

DIRECTORY OF MAJOR MALLS

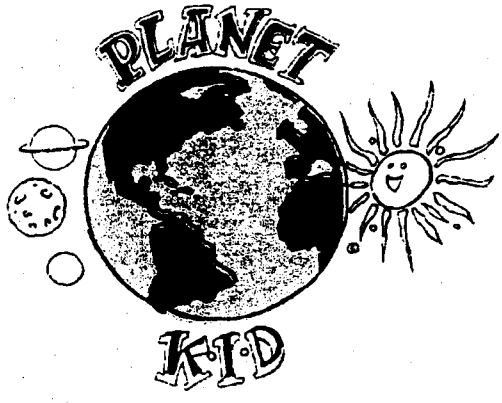
Monmouth Mall
Hwys. 35 & 36
Eatontown, NJ,07724
US

Center Design: Enclosed

MSA: 5190, Monmouth-Ocean, NJ PMSA

GLA:	1,500,000
Population (10 mi. radius):	339,712
Household Income (10 mi. radius):	90,317

MONMOUTH MALL



What is Planet Kid?

Planet Kid is Monmouth Mall's kids club for children ages 2 - 12. Each month, the mall sponsors activities for club members. The types of activities vary from craft projects to entertainment events. Every six months, a newsletter is mailed to all members. The newsletter provides information about the next six months of activities and lists dates, times and descriptions of the events and whether or not pre-registration is required for the event. Pre-registration is often required for craft projects in order to make sure that there are enough supplies. Occasionally, members will also receive a postcard in the mail announcing an upcoming special event or promotion.

How does a child join? Joining Planet Kid is very simple. All that's required is for a parent to fill out a brief, one page application. (We are concerned about kids and their safety. As per the Children's Online Privacy Protection Act, we do not collect information electronically from children. That is why we do not allow children to register over the Internet.) Applications can be obtained at either the Customer Service Center located near the Food Court or at a Planet Kid activity. Each new member receives his or her own membership card.

How much does it cost? Membership, as well as all of the activites, are **free of charge**.

Questions? If you have additional questions or would like to sign your children up, please visit the Monmouth Mall Customer Service Center located on the mid-level near the Food Court.

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Amy Hopper

From: Monmouth Mall [info@monmouthmallonline.com]
Sent: Monday, June 17, 2002 7:53 AM
To: Amy Hopper
Subject: Re: Question about number of visitors

Dear Amy:

Thank you for your question concerning number of annual visitors to Monmouth Mall. We unfortunately do not have traffic counters at Monmouth Mall so I can only give you my best guest estimate which would be between 14 and 16 million visitors a year. I have no way of knowing how many of these visitors are from the Monmouth-Ocean County area.

I apologize for not being able to provide you with more exact information.

Sincerely,

Susan Coulson
Regional Marekting Manager
Monmouth Mall
----- Original Message -----
From: "Amy Hopper" <amyh@dhilton.com>
To: <info@monmouthmallonline.com>
Sent: Friday, June 14, 2002 2:28 PM
Subject: Question about number of visitors

> Dear Sir or Madam,
>
> I am doing research on the Monmouth-Ocean PMSA, or shore region, for a local
> credit union in your area. Your website indicates your mall is one of the
> largest in the state. How many visitors do you have annually? Any idea how
> many are from Monmouth and Ocean Counties? Any information you can provide
> would be most helpful.
>
> I can be reached at (800) 367-0433 ext. 105 if you have any questions. My
> email address is amyh@dhilton.com. I look forward to hearing from you.
>
>
> Sincerely,
>

> Amy Hopper
> Charters Division

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DIRECTORY OF MAJOR MALLS

Ocean County Mall
Bay & Hooper Aves.
Toms River, NJ,08753
US

Center Design: Enclosed

MSA: 5190, Monmouth-Ocean, NJ PMSA

GLA:	871,987
Population (10 mi. radius):	369,155
Household Income (10 mi. radius):	64,160

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shopsimon.com

Ocean County Mall
Toms River, New Jersey

- Register With Us
- Buy Gift Certificates
- Find Another Simon Mall
- Restaurants
- Cinemas
- Directions
- Leasing

VISA Preferred Here

Ocean County Mall

MALL HOURS:
Mon - Sat 10:00am -9:30pn
Sun 11:00am -6:00pn

Ocean County Mall, a super-regional shopping center in Ocean County, is anchored by Boscov's, Macy's, JCPenney, and Sears. With more than 115 specialty stores, you are sure to find what you are looking for, like Gap, Old Navy, Aeropostale, County Connection, Bath & Body Works, Delia's, The Disney Store, Victoria's Secret, and newly remodeled, Barclay Jewelers and Littman Jewelers.

There is fun for the whole family - kids will love the carousel, kiddie rides, a treat from Rita's Italian Ice or dinner at Applebee's.

Ocean County Mall is the only regional shopping center in Ocean County, New Jersey. Our mall is a great attraction for seasonal visitors who vacation in the Jersey Shore resort area. Ocean County Mall is a must see destination during your visit.

Ocean County Mall is located at Hooper and Bay Avenues in Toms River, Garden State Parkway Exit 82 (Route 37 East), 65 miles south of New York City.

Your opinion matters!
Tell us about it in our
On-Line Survey!

simoninfo
corporate information

Privacy Policy
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Try your luck on a chance to win a trip to Las Vegas...

- Register With Us
- Buy Gift Certificates
- Find Another Simon Mall
- Restaurants
- Cinemas
- Directions
- Leasing

Leasing Information

MALL HOURS:
Mon - Sat 10:00am -9:30pm
Sun 11:00am -6:00pm

A Simon Mall is the perfect location for your retail business. With 40 years of success in the shopping center industry, Simon is a compelling partner for entrepreneurs and established businesses who are interested in shopping mall locations.

It makes sense to lease space at Ocean County Mall. Here are a few of the reasons why:

- Over 115 specialty stores and eateries are available at Ocean County Mall, including Boscov's, JCPenney, Macy's, and Sears.
- Centrally and conveniently located, Ocean County Mall serves a market comprised of young families, retirees, and seasonal visitors.
- Ocean County Mall is the only super regional shopping center in Ocean County.
- Ocean County Mall has over 9.5 million visitors annually.

Simon offers both permanent and short-term leasing opportunities. Our Specialty Leasing Program is the ideal place in which to grow your business. In fact, many successful retailers began their businesses by leasing space on a short-term basis. And it's easy to get started. Simply contact one of our leasing specialists listed below. This could be the start of something big!

For short-term leasing:

Stacy Turchin
Phone: (732) 549-1900
Email: sturchin@simon.com

For permanent leasing:

Eugene McCaffery
Phone: (212) 371-6335
Email: emccaffery@simon.com

DIRECTORY OF MAJOR MALLS

Seaview Square
SR 66 (Asbury Ave.) & SR 35
Ocean, NJ,07712
US

Center Design: Enclosed

MSA: 5190, Monmouth-Ocean, NJ PMSA

GLA: 858,000
Population (10 mi. radius): 317,580
Household Income (10 mi. radius): 83,369

Seaview Square is an 865,000 square foot two level, enclosed shopping center anchored by Sears and Value City with many specialty retailers in between.

BROOKDALE

Course Search Home

Site Search:

Prospective Students
Current Students
Visitors
Community/Business
Faculty & Staff
Library
Human Resources
Presidents Message
Gateway Brookdale
Webadvisor
Mission
Communiversity
Spring/Summer
Employee Directory
Publications
WebCT Courses

GENERAL INFORMATION

Brookdale in Brief

Brookdale Community College, located in the Lincroft section of Middletown Township, is an excellent resource for residents of Monmouth County, New Jersey. The College offers associate (2-year) degrees in over 50 programs, plus noncredit classes in many areas of personal and professional interest.

The College was founded in 1967 and is sponsored by the citizens of Monmouth County through the Board of Chosen Freeholders. Equal opportunity for all is a College mandate; the College does not discriminate against anyone on any basis, either in education or in employment practices. An appointed Board of Trustees sets policy, fixes tuition and fees and continually monitors education programs.

For the Fall 2000 term, Brookdale enrollment was 11,552 full and part time students, with some 70 percent attending Brookdale with the goal of transferring to a four-year institution. Many are eligible for various forms of Financial Aid administered through the College, including federal and state grants and loans, and private scholarships offered through the Brookdale Foundation.

College faculty -- 98 percent of whom have Master's degrees or higher--are dedicated to student success. All students are encouraged to participate in the many campus events, clubs, guest lectures and athletic programs offered through the Office of Student Life & Activities. Brookdale also provides a wide range of Student Services including Cooperative Education, Work-Study, Paid and Unpaid Internships, Service-Learning, Graduate Placement, and Services for Persons with Disabilities.

Brookdale also operates various education sites around Monmouth County, through its Office of Off Campus Services. These community learning centers offer neighborhood access to Brookdale's credit and noncredit programs, and educational programs and services, as well as contributing to the economic growth and cultural vitality of Monmouth County.

In the 30+ years since Brookdale opened its doors, both the College and Monmouth County have grown tremendously. The 220-acre main campus in Lincroft today comprises 22 buildings totaling 731,353 square feet, with recent construction including a new 100,000 square foot classroom building, Larrison Hall, the new Center for the Visual Arts, the Bankier Library, and a Student Life Center (begun Summer 2001).

The campus also includes a 380-seat Performing Arts Center, an Advanced Technology Center with state-of-the art television and electronic music studios, ten athletic fields, a Center for Holocaust Studies, the Children's Learning Center providing childcare to over 100 children, Brookdale public radio 90.5 The Night, and over 30 computer laboratories for students.

The Monmouth Museum is also located on the Brookdale campus.

Brookdale is an open admission college, available to anyone 18 years of age or

At a Glance

FACTS IN BRIEF

Type of Institution:
Private, coeducational, residential, comprehensive university

Location:
West Long Branch, New Jersey, less than a mile from the Jersey shore

Undergraduate Degree Programs:
MU offers 26 degree programs from five different schools

Monmouth is a private, moderate-sized, coeducational, comprehensive University founded in 1933. It serves residential and commuter students in seven schools: the Wayne D. McMurray School of Humanities and Social Sciences; the School of Education; the School of Business Administration; the School of Science, Technology and Engineering; the Marjorie K. Unterberg School of Nursing and Health Studies; the Edward G. Schlaefer School; and the Graduate School.

Monmouth's campus is a five-minute drive from the Atlantic Ocean in West Long Branch, New Jersey, and is convenient to New York City and Philadelphia, as well as plentiful local attractions. The 147-acre campus features 46 buildings, including historic landmarks and state-of-the-art facilities.

Best of all, Monmouth offers an exceptional value. At Monmouth, students benefit from quality academic programs, small classes, professors who meet the highest standards for teaching and academic excellence, a magnificent campus, and state-of-the-art facilities. Plus, Monmouth is just the right size to provide the variety and choice of a comprehensive university combined with the individual attention typical of a small liberal arts college. Monmouth's convenient location, in the heart of a high-tech business region, provides cooperative and post-graduate employment opportunities for many Monmouth students.

Monmouth University
West Long Branch • New Jersey • 07764-1898
732-571-3400 • Map/Directions

Website Powered by ActiveCampus™ Software by LiquidMatrix

‹ Back to Previous Page
▸ Accreditation
▸ Mission Statement

Monmouth University Fact Sheet

Enrollment (Fall 2001)
Total student headcount: 5,753
Full-time undergraduates: 3,635
Part-time undergraduates: 544
Full-time graduates: 409
Part-time graduates: 1,165
Full-time equivalent (FTE): 4,897
Resident students: 1,601 on campus, 158 in temporary off-campus housing

Number of graduates 2000–2001
Associates: 2
Baccalaureates: 819
Masters: 416

Tuition per semester (Fall 2001–Spring 2002)
Full-time undergraduate: $8,253
Part-time undergraduate: $478/credit
Graduate: $523/credit

Room and board per semester (Fall 2001–Spring 2002)
Room: $1,092–$2,620
Board: $1,506–$1,694

Student to faculty ratio
18:1 (full-time students to full-time faculty)

Average class size (Fall 2001)
22.0 students

Degree programs
Undergraduate programs
Graduate programs

Library
220,000 volumes
1,300 current periodical subscriptions
Electronic access to full-text databases

Employees
Full-time teaching faculty: 211, including 68 graduate faculty
Part-time teaching faculty: 252
Full-time non-faculty: 498

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Georgian Court College

About Georgian Court College

- **Mission and Core Values**
- **Accreditations and Memberships**

Apollo Fountain

Open to students of all faiths, Georgian Court College is a Catholic, comprehensive college with a strong liberal arts foundation and a special concern for women.

Georgian Court College offers a curriculum broad enough to be truly liberal, yet specialized enough to provide preparation in depth for further study and future careers.

Georgian Court College is organized into three Schools-- the School of Arts and Sciences, the School of Business, and the School of Education. Fully integrated into each school are a women's day division, a co-educational evening division and a co-educational graduate division.

Founded and sponsored by the Sisters of Mercy of New Jersey, Georgian Court College is committed to the cultivation of scholarly study and dialogue. Since 1924, the college has been located on a magnificent 150 acre estate, which has become a national historic landmark, bordering Lake Carasaljo in residential Lakewood, New Jersey.

- Gould Estate
- Sisters of Mercy of NJ
- Aerial View
- Campus Map
- Driving Directions
- GCC Photo Album

ABOUT OCC

OCC Profile

ACCREDITATION:
Commission on Higher Education, Middle States Association of Colleges & Schools
Accreditation Board for Engineering & Technology
American Electrology Association
National Accrediting Agency for Clinical Laboratory Sciences
National League for Nursing Accrediting Commission

CAMPUSES:
Main Campus, Toms River, New Jersey
Southern Education Center, Manahawkin, New Jersey
Center for Business Education & Training, Brick Township, New Jersey
Classes are also offered at a dozen off-campus sites throughout the Ocean County.

ENROLLMENT:
Fall 2001: 7,443 students

PROGRAMS OF STUDY:
Degree, certificate, credit, noncredit, transfer, honors, career, licensing, business edu
continuing and professional education programs, day, evening, weekend, Internet an
learning courses are available.
Associate in Arts (AA)
Associate in Science (AS)
Associate in Applied Science (AAS)

STUDENT PROFILE:
Male: 40.8%
Female: 59.2%
Average Age: 26.1 years
African American: 3.8%
Hispanic: 5.6%
White (non-Hispanic): 81.8%
Other: 8.8%

Back to top

GRADUATION:
OCC Class of 2001: 774 associate degrees awarded
Alumni: 22,777 graduates
Approximately 75% of graduates transfer to four-year institutions

TUITION:
Ocean County residents: $63 per credit hour
Out of County residents: $77 per credit hour
College/student, technology and lab fees additional.
Financial aid is available. Tuition and fees are subject to change.

MAILING ADDRESS:
Ocean County College
College Drive

What We Are
[illegible]
[illegible]
[illegible]
FAQ's
Home

Communiversity Overview

Your Local Gateway to Higher Education

An Education Gateway

The New Jersey Coastal Communiversity is an alliance of seven colleges and universities offering associate, bachelor's and master's degrees and graduate certificates to more than 850,000 people in Monmouth and Ocean counties.

A Unique Opportunity

The first of its kind in New Jersey, the Communiversity is a response to the growing educational needs of individuals and businesses in our region. The program and services available to students have been selected to match the education and career goals of residen and employees, and to support the region's dynamic economy.

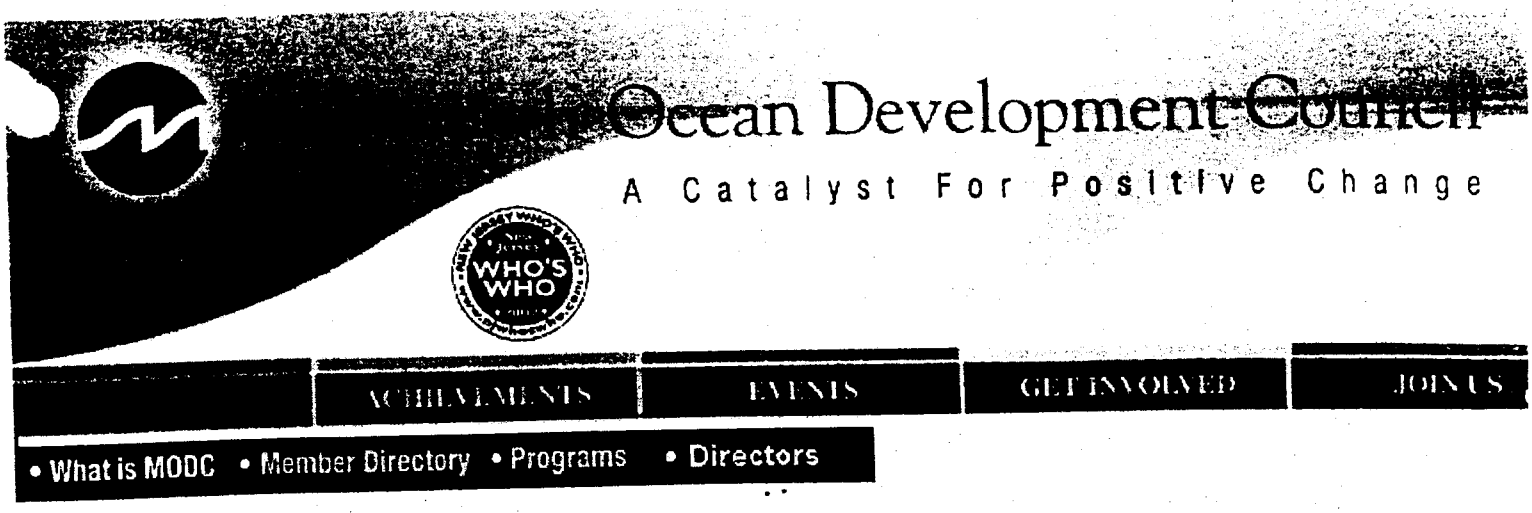
Degree Pathways

Brookdale Community College offers the associate degrees which transfer toward the first two years of the bachelor's degrees offered at the Communiversity. Georgian Court Colleg Kean University, New Jersey Institute of Technology, Montclair State University, and Rutgers, The State University of New Jersey offer the third and fourth year of selected bachelor's degrees and graduate degrees and certificates.

Ocean County College offers associate degrees at its Ocean County locations for transfer t Communiversity college and university programs.

BROOKDALE COMMUNITY COLLEGE Georgian Court College KEAN MONTCLAIR STATE UNIVERSITY NJIT RUTGERS

New Jersey Coastal Communiversity 2001



About Us

WHAT IS MODC

The Monmouth-Ocean Development Council (MODC) is a consortium of business, government, professional and community leaders in a two-county area. MODC is a catalyst for positive change and an advocate of solutions and opportunities for the region's business and economic development through programs of planned cultural, economic, educational, industrial, professional, and tourism growth.

Established in 1965, MODC is made up of hundreds of the most respected and influential people in Monmouth and Ocean counties, New Jersey.

MODC's membership list reads like a Who's Who of area business people. Members include executives from hospitals, government, banking, accounting finance, utilities, law, education, manufacturing, services, non-profits and tourism as well as business owners and entrepreneurs.

MODC is committed to the planned economic, industrial, professional, cultura tourism and educational growth of Monmouth and Ocean counties, and is working to create a positive business climate in both counties.

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5/20

Recent Economic Developments

A $20-million renovation of the historic **Congress Hall** hotel in Cape May is expected to create 170 jobs when completed this spring. The 100-room hotel will feature a 160-seat dining room in addition to banquet and conference rooms.

Legislation was signed into law in January designating **The Wildwoods** (Wildwood, North Wildwood, Wildwood Crest and West Wildwood) as New Jersey's 29th Urban Enterprise Zone (UEZ). The UEZ designation provides tax breaks and other incentives to businesses with the goals of stimulating business investment and job creation.

Joining the **Showboat** hotel-casino, which broke ground during January on a $90-million, 544-room addition, **Resorts Atlantic City** officials have set a May 2002 start date on their plans for a $125-million, 459-room hotel tower.

Monmouth/Ocean Labor Area

Monmouth and Ocean Counties

Recent Economic Trends

The Monmouth-Ocean Labor Area continued to create nonfarm jobs at a faster-than-statewide rate during the three-month period ending January 2002. Rising to a January 2002 level of 404,800, employment in the two-county labor area grew by 2,200 or 0.5 percent from October 2001. In comparison, the state's payrolls increased by 0.1 percent during the same period.

The labor area's over-the-quarter job gain largely occurred in the services (+2,300) and government (+900) divisions. In keeping with recent trends, new services industry jobs were concentrated among providers of health, educational, social and engineering/accounting/management services. The rise in government employment mostly reflected the increased demand for public education services in the labor area's fastest growing municipalities.

The most notable employment decline since October 2001 occurred in the labor area's manufacturing division (-1,000). As in the state and nation, factory employment in the Monmouth-Ocean Labor Area has been hit hard by the current recession. Locally, most of the losses have occurred among producers of durable goods.

Since November 2000, the Monmouth-Ocean Labor Area has helped keep the entire coastal region's pace of job growth above that of the state's. During the 14-month period, November 2000 to January 2002, nonfarm wage and salary employment in the labor area advanced by a robust 8,400. The labor area's 2.1 percent growth rate compared favorably to the 0.3 percent gain posted by the state.

Like recent over-the-quarter gains, most of the labor area's new jobs since November 2000 were concentrated in services (+6,900), government (+2,300) and construction (+1,500). During this period, new jobs were scattered throughout nearly every segment of the broad-based services division. Notable were gains in amusements, health, educational, social and engineering/accounting/management services. Due to population gains, local government education was the growth area within the public sector during this period. In numerical terms, Ocean and Monmouth counties ranked second and third, respectively, in population growth during the 1990-to-2000 period. Construction employment also was up due to a steady flow of commercial development and a strong pace of residential building.

Employment levels declined in both trade (-1,800) and manufacturing (-900) since November 2000. Some of the losses in the retail sector can be attributed to a few noteworthy developments. The closing of two Stern's department stores during the summer of 2001 eliminated over 500 jobs. Also, financial problems forced the Bradlees chain to cease operations. The four area locations (Middletown, Hazlet, Manalapan, Toms River), employed a total of about 200 workers. Although trade employment declined from November 2000, retailers continued to open new establishments in the labor area. These included department stores such as Boscov's and Kohl's, an Applebee's restaurant, a Wegman's supermarket and electronics/appliance retailers Best Buy and The Wiz. In manufacturing, employment appeared to stabilize somewhat during 1999, 2000 and first half of 2001; however, it began to reflect the impact of the current recession in the fourth quarter of last year. Durable goods producers were the hardest hit.

Outlook

As they have for the past year, employment levels in the Monmouth-Ocean Labor should continue to rise during the period immediately ahead. The most promising outlook for new jobs appears to be in the retail and construction industry divisions.

In retail trade, the former Stern's department store in the Ocean County Mall won't be vacant for long due to the arrival this spring of the second Boscov's department store in the Jersey Shore market. A Boscov's opened last year in the former Stern's location at the Monmouth Mall. Each store is expected to employ about 450.

Also, tenants are expected to move into the new 235,000-sq. ft. Commons at Holmdel shopping center during the first quarter of 2002. The new shopping center is one part of a four-part development plan for the 127-acre site that also will include an office building, a nursing facility and a single-family home community for people aged 55 and older.

Another retail project on the horizon is the Seaview Square Mall in Ocean Township. New tenants will include Target, Lowe's Home Improvement and a Costco Wholesale Club. Also, a Lowe's should open this spring in Toms River.

Construction activity should benefit during the coming months thanks in part to the aforementioned new stores that are being built, residential development and school expansion. In October, the Lakewood Planning Board approved the application of Woodlake Greens to build the township's eighth adult community, adding 210 senior homes to the township's existing total of approximately 6,800. A spring 2002 groundbreaking is planned.

Progress is being made on a major mixed-use, redevelopment project for Asbury Park. Plans call for new condominiums to be built on most of the beachfront with a concentration of entertainment venues at the city's south end. The residential units would include a townhouse village and blocks of oceanfront condominiums. Recently, the developers have increased the retail component of their proposal to at least 450,000 square feet of space. The city's redevelopment project could get underway this year.

Recent Economic Developments

A **Target Greatland** store opened during March in the Seaview Square Mall (Ocean Twp.). The store employs about 250. Other major retailers expected to open this summer in the redeveloped shopping center include Lowe's Home Improvement and Costco Wholesale Club.

Construction also had begun on two other **Lowe's Home Improvement** stores in Holmdel and Ocean

A 70,000-sq. ft. **Shop-Rite** supermarket opened in Jackson during February. Approximately 200 full- and part-time positions were created.

Border's opened its first super bookstore in the Shore area in March. Located on Route 35 in Eatontown, the new store employs about 40 workers.

Layoffs: In February, 100 employees at **TyCom Laboratories** in Eatontown and, in March, 95 employees at **Sovereign Bank** in Toms River.

contact us | privacy notice | legal statement

Meridian Health System

Services | Patient Education | Physicians | Patient Convenience | News Publications

Search our site:

About Meridian

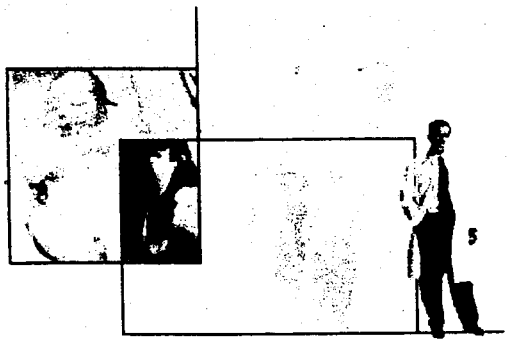
Additional Info

ANNC Magnet Recognition

Welcome

to Meridian Health System

Meridian Health System is comprised of Jersey Shore Medical Center, Neptune, Medical Center of Ocean County, Brick, and Riverview Medical Center, Red Bank, with more than 72 locations throughout Monmouth and Ocean counties, including nursing homes, home care agencies, assisted living facilities, ambulatory care centers, ambulance services, and related wellness and fitness services.



With the only open heart surgery program and the only regional trauma center serving the two counties, our Centers of Excellence include cardiac care, orthopedics, rehabilitation, oncology, pediatrics, neurology, neurosurgery, and women's health.

Meridian Health System is the largest employer in Monmouth and Ocean counties and the 25th largest employer in New Jersey, with 7,500 employees, more than 2,400 volunteers and auxillians, and strong affiliations with 1,300 of the area's finest physicians. Meridian is also the first health system in the country to achieve Magnet status among its nurses - the only national award bestowed to recognize excellence in nursing care.

The finest health care anywhere, right here at home.

Important Information!
Meridian Health System Biological and Chemical Terrorism Resource Information: Since the terrorist attacks of September 11, public concern regarding a potential biological or chemical attack has heightened. In response, Meridian Health System wants to provide you with the most reliable information available.

Health Information: Meridian Health System wants to help you find the health information (also available in Spanish) you need to make informed decisions about your health. Whether it's how to prevent illness, how to know if you should visit a doctor or what you should do if you are diagnosed with a condition, you should be able to find information to help you understand your health and the health of your loved ones.

Bone Marrow Donor & Blood Drive Give someone the best chance for a cure. Taking a simple blood test could save someone's life. Become a donor, save a life!
Jersey Shore Medical Center - **Tuesday, March 5, 2002**

A Meridian Legend at Medical Center of Ocean County At Meridian Health System, employees like Armando Panganiban, R.N. are "performing" extraordinary standards for patient service by exhibiting professional excellence with personal concern. It's more than just the care we deliver that matters. It's the manner in which we deliver it.

Jersey Shore Medical Center had the lowest mortality rate for coronary artery bypass graft surgery in the state in 1999, according to the fourth Cardiac Surgery Report Card, made public yesterday by the state Department of Health and Senior Services.

Helping Children Handle Disaster-Related Anxiety As much as we try to protect our children from frightening news reports, there are very

Meridian Health System

Services | Patient Education | Physicians | Patient Convenience | News Publications

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About Meridian
Additional Info

ANCC Magnet Recognition

Meridianhealthwares.com
more than 3,000 health and wellness products
serving all your health care needs
1-888-538-8247

Medical Center of Ocean County

Medical Center of Ocean County, a 245-bed acute care facility, offers a modified single-room maternity unit as well as cardiac catheterization, hyperbaric oxygen therapy, and chronic renal dialysis. Meridian Nursing and Rehabilitation at Brick (formerly Ocean Nursing Pavilion), a 130-bed long-term care facility including 10 sub-acute beds, is also located on the Brick Hospital Campus.

MCOC is a recipient of the Magnet Award for Nursing Excellence and is fully accredited by the Joint Commission on Accreditation of Health Care Organizations.

Lithotripsy
Endoscopic Ultrasound
Hyperbaric Oxygen Therapy
Visitor's Information
For Your Convenience
Telephone Numbers
Maps & Directions
Meridian Facilities Home Page

Meridian Health System, Monmouth Shores Corporate Park, 1350 Campus Pkwy, Neptune, New Jersey 07753 Phone: 732-751-7500 Fax:732-751-7541. All rights reserved.

Meridian Health System

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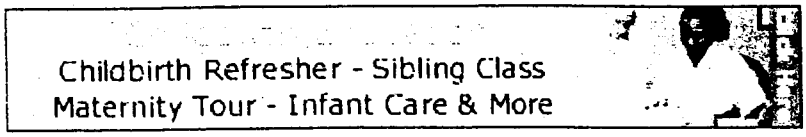
ANCC Magnet Recognition


Childbirth Refresher - Sibling Class
Maternity Tour - Infant Care & More

Riverview Medical Center

Riverview Medical Center (RMC) is a 461-bed acute care hospital that includes Monmouth County's only fully accredited 30-bed comprehensive rehabilitation unit. RMC serves the northern part of Monmouth County and offers an array of services including laser and microsurgery and nuclear diagnostic and therapeutic services. The Riverview Regional Cancer Center is affiliated with the renowned Fox Chase Cancer Center, Philadelphia, Pa. Riverview's Cancer Center, which includes investigational therapies, now enjoys a newly renovated inpatient and outpatient facility overlooking the Navesink River.

The cancer program boasts a state-of-the-art stem cell transplantation program — the first program of its kind in Monmouth and Ocean counties where all phases can be performed completely on-site. RMC's Cancer Center also offers new techniques and treatments such as sentinel lymph node mapping and a linear accelerator.

In addition to a new cardiac catheterization laboratory, RMC offers inpatient and outpatient behavioral health services that include Addiction Recovery Services along with a Crisis Intervention Unit. RMC recently opened The Women and Children's Pavilion, which is designed to provide a complete spectrum of health and lifestyle services for women and children.

RMC is a recipient of the Magnet Award for Nursing Excellence and is fully accredited by the Joint Commission on Accreditation of Health Care Organizations.

LASIK Eye Surgery
Visitor's Information
For Your Convenience
Telephone Numbers
Maps & Directions
Meridian Facilities Home Page

Meridian Health System, Monmouth Shores Corporate Park, 1350 Campus Pkwy, Neptune, New Jersey 07753 Phone: 732-751-7500 Fax:732-751-7541. All rights reserved.

Jersey Shore Medical Center
Medical Education/Residency Programs

About Jersey Shore Medical Center

Jersey Shore Medical Center is located in beautiful Monmouth County, just two miles from the ocean and easily accessible from the Garden State Parkway. Founded in 1904, Jersey Shore is a full-service academic medical center with 502 beds and 35 bassinets. In 1999, Jersey Shore physicians conducted 12,907 surgical procedures, 3,823 cardiac catheterizations, 2,517 Angioplasty/Stint procedures and 638 open-heart surgeries. There were 68,254 behavioral health visits. The Emergency Department/Prompt Care facility recorded 50,223 visits and is ranked as the region's only Level II Trauma Center/Pediatric Trauma Center.

Jersey Shore Medical Center is a Major Affiliate of the University of Medicine and Dentistry of New Jersey—Robert Wood Johnson Medical School and a Division of Meridian Hospitals Corporation. The Medical Center serves an economically and culturally diverse population ideal for the clinical learning required in residency education. Medical students come to Jersey Shore Medical Center for third year clerkships in Medicine, Surgery, Pediatrics, Obstetrics and Gynecology and Psychiatry. They also come as second year medical students for Introduction to Clinical Medicine, and as seniors for subinternships and electives.

Jersey Shore has state-of-the-art information systems including sophisticated physician workstations and a health sciences library with 14 computers featuring web access and evidence-based medicine databases. Patient records are available on-line on a longitudinal medical record, thereby facilitating access to information. Personal order sets can be constructed to ease physician order entry. Remoteaccess facilitates follow up on patients from off-site locations such as home or ambulatory care office.

In its commitment to bringing state-of-the-art medical care and technology to the Jersey Shore, the Medical Center offers many regional services:

- Level II Regional Trauma Center/Pediatric Trauma Center
- Single Room Maternity Care
- Level III Perinatal Center for high-risk mothers and newborns and Pediatric Intensive Care Unit
- Jersey Shore Cancer Center
- Cardiac Diagnostic Center & Adult Open Heart Surgery
- Chronic and Intermediate Dialysis Center
- HIV Testing/Counseling Center
- Pain Management Center
- Fitness/Wellness/Prevention Programs
- Neurology/Neurosurgery
- Orthopedics/Rehabilitation
- Home Care
- Sleep Disorders Laboratory
- Breast Care Center
- Comprehensive Behavioral Health Services including a Child Evaluation Center and the Infant Apnea Center of New Jersey

Jersey Shore Medical Center
Regional Trauma Center
A Level II Trauma Center serving Monmouth and Ocean Counties
Click Here

MHS Statistics

Meridian Health System is a leader in the area's delivery of health services, including cardiology, open-heart surgery, trauma, orthopedics, oncology, geriatrics, obstetrics, pediatrics, rehabilitation, long-term care and home care, providing services at more than 72 locations throughout Monmouth and Ocean counties. In addition to 1,291 acute inpatient beds, Meridian Health encompasses 234 nursing home beds and 70 rehabilitation beds.

Meridian Health System is the 25th largest employer in New Jersey, with more than 7,500 employees. Meridian also has more than 2,500 volunteers and auxilians and is affiliated with more than 1,300 of the area's finest physicians.

Meridian Hospitals Corporation
1999 Annual Comparative Statistics by Hospital

		JSMC	MCOC Brick	RMC	MHS Total
Licensed Beds				(2)	
	Med/Surg	362	150	326	963
	Critical Care	56	18	53	138
	Obstetrics	27	27	36	90
	Pediatrics	27	6	6	39
	Psychiatric	30	-	31	61
	Total Beds	502	201	452	1,291
	Intermediate Bassinets	7	6	6	19
	Intensive Bassinets	14	-	-	14
	Total Bassinets	21	6	6	33
Medical Staff (3)		659	435	526	1,341
	% Board Certified	82%	84%	83%	83%
	Medical/Surgical Residents	83			83
	PCN(4)				71
	IPA				516
Nursing Staff(5)		890	645	593	2,128
	% Registered Nurses	92%	99%	97%	95%
Total Employees (6)		2,467	1,666	1,691	5,824
	Full-Time Equivalents	1,913	1,292	1,084	4,152
Volunteers (7)		551	800	1,055	2,406
Services (8)					
	Inpatient Admissions(9)	20,937	12,346	17,177	52,624
	Patient Days(9)	122,584	61,165	87,388	281,383
	Average Length	5.9	5.0	5.1	5.3

Births(10)	1,708	1,225	2,790	5,723
Emergency Room Visits(11)	50,223	30,670	33,684	124,680

1. Point Pleasant Hospital data is included with Brick Hospital data unless otherwise indicated.
2. RMC licensed beds excludes 24 comprehensive rehab beds which are included in the Meridian Health System Statistics by Business Division.
3. MHS Total for Medical Staff excludes duplication.
4. Includes 56 MHS and 15 non-MHS physicians.
5. Includes Full- and Part-time RNs and LPNs.
6. Includes Meridian Hospitals Corporation employees only. Year-end 1999 FTEs approximated based on March 2000 ratio.
7. Includes all people who volunteered at any time during 1999.
8. Reflects unaudited numbers.
9. Excludes RMC Rehabilitation and Same Day Surgeries.
10. Source for Births is the Business View System.
11. Includes Prompt Care at JSMC, Fast Track at RMC & Quick Care at MCOC.

Meridian Health System, Monmouth Shores Corporate Park, 1350 Campus Pkwy, Neptune, New Jersey 07753 Phone: 732-751-7500 Fax:732-751-7541. All rights reserved.

SAINT BARNABAS HEALTH CARE SYSTEM

ABOUT THE SAINT BARNABAS HEALTH CARE SYSTEM...

Welcome to the Saint Barnabas Health Care System. Our statewide system currently includes nine acute-care hospitals, nine nursing homes, forty ambulatory care facilities, three geriatric centers, one free-standing inpatient psychiatric facility, and a state-wide behavioral health network.

Our hospitals include: Clara Maass Medical Center in Belleville (465 beds); Community Medical Center in Toms River (596 beds); Irvington General Hospital (157 beds); Kimball Medical Center in Lakewood (350 beds); Monmouth Medical Center in Long Branch (527 beds); Newark Beth Israel Medical Center (596 beds); Saint Barnabas Medical Center in Livingston (620 beds); Union Hospital (201 beds); and West Hudson Hospital in Kearny (217 beds).

Among the nationally recognized services and facilities of the Saint Barnabas Health Care System are New Jersey's only certified burn treatment facility; comprehensive cardiac surgery services for adults and children, by volume, one of the top five pediatric cardiac programs in the nation in affiliation with the Cardiac Center at the Children's Hospital of Philadelphia; the state's only heart transplant center; two of New Jersey's three kidney transplant centers, making it the sixth most active center in the country that perform more transplants than any other facility in New Jersey, New York, Boston or Philadelphia; the Joslin Diabetes Center, an affiliate of the internationally recognized Boston center; the world-class Institute for Reproductive Medicine and Science at Saint Barnabas; nationally recognized geriatric services; comprehensive cancer services; the Jacqueline M. Wilentz Comprehensive Breast Center; renowned women's and children's services, including Children's Hospital of New Jersey at Newark Beth Israel Medical Center; New Jersey's only neonatal ECMO program; and the site of the state's only poison information center.

The Saint Barnabas Health Care System and Mount Sinai Health System in New York have a comprehensive alliance and academic affiliation. Saint Barnabas Medical Center and Newark Beth Israel Medical Center are major teaching affiliates of the Mount Sinai School of Medicine. Monmouth Medical Center is a major teaching affiliate of MCP Hahnemann

COMMUNITY MEDICAL CENTER

affiliate of the Saint Barnabas Health Care System

99 Highway 37 West
Toms River
New Jersey 08755
(732) 240-8900

Welcome to Community Medical Center, a 596-bed, fully accredited acute care hospital dedicated to providing the finest medical and healthcare services to the residents of Ocean County and the surrounding areas.

Opened in 1961, Community has grown into the state's largest non-teaching hospital, and the county's largest and most active healthcare facility--caring for over 20,000 inpatients, 132,000 outpatients and 70,000 emergency room patients each year.

Community Medical Center employs more than 2,000 associates, has nearly 600 physicians on its medical staff, and boasts a volunteer force 1,400 strong.

We have been nationally recognized for our innovative Centers of Excellence and our efforts to improve the health status of our community. In 1992, Community Medical Center was named a distinguished Community Benefit Hospital by the Community Benefit Standards Board, and in 1994 we were awarded the NOVA Award from the American Hospital Association.

This prestigious award honors hospitals for demonstrating leadership in the transformation of the health care field with a new focus on prevention, coordination of care, and collaboration with other community organizations. Our commitment to excellence helped us secure our second "Accreditation with Commendation " in 1996 from the Joint Commission on Accreditation of Healthcare Organizations--a level of excellence achieved by only five percent of surveyed hospitals nationwide.

New Jersey's Health Care Leader

KIMBALL MEDICAL CENTER

Affiliate of the Saint Barnabas Health Care System

600 River Avenue
Lakewood
New Jersey 08701
(732) 363-1900

Contact Us
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Fundraisers
Medical Services
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Magnet Award Recipient

Rediscovering Youth Sportsmanship Program

click here

Welcome to Kimball Medical Center, a 350-bed, fully accredited acute care hospital dedicated to providing the finest medical and healthcare services to the residents of Ocean County and the surrounding areas.

As part of the Saint Barnabas Health Care System, Kimball Medical Center serves the Ocean and southern Monmouth County region from its convenient location on Route 9 in Lakewood and through three major satellites -- Saint Barnabas Ambulatory Care Center at Manchester in Whiting, The Center for Kids and Family in Jackson, and The Neighborhood Health Center in Lakewood.

A full range of ultra-modern diagnostic and treatment services are available at Kimball Medical Center in all major specialties: medical-surgical programs including the latest advancements in laser and arthroscopic surgery, emergency and trauma care, maternity and pediatrics, cancer and diabetes care, level two special care nursery, inpatient dialysis, rehabilitation programs and occupational medicine.

Kimball Medical Center also offers a full array of wellness programs. Our ever-growing series of health education programs, lectures, screenings and support groups aims to promote wellness for every member of the family, as well as business and industry.

New Jersey's Health Care Leader

MONMOUTH MEDICAL CENTER
MEDICAL EDUCATION

About Monmouth Medical Center . . .

Monmouth Medical Center is a not-for-profit, regional tertiary care teaching hospital located in Long Branch, New Jersey. The 527-bed institution provides a full spectrum of services, ranging from high-risk neonatology to geriatric care. Monmouth's service area represents a population of nearly 1 million year-round residents in Monmouth, and portions of Ocean and Middlesex counties.

Admissions total more than 19,000 annually, and emergency visits total nearly 43,000 a year. Annual outpatient clinic visits top 126,000.

Since Monmouth opened its doors in 1887 from four rented rooms above a Long Branch storefront, it has been a pioneer in providing health care services. In the 1940's, it gained international renown for an innovative polio treatment. In the 1960's, it was the first hospital in New Jersey to install a linear accelerator. And recently, it took a leadership role among hospitals in the region as the first in New Jersey to perform laparoscopic cholecystectomy – now a commonplace procedure.

Monmouth Medical Center, one of the largest community teaching hospitals in New Jersey, is an affiliate of the Saint Barnabas Health Care System. It is accredited with commendation by the Joint Commission on Accreditation of Healthcare Organizations and is a member of the Council of Teaching Hospitals of the Association of American Medical Colleges, a status held by only 400 of the nation's 6,000 hospitals.

Accreditations . . .

Monmouth Medical Center is accredited with commendation by the Joint Commission on Accreditation of Healthcare Organizations.

The dental medicine residency is accredited by the American Dental Association.

All other residencies are accredited by the Accreditation Council on Graduate Medical Education.

A Leader in Medical Education . . .

Medical education has long played a key role at Monmouth. In 1945, Monmouth established its first

- Medical Library
- Clinical Research
- Salaries & Benefits
- How to Apply
- Directions
- Student Clerkship
- Monmouth Scholars
- Our Community

- Dental Medicine
- Internal Medicine
- Obstetrics & Gynecology
- Orthopaedic Surgery
- Pathology
- Pediatrics
- Radiology (Diagnostic)
- Surgery (General)

ASSOCIATION OF AMERICAN MEDICAL COLLEGES

MCP Hahnemann University

Drexel University

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Rediscovering Youth Sportsmanship Program

MANAGED CARE

Helping You Understand Your Health Plan Options

Helping you understand your health plan options is part of Monmouth Medical Center's commitment to community health care — our commitment to you.

With 527 beds and 16 clinical departments, Monmouth Medical Center is one of New Jersey's largest community teaching hospitals, treating more than 180,000 patients annually. We remain the leader in central New Jersey in providing the best in health care and the latest in medical technology. We meet or exceed all the benchmarks for quality hospitals listed earlier in this managed care section. In fact, *America's Best Hospitals*, the authoritative guidebook from the editors of *U.S. News & World Report*, lists Monmouth Medical Center at the top of virtually every category of specialty care in Monmouth County.

At Monmouth, we are dedicated to making affordable, quality care accessible to more than 1 million residents of Monmouth, Ocean and Middlesex counties. Understanding that our patients must often access our services through managed care plans, we have:

- Created a network of board-certified primary care physicians (PCP's) serving Monmouth County. This network of PCP's affiliated with Monmouth Medical Center provides care to members of nearly all managed care plans serving residents of central New Jersey.
- Become a participating network provider in more major health plans than any other hospital in Monmouth County, including First Option Health Plan, Blue Cross and Blue Shield of New Jersey, Cigna Healthplan, HIP of New Jersey, Oxford Health Plans, PruCare and U.S. Healthcare. (For a current list, click here)

If you would like additional information about managed care, call Med-Search, Monmouth Medical Center's health information and physician referral service, at 732-870-5500. We will be happy to answer any questions you may have before it's time for you to select a health plan.

Why Your Plan Should Include Monmouth Medical Center

Monmouth Medical Center provides a full spectrum of services, earning national, state and regional recognition for many of its programs. Our model health care system includes such specialized facilities as:

- A 29-bed Regional Newborn Center, a state-designated regional perinatal care center for Monmouth and Ocean counties that includes a neonatal intensive care unit, where infants born with special needs receive intensive and comprehensive care.
- The Cancer Center at Monmouth, which is accredited by the Commission on Cancer of the American College of Surgeons as a "teaching hospital cancer center" - the group's highest designation that is held by only one-fifth of all U.S. hospitals with cancer programs. It is also a clinical research affiliate of The Cancer Institute of New Jersey, on of 12 sites chosen nationwide by the National Cancer Institute (NCI) for the development of an NCI-designated comprehensive cancer center. Monmouth also is the region's only hospital offering a high-dose rate radiation implant therapy, called brachytherapy.
- The Jacqueline M. Wilentz Comprehensive Breast Center, the first multidisciplinary outpatient facility in the region designed to provide a full range of breast health-related services by a multidisciplinary

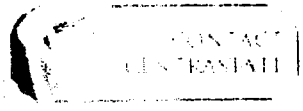
Search CentraState

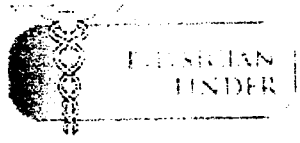
CentraState Healthcare System

The full circle of health and wellness dedicated to excellence.

ABOUT CENTRASTATE

CentraState Healthcare System is comprised of a group of services dedicated to excellence with a focus on a full circle of health and wellness for our community. We celebrated our thirty-year anniversary in 2001, and we're still growing. We continue to seek talented individuals for available positions throughout our System.





- CentraState Medical Center - a 241-bed, full-service community medical center. Our recently opened, on campus Medical Arts building, features a new radiation therapy center, ambulatory surgery center, diagnostic radiology suite, and physician offices. Targeted additions to our current services include a spine center, sleep center, vascular center, expanded maternal/child services, and an expanded emergency department.

- Applewood Estates - a continuing care retirement community providing residents with independent living, residential healthcare, and skilled nursing care, if needed. The range of services and care provided allows them to receive the care they need in one place.

- Monmouth Crossing - Freehold's first assisted living community, providing residents with the opportunity to live on their own with an array of support services. Residents have 24-hour-a-day priority access to CentraState Healthcare System services.

- The Manor Care Center - a 24-hour skilled nursing care center providing subacute rehabilitation and specialized alzheimer/dementia care.

In the center of it all . . .

Located in central Monmouth County, CentraState Healthcare System has been an integral part of the attractive, culturally diverse, and thriving community of Freehold, NJ since 1971. Within close proximity to New York City and Philadelphia, CentraState rests in

CentraState Healthcare System
The full circle of health and wellness dedicated to excellence.

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CentraState Clinical Laboratory

KEY FACTS/STATS

CentraState Healthcare System is a non-profit community organization providing a range of services through a medical center, a skilled nursing facility, an assisted living facility, a life care retirement community, a family medicine center and a health education center.

HEALTH TOPICS

CONTACT CENTRASTATE

PHYSICIAN FINDER

General System Information

- Ninth largest employer in Monmouth County, largest private employer in Western Monmouth County, with more than 1,900 employees
- Serving a population of 300,000 in four counties in Central New Jersey.
- Acute care medical center established in 1971.

CentraState Medical Center

- A 241-bed medical facility with more than 400 board-certified physicians

A full-spectrum of services and programs including:

- Single-room maternity care and special care nursery
- Emergency department
- Cardiology services
- Diabetes care program
- Computed Tomography (CT) and Magnetic Resonance Imaging (MRI)
- Women's Health Center
- Short stay unit
- Inpatient psychiatric services
- Oncology
- Rehabilitation
- Dialysis unit

Applewood Estates: New Jersey's first life care retirement community affiliated with a medical center.

The Manor: Skilled nursing facility offering comprehensive, quality care.

Case Studies

MONOC (Monmouth Ocean Hospital Service Corporation)

Mentor Engineering Inc. is pleased to announce the successful completion of their Ambulance wireless data/GPS implementation at MONOC (Monmouth Ocean Hospital Service Corporation) in Eatontown, New Jersey.

MONOC is a non-profit company owned by nine hospitals in Monmouth and Ocean Counties, New Jersey. Together, the shared services consortium acts as a health care co-operative for these acute care hospitals and the one million residents that they serve in more than 1,000 square miles along New Jersey's northern and central shore. It includes hospitals from three of New Jersey's premier integrated health care delivery networks: Meridian Health System, Robert Wood Johnson Health System and the Saint Barnabas Health System. MONOC employs over 350 staff and operates within a $16 million annual budget. Last year, the company responded to more than 30,000 requests for emergency medical services and 4,500 inter-facility advanced life support transports.

The implementation was made possible by a Technology Opportunities Program (formerly TIIAP) grant administered by the U.S. Department of Commerce, National Telecommunications and Information Administration, Office of Telecommunications and Information Applications. This state-of-the art wireless data/GPS system has allowed MONOC to significantly reduce their voice communications, to automate odometer information data

"With this system, we believe we are able to provide a better service by having our dispatch operators focus more on exceptional situations in the dispatch office, while letting the wireless data system handle much of the routine dispatching, " notes Marc Goldstone.

PARTNER
Pinpoint Technologies

Developer's Zone

TECHNOLOGY
GPS (Global Positioning System)

Dispatch/AVL Software

Wireless Network support

PRODUCTS
XGATE

MDT (Mobile Data Terminal)

SUPPORT
System Information

System Engineering Services

Monmouth Ocean

monoc

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This site is made possible, in part, due to a TIIAP grant from the U.S. Department of Commerce. Information on the grant may be found by clicking here.

MONOC Member Hospitals

7/16/02

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THE FOODBANK OF MONMOUTH AND OCEAN COUNTIES

516 Passaic Ave.
Spring Lake, NJ
(732) 974-2265

email address: Foodbank of Monmouth & Ocean Counties
Website at http://www.LoneKeep.com/FoodBank

The Foodbank of Monmouth and Ocean Counties is dedicated to reaching as many people as possible through the distribution of food, training and expansion of programs to eliminate hunger in Monmouth and Ocean Counties. The Foodbank will also provide a listing of local emergency food pantries for individual in need of food and can accommodate them with a "Family Box" of food items if their local food pantry is not open.

The Foodbank distributes approximately 170,000 pounds of food a month and helps an estimated 185,000 persons annually – 58% of whom are children and the elderly. The Foodbank works through 285 member charities in the two counties and serves towns from Hazlet to Long Beach Island.

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Jersey Coast Chapter

About Your Red Cross

Mission | Location/Maps | Vital Statistics | Development Information | History

Vital Statistics About The Jersey Coast Chapter

Throughout 1999, the Red Cross was there when you needed us the most . . .

- Serviced 113 cases, and Financially assisted 434 people
- Teaching 15,347 participants in CPR, First Aid, Lifeguarding and other Safety Courses
- Aquatic 7,283
- Other 153

National Statistics

- Number of Red Cross chapters: 1,300 +
- Number of Blood Services regions: 34
- Number of Tissue Services centers: 18
- Volunteers: 1.33 million
- Paid Staff: 32,478
- Volunteer to paid staff ratio 41 to 1

Throughout 1999, the Red Cross was an excellent value for your donation dollar Nationwide. The Red Cross spends an average of 91 cents out of every dollar delivering vital services to the American people. The annual (national) budget is 2.1 Billion.

The American Red Cross has been providing assistance to the victims of disaster since Clara Barton founded the organization in 1881. Because we are not a government agency, we depend on the support of people like you to provide emergency relief services, messaging services, health and safety training, Holocaust survivor training, and countless other services vital to the community. Here's how you can help:

- Make a financial contribution today . . . It's the easiest and most effective way to help.
- Honor someone special in your life with a tribute or memorial gift to the Red Cross.
- Donate your vehicle: car, truck, trailer or boat. If it's on wheels, we'll take it.
- Put the Red Cross in your will to continue your legacy of giving.

OCEAN-MONMOUTH LEGAL SERVICES, INC.

9 Robbins St.
Suite 2A
Toms River, NJ
(732) 505-3080

Ocean Monmouth Legal services offers legal services in a broad range of matters, including housing, government assistance and benefits, family matters, consumer cases, and others. Certain non-profits community groups which are organized by or for low-income people may also qualify for assistance. Ocean Monmouth Legal Services does not help in criminal or municipal court cases. Eligibility for individuals is based on household income and assets.

To get help:
1. Call the office in the county where you live: OCEAN - 732-341-2727
2. Explain your problem briefly. Give your age and income.
3. If you appear to be eligible for Ocean Monmouth Legal Services assistance, you will be given an appointment with a staff member. Ocean Monmouth legal Services accepts cases primarily in the following problem areas, as well as some others which are not listed. If uncertain, just ask.

ENTITLEMENTS/PUBLIC BENEFITS
- Public Assistance/Benefits (County and Local Welfare)
- Emergency Shelter Assistants
- Sanctions
- Other Problems
- Unemployment Benefits
- Disability Benefits
- Food Stamps Social Security
- Supplemental Security Income

HOUSING

- Tenants Rights and Evictions
- Homelessness
- Public and Subsidized housing
- Foreclosures
- Rental Assistance

FAMILY MATTERS

- Domestic Violence
- Parental Rights
- Custody, Support, Visitation
- Divorce

CONSUMER ADVOCACY

- **Bankruptcy**
- **Collections**
  Wage Garnishment

OTHER LEGAL AREAS

- **Elder Law**
- **Discrimination**
- **Employment Matters**
- **Assistance to Community Groups and Organization.**

This agency is a nonprofit, federal/state-funded corporation providing free legal assistance to eligible low-income people in civil (non-criminal) matters.

Special emphasis is on legal problems involving public assistance/other government benefits, housing, consumer and family law problems.

Mothers' Center of the Jersey Shore

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About Us

WE ARE MOMS SUPPORTING MOMS

Our nonprofit, non-sectarian group is a local chapter of a national organization. Our Center was established in the Spring of 1988 for mothers in Southern Monmouth County and Northern Ocean County. Functions are held throughout the year at various locations. We are interested in satisfying the needs of the women who are raising the people of tomorrow.

The role of mother has changed over time but there are some very basic principles that unite us, the love and care of our children. The early years of motherhood bring lifestyle changes that we are not necessarily prepared for. To ease these transitions we provide forums where you can gain knowledge, skills and tips from professionals and mothers who are and have been there.

We thrive on the active participation of our members. Most functions are operated through the volunteer efforts of our moms.

As parents, we all share in the challenges, joys, triumphs and that awesome sense of responsibility. Together we can ease the stress and increase the joy.

WE OFFER EVENTS THAT STIMULATE BOTH MOTHER AND CHILD.

Contact Info

Mothers' Center of the Jersey Shore
P.O. Box 2038
Brick, NJ 08723
Phone: (732)449-3936
ctdavey@worldnet.att.net

Coastal Caregivers

"Lighting the Way"

Coastal Caregivers is an interfaith coalition of volunteers that provides FREE supportive home care services to the frail-elderly, the disabled, and the homebound, thus enabling them to live independently in their homes. We are located in Point Pleasant Beach, New Jersey, in the heart of Ocean County. Our services are available to those in both northern and southern Monmouth counties.

Located in Ocean County New Jersey, just a few minutes from the Atlantic Ocean, Coastal Caregivers is situated right along the fabled Jersey Shore. Here, at our web-site, you will find formation that will not only describe our function but also find out how you can help to make life little easier for members of our elder community.

Who can request services?

- Care receivers themselves.
- Families, friends, or neighbors.
- Congregations, community groups, and organizations.
- Home health or social service agencies, hospital, senior centers or nursing homes.

What types of services are provided?

- Driving the elderly to a doctor's office.
- Visiting a disabled person on the way home from work.
- Shopping for homebound persons while you do your own errands.
- Calling a lonely person once or twice a week.
- Assisting an elderly person with paperwork.
- Sitting with a frail person for two hours a week while the primary caregiver has a break.
- Raking the leaves for elderly homeowners.
- Contacting the right source to provide additional care for a confused person.

[Parade Dates] [New York] [Jersey City New Jersey] [Belleville New Jersey] [West Orange New Jersey] [Bayonne New Jersey] [Union New Jersey]
[Ocean County New Jersey] [Hoboken New Jersey] [Somerville New Jersey] [Kearny New Jersey] [Nutley New Jersey] [Bloomfield New Jersey] [Morristown New Jersey]
[West Orange New Jersey] [North Wildwood New Jersey] [Somerville New Jersey] [Trenton New Jersey] [South Amboy New Jersey] [Sea Isle City New Jersey]
Ringwood New Jersey] [Bergenfield] [Woodbridge New Jersey] [Boston] [Parade info] Patrick's Day Parade -- St. Pat's Day Parade -- Saint Patrick's Day Parade

www.SaintPatricksDayParade.com

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Send us your 2002 Parade information and events @ ParadeInf

Ocean County New Jersey

17th Annual
Saint Patrick's Day Parade

additional photos click here

Saturday, March 9th, 2002 at 12 noon on the Boulevard
Seaside Heights, New Jersey

To our 16th Annual Saint Patrick's Day activities in Seaside Heights New Jersey

Select our pages from the menu on the left.

Our Parade History

In 1984, a small group of Irish Americans in Ocean County, Led by Judge Damian Murray, decided to stage their own parade in Seaside Heights, NJ (Land of Sun & Fun).

Their simple philosophy was to have the most entertaining & well

organized parade in the State of New Jersey.

With financial help from the Freeholders of Ocean County & the Jersey Shore Irish American Club and although the operating budget was only $3,000.00. The 1st parade was a Huge Success with over 50,000 attending.

The 2000 budget is approximately $38,500.00 with most of funds going to pay the 20 plus bands in 2000.

The LEPRECHAUN CONTEST was organized in 1985, as an event to be held a week prior to the parade to bring awareness to the upcoming parade.

Who doesn't like to see publicity pictures of Leprechauns, Kids, Dogs or Bag-Pipers?????

This years contest will be held on Saturday, March 4th, At 1:00 PM, Registration at Noon.

The Boy and Girl Winners in the following categories will receive a $100.00 SAVINGS BOND.

- 0 to 2 Years Old
- 3 & 4 Years Old
- 5 to 7 Years Old

ALL CONTESTANTS WILL RECEIVE VALUABLE PRIZES.

Winners are Required to ride on the Leprechaun Float, which is featured prominently in the Parade.

Judging for the Most Original Looking Leprechaun will be on one of the Oldest Antique Carousels / Merry-Go-Round in the U.S.

The Monmouth Museum

Admission $6.00

Special Notice
Due to Dino Park II the Monmouth Museum will have special hours of operation. Between March 10 and June 23, 2002 we'll be open
Mon-Fri 2-5
Sat 10-5
Sun 12-5

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Closed Memorial Day May 27, 2002

Monmouth Museum continues to eam accreditation from the American Association of Museums.

This is the highest honor a museum can receive. Of the 8,000 museums nationwide, only 750 are accredited

- The Monmouth Museum is one of the top five museums in New Jersey. Located in Lincroft, on the campus of Brookdale Community College, the museur can easily be reached from the Garden State Parkway.

- A center for education and culture, and a focal point for dynamic ideas, the Museum features changing exhibitions and programs which appeal to a variety of interests. Exhibitions showcase all artistic expressions as well as cultural and scientific phenomena. The Becker Children's Wing and the WonderWing provide interactive learning for young visitors.

- Some exhibitions present fascinating looks at local history, flora and fauna. Others, like animated prehistoric beasts, bring ancient epochs to life.

- Our festive holiday displays draw thousands of visitors.

- Ample free parking.

- Group tours available

5393

(http://www.monmouthmuseum.org/)

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The Monmouth Museum

Special Notice
Due to Dino Park II the Monmouth Museum will have special hours of operation. Between March 10
and June 23, 2002 we will be open
Mon-Fri 2-5
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The Monmouth Museum

The Monmouth Museum is located in Monmouth County on the campus of Brookdale Community College in the Lincroft section of Middletown Township, New Jersey. Situated in the eastern-central section of the state along its northern Atlantic coastline, the Museum is between two major metropolitan areas - New York City, 45 miles to the north and Philadelphia, 70 miles to the west. The region can be easily reached by rail and major highways including the Garden State Parkway along the Eastern Shore and Interstate 195, which connects the New Jersey Turnpike to the coast. For more than 35 years, the Monmouth Museum has served the residents of Monmouth County and the surrounding region with distinction. It is the fifth largest private museum in New Jersey. Among the 15,000 museums in the United States, the Museum is one of only 944 to be accredited by the American Association of Museums. The Museum makes a significant contribution to the vitality of the region and is in a position to meet the challenges of a rapidly growing community which needs the cultural and educational resources of a fine museum.

The Monmouth Museum is a Museum of Ideas; It provides a center that:

TWO RIVER THEATRE COMPANY

Founded in 1993, Two River Theatre Company is the premier professional theatre company in eastern central New Jersey. TRTC is dedicated to presenting works which most richly direct our gaze to the life of the human spirit. Our mission is to produce works, from the classical and contemporary canons, which are literary and intelligent. Two River's programs include not only mainstage productions but special performances including: a student matinee series (for high school classes), singles nights, and sign-interpreted and audio-described performances.

Resident Staff

Jonathan Fox, Artistic Director
Robert Rechnitz, Executive Producer *(a note from...)*
Courtney Hampson, Director of Development
Lisa Fardella, Business Manager/Box Office Manager
Lora Iannarelli, Company Manager
Zeke Zaccaro, Production Manager
Rita Sperling, Group Sales Director

Performance Venue: Algonquin Arts Theatre, 171 Main Street, Manasquan, NJ
Mailing Address: PO Box 8035, Red Bank,NJ 07701
Phone: (732) 345-1400 **Fax:** (732) 345-1414
E-mail: info@tworivertheatre.org

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http://www.tworivertheatre.org/special.html

TWO RIVER THEATRE COMPANY

STUDENT MATINEES

For a low ticket price, students are exposed to quality, professional, live theatre of major literary works. As part of our overall education plan, we are offering several programs to make the total experience more meaningful and enjoyable for teachers and students.

- Discount student tickets
- A teaching guide to the production
- A post-performance discussion with cast members
- Two free advance tickets to the show for the teacher

2001-2002 Student Matinees

A Delicate Balance
Friday September 28, 2001, 10:00am

Peer Gynt
Tues. Mar. 12 & 22, 2002, 10:00am

Cookin' at the Cookery
Tues. Jan. 22 & Fri. Feb.1, 2002, Time TBA

House of Blue Leaves
Friday May 17, 2002, 10:00am

Call (732) 345-1400 for more information

Copyright © 2001 Two River Theatre Company

About the Monmouth Civic Chorus

HOME

Since 1949, the Monmouth Civic Chorus has delighted concert and theater audiences with a wide variety of the choral repertoire, including classical and modern choral music, opera, operetta, and musical theater. The Chorus is acclaimed by audiences and critics alike for presenting fresh, technically polished interpretations of the great choral literature, as well as lesser-known choral treasures and new works by living composers. The Chorus has performed throughout the Monmouth/Ocean County area and Europe, and by invitation at Carnegie Hall, Paper Mill Playhouse, and the Garden State Arts Center.

For a look at some of our past performances, click here. To see some of our past reviews, click here.

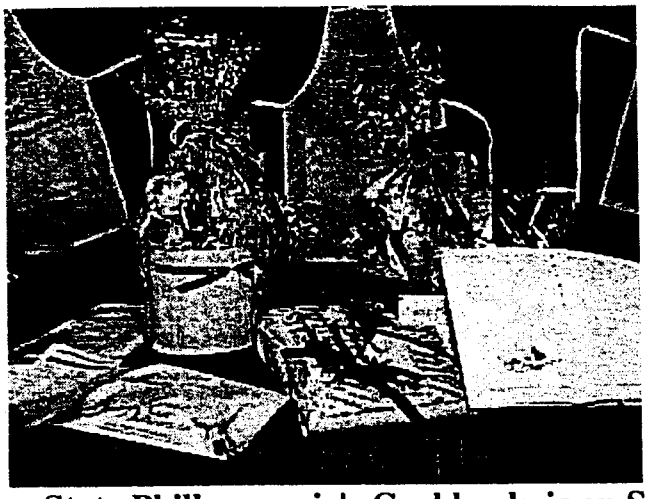
Our educational outreach programs include low-cost student tickets, available through local schools, and our annual scholarship program, which since 1970 has contributed $40,000 to the higher education of vocally talented students. Voices of the Young, our education program designed to involve young people in the composition of new choral works, premiered in 1999 with our performance of student poetry set to the music of composer Tom Cipullo. In June, 2001, with funding from the Geraldine R. Dodge Foundation, the Chorus will present its second commissioned choral work, a setting by Paul Siskind of poems by six Monmouth County students.

Membership in the Monmouth Civic Chorus is open to adult singers and high school seniors who meet audition requirements.

This page last updated 2/17/2001

(http://www.monmouthcivicchorus.org/)

Maestros in the Kitchen



The Garden State Philharmonic's Cookbook is on Sale Now!!!

We recently published a Cookbook containing over 500 recipes submitted by friends and members. Included are several exciting recipes by Celebrities; Governor Christine Todd Whitman, Rosalynn Carter, Pinchas Zukerman, and Congressman Jim Saxton. The lovely cookbook, "Maestros in the Kitchen", with artwork by Virginia Perle, is selling for $15.00 and will make a great gift for family and friends. Click here to order.

BACK

LinkExchange Member

A BRIEF DESCRIPTION OF THE GARDEN STATE PHILHARMONIC

The primary purpose of the Garden State Philharmonic Symphony Society is to present the best symphonic music of the Masters and contemporary composers to New Jersey residents.

The orchestra is a cultural resource for the Jersey Shore and its neighbors, and performs the best in symphonic music at Toms River High School North Auditorium. Music lovers do not have to travel to the cities to enjoy live performances of fine symphonic music presented by a quality orchestra.

A group of community minded people determined that a need existed to provide quality symphonic music to the residents of the Jersey Shore. This was the basis upon which the Society was founded in 1955.

It began with a dream, some musicians, and very little money. Within a year there was an orchestra, a conductor, a regular schedule, and a bank debt guaranteed by members of the

Board of Directors. The audience grew and civic support and private donations began to grow. After a number of years, initial "start-up" deficits were paid off and a season was completed "in the black".

Ocean County has experienced rapid growth over the same forty-three years, and the non-profit Garden State Philharmonic kept pace, growing in size and stature, enlarging its audience, and broadening its goals and accomplishments.

The orchestra presented its first two seasons in Lakewood before making its permanent home in Toms River in 1958. What was begun there has grown into a highly respected semi professional symphony orchestra. The orchestra has presented subscription concerts each season with such illustrious guest artists as Schlomo Mintz, Joseph Swenson, Lynn Harrell, Leonard Rose, Andre Michel Schub, Cho-Liang Linn, Carter Brey, and Colin Carr.

The orchestra for many years presented a three-concert series. For the 30th Anniversary Season, the series was expanded to four concerts. Today the Garden State Philharmonic presents a five concert series, including two afternoon concerts.

In addition, the orchestra each year presents a free Young People's Concert held in March at Toms River High School North Auditorium. The orchestra prepares by holding assemblies for Toms River students at various elementary schools. Each year there is a coloring contest (of a photocopied piece of artwork) for the students who attend the concert and the winner of this contest get to conduct one song at the end of the concert. These Young People's Concerts are programmed to be entertaining and educational and to involve children in the audience.

Since 1956 the Garden State Philharmonic has provided a wide variety of musical activities throughout Ocean County, New Jersey. During this year, we will present five subscription concerts,a holiday concert, a free Young People's concert, and a free Fourth of July Concert. These performances take place in Toms River. We plan to present at least one additional "pops" concert in a neighboring town. Each subscription concert attracts an audience of almost 1,100 listeners and the outdoor concert usually attracts an audience of 2,500 or more.

The Garden State Philharmonic also sponsors an eighty person auditioned adult chorus and three junior orchestras which provide musical activities for over one hundred and fifty children and young adults. Over the years we have provided in-school assemblies, musical lectures, and other activities for school children and adults.

Each year presents a free Young People's Concert. To prepare for this event, we present assembly programs in several elementary schools and work with the art teachers to allow the children to express their feelings about the music in various art forms. At the "big" concert,we create an art gallery in the auditorium and the children see their art work

displayed while the music pours forth.

or seven years, has conducted and served as music director of the Garden State Philharmonic . He graduated from the Manhattan School of Music and has studied with Harold Farberman and Michael Cherry and participated in master classes with Ricardo Muti, Leonard Slatkin, Edo deWaart, and Pierre Boulez.

Soloists with the Garden State Philharmonic have included Nadia Salerno-Sonnenberg, Claude Franke, Lillian Kalir, Lynn Harrel, Roman Rudnytsky, and Michael Kanen.

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Garden State Philharmonic Symphony League

The Garden State Philharmonic Symphony League was formed in 1961. The all volunteer League provides vital support to the orchestra by, among other tasks, ushering at the concerts, distributing posters and brochures, and participating in subscription drive campaigns and Adminstrative projects.

Each year, the League kicks off the season with a luncheon and fashion show. The League sponsors activities that generate funds to help support the orchestra. The "Annual Antiques Show and Sale", the T-shirt sale, and the end of the season River Fair are an example of some of the fund raising activities. Go back to top

The Garden State Philharmonic Chorus

The Chorus began with an idea: to establish a chorus to meet the desire of residents to hear and perform choral works of the Masters. The idea became a reality, and years of planning by the Society culminated in 1984 with the formation of the Garden State Philharmonic Chorus.

The Chorus, under the direction of Devin Marimen, performs a variety of music during the subscription concert season with the Orchestra. During the December holiday season the group performs with the Symphonic Youth Orchestra for a holiday pops concert. It also joins the Orchestra each summer around 4th of July in downtown Toms River to open the annual "Summer Carousel of Music" concert series. Over the years the Chorus has expanded its audience with performances of special concerts throughout the Jersey Shore and at Carnegie Hall. In, addition, an ensemble of 30 voices from the chorus, The Touring Chorus,

performs at a variety of venues and functions. Go back to top

The Garden State Philharmonic Youth Orchestras

As part of its commitment to education, the Garden State Philharmonic actively sponsors three youth orchestras, to provide young musicians the opportunity to play in an orchestra and receive training to develop and enhance individual musicianship. The three programs work together as feeder programs, so students can build on their knowledge and advance up the musical ladder. The members come from various schools in Ocean and Monmouth Counties and must belong to their school music programs.

The Symphonic Youth Orchestra, formed in 1970, has approximately 70 high school aged members. This is a full orchestra, complete with wind, brass and percussion instruments. Some of our Symphonic Youth Orchestra graduates have continued their musical studies and today are accomplished professional musicians. Within this group is the Garden State Philharmonic Youth String Quartet available to perform at various functions. This group was founded in 1998.

In 1990 two more youth orchestras were founded to encourage the elementary and middle school aged musicians. The String ensemble encourages elementary aged students to seriously study string instruments and offers training and advancement into the Concert Youth Orchestra. The Concert Youth orchestra also has approximately 70 students. In 1998 it became a full orchestra with brass and woodwinds, like the Symphonic Youth Orchestra. This group made up of middle school aged students, offers training and advancement into the Symphonic Youth Orchestra.

These three orchestras perform at local senior citizen communities, appear during the December holiday season at Toms River High School North on a Sunday afternoon and hold a grand finale concert at Toms River High School North the first Sunday in June.

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Raymond Andrew LaGruth

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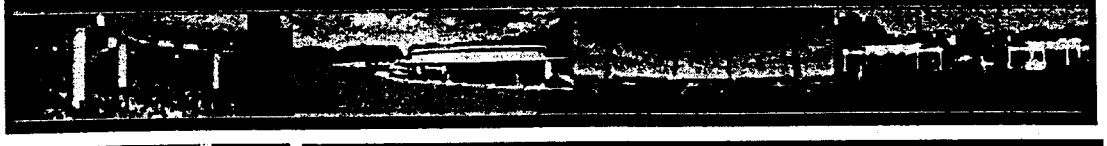
PNC BANK ARTS CENTER

JUST ADDED! SAMMY HAGAR AND DAVE LEE ROTH-AUGUST 20. ON SALE FRIDAY AT 10 AM.

WELCOME TO PNC BANK ARTS CENTER!



FOR UPDATED CONCERT INFO & SPECIAL OFFERS: GET ON OUR MAILING LIST AND WE'LL DO THE REST!

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Information

CLICK ON THE ITEM BELOW FOR MORE INFORMATION:

- OWNERSHIP/MANAGEMENT
- DESCRIPTION
- LOCATION
- SEASON
- CAPACITY
- ACOUSTICS & VIDEO
- PERFORMANCE FACILITIES
- VENUE POLICIES
- GUEST FACILITIES
- SERVICES FOR GUESTS WITH DISABILITIES
- SPECIAL EVENTS
- PARKING
- AWARDS & HONORS
- TICKETS/BOX OFFICE HOURS

OWNERSHIP/MANAGEMENT

The amphitheater is owned by the NJHA and operated by Clear Channel Entertainment.

TOP

DESCRIPTION

A multi-million dollar performing arts center specially designed for live concerts, the PNC Bank Arts Center is one of the finest and most beautifully designed facilities of its kind in the United States. Features include complete and permanent seating, parking, concession, and restroom facilities.

TOP

LOCATION

Situated on Telegraph Hill with beautifully wooded park land in picturesque Holmdel, the amphitheatre is conveniently located just off the Garden State Parkway (Exit 116).

TOP

SEASON

The concert season begins late in May and continues

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through September featuring between 45 and 55 performances by artists representing every musical style including rock, pop, country, jazz, rhythm and blues, oldies and more. The special events and festivals are also featured each season.
TOP

CAPACITY
The amphitheatre accommodates 17,500 guests and features both reserved and general admission seating. There are 7,000 comfortable theatre-style seats in the open-air pavilion and room for another 10,500 fans on the gently sloping lawn.
TOP

ACOUSTICS & VIDEO
State-of-the-art sound, natural outdoor acoustics, and strategically positioned big screen video monitors deliver exceptional sight and sound throughout all seating areas.
TOP

PERFORMANCE FACILITIES
A permanently covered stage house with complete artist's dressing rooms and catering facilities designed to accommodate the biggest acts on tour.
TOP

VENUE POLICIES
Doors open 90 minutes prior to scheduled show time.
All shows are rain or shine.

Items not allowed in Arts Center:
(Patrons are permitted to bring in one bottle of sealed water to most shows.)

Food, drink, bottles, coolers, etc.
Chairs
Umbrellas
Cameras / Recorders
Laser Pointers

The PNC Bank Arts Center does not accept the responsibility for any items left inside or outside the gates. All Lawn Tickets including lawn special needs, are General Admission and therefore lawn locations are on a first come, first serve basis. In an effort to create optimum sightlines for all of our patrons, as well as provide the highest level of safety the Arts Center does not allow personal lawn chairs into the venue. We do provide chairs for rent on a first come, first serve basis for those patrons who do not wish to sit on their own blanket.

ALL PATRONS wishing to purchase and/or consume alcoholic beverages must show proper identification (i.e.. valid drivers license, passports). Failure to abide by all applicable municipal, state and federal laws is subject to ejection from venue without refund and possible arrest

HISTORY OF ALLAIRE VILLAGE

Introduction

Historic Allaire Village celebrates the life and times of James P. Allaire's Howell Iron Works Company, a major industrial center in the 1830s. Located in Monmouth County, New Jersey, this 19th century village consists of a working blacksmith shop, carpenter shop, general store, bakery, church, enameling building, carriage house, row houses, and other dwellings. Numerous special events and educational programs are offered at the village year round (see Calendar of Events). Stroll the streets of this living history museum, tour the historic buildings, explore the retail shops and observe master crafstmen demonstrate their age-old trade.

Historic Allaire Village, a community listed on the New Jersey and National Registers of Historic Places, is an outdoor, living-history museum operated by Allaire Village, Inc.

This non-profit, educational organization was established to serve the public with interpretation and educational programming about the history and culture associated with the site, which is located within the confines of Allaire State Park.

With over 40 years of commitment to the people of New Jersey, Allaire Village, Inc. works in a unique partnership with the New Jersey Department of Environmental Protection, Division of Parks and Forestry, State Park Service, the agency which is responsible for the administration and operation of Allaire State Park.

Toward the fulfillment of its educational mission, Allaire Village, Inc. relies solely on the generous support of you, the visiting public. The museum's educational, interpretive and fund-raising programs are staffed by volunteers and are funded only by your generous contributions and your patronage of its retail stores and the various fund-raising programs

Thank you for supporting New Jersey's history at Historis Allaire Village

Allaire Village, Inc.

CELEBRATING OUR 42ND ANNIVERSARY

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- Special Events Calendar
- **History of Albert Music Hall**
- Photos
  - Buildings
  - Musicians
  - Volunteers
  - Porch & Pickin' Shed
- Links

The Story of Albert Music Hall

It was over three decades ago, deep in the woods of Waretown, NJ, that the Pinelands Cultural Society (PCS) found its roots. Every Saturday night, in Joe and George Albert's small, secluded deer cabin in the Waretown pinelands, a handful of musicians would gather to pick and sing until the wee hours of Sunday morning.

New songs and old songs and many of their own creations would ring out to a few friends who would venture down the long sandy lane through the pines. Their cabin was known as the "Home Place" by the few lucky people who went there..

In the summer, the cabin windows were opened and wild deer wandered around the yard. In the winter, you would find a roaring fire in the old cast iron cookstove and plenty of hot coffee and homemade cake. The cabin was lighted by several gas lamps, and water was provided by an old hand pump in the kitchen. There was no electricity.

The "Home Place" soon became widely known by word-of-mouth. Newspaper and television reporters were soon covering the Saturday night events. Hundreds of people were finding their way to the cabin to listen to the music of the pine barrens. The list of musicians was also growing, and it was not unusual to find musicians entertaining outside while waiting their chance to get in.

Fiddle player George Albert died and Joe Albert, still living in the cabin, was finding it hard to handle the growing crowds with the accompanying problems. And so it was... the music stopped at the "Home Place". The visitors missed it. Joe missed it, but no one missed it more than the musicians. After a lapse of six months or so, a few pickin' pineys decided to do something about it.

They rented a big bare room at the Waretown Auction. They gathered up some of the "Home Place" musicians, charged a small fee to the public, and Saturday night's *"Sounds of the Jersey Pines"* once again belonged to the folks of Waretown and the surrounding areas.

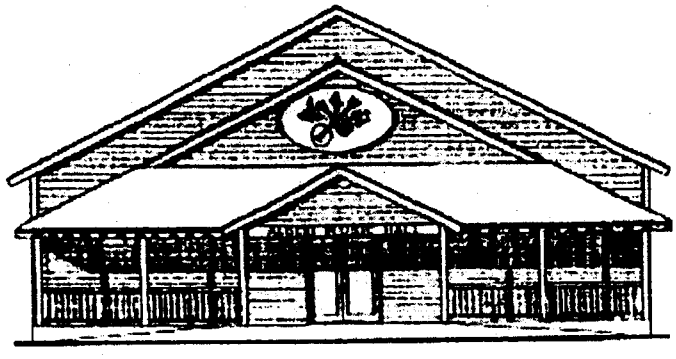
The Pinelands Cultural Society (PCS), formed around the original few from the "Home Place", was the outcome of this venture. Today there are hundreds of musicians who have been a part of the "Sounds of the Jersey Pines". The Society's goals include preservation and stimulation of interest in our pinelands musical heritage. To meet this goal, the PCs plans to build a new music hall.

The hall would be a place for aspiring musicians, young and old, to learn and perform. It would be a place where music can be given back to the people. The building would be called **Albert Music Hall**, after the two Albert brothers who opened their hearts and home to a handful of musicians so many years ago.

The *"Sounds of The Jersey Pines"* has rung out every Saturday night since November 1974. Our first temporary home was at the Waretown Auction. Although the building was destroyed by a disastrous fire in July 1992, Saturday night performances continued uninterrupted in the parking lot in front of the ruins.

By late summer PCs was able to temporarily present Albert Hall shows in the Frederic A. Priff Elementary School in Waretown, NJ.

On May 18,1996 ground was broken for the Pinelands Cultural Society's new Albert Music Hall building at 125 Wells Mills Road, Waretown, NJ. The 6000 square foot building was dedicated and officially opened on January 5, 1997. Over 1,100 persons attended to hear a special "Ceremonial Set" followed by 44 bands playing two song sets. Joe and George Albert's dream had come true !



Drawing courtesy of Roy Everett

Welcome now to the new air-conditioned Albert Music Hall. Come join the fun of the traditional musical gatherings of the NJ Pinelands. Bring the whole family for an evening of live country, bluegrass, and folk music each Saturday night at 7:30 PM. Doors open at 6:30 PM.

Are you are a musician? Bring your instrument and swap your songs with others. There is plenty of pickin' room on the Albert Music Hall porch, in the 400 square foot Pickin' Shed, and around the grounds. The special melodies and lyrics of old time songs and more recent hits can always be heard.

Acoustic instruments such as fiddles, guitars, banjos, mandolins, dobros, upright basses, spoons, and wash tubs bass, played by musicians from the tri-state area, convey the history and special magic of the music. Performing groups change every 30

Red Bank Jazz & Blues Festival on the Navesink 2002

May 31, June 1 & 2, 2002 - Marine Park, Red Bank, NJ

Welcome to JSJBF's Red Bank Festival Center

Red Bank Jazz & Blues Festival on the Navesink is New Jersey's largest *FREE* music festival held for 3 glorious days on the banks of the glistening Navesink River at **Marine Park, Red Bank, New Jersey**

Friday | Saturday | Sunday
Kids Stage
Directions | Transportation | Shuttle Bus
The Festival and Its Roots | Get Hip with The Red Bank Song

Below you will find all the information you need to plan your days so you can catch your favorite acts. Hopefully, you'll discover some new sounds along the way. There's a special kids stage, a playground, as well as a myriad of food and crafts vendors that'll make your head spin with choices ... a real community event all the way around.

As sole producer of the 2002 Red Bank Jazz & Blues Festival, **Jersey Shore Jazz & Blues Foundation** is proud to present this fabulous talent lineup packed with Jersey's best and some of the most promising and seasoned Jazz & Blues artists.

If you get a chance, stop by the JSJBF booth close to the stage to sign up for membership to enjoy great Jazz & Blues with us all year long.

Please email us at webmaster@jsjbf.com with your questions or comments.

Friday, May 31

JSJBF is proud to present the legendary

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Red Bank Jazz & Blues Festival on the Navesink

May 31st - June 2nd
produced by Jersey Shore Jazz & Blues Foundation

Historically, there has been a major festival in Red Bank for the past fifteen years. Initially the music festival started by **Jersey Shore Jazz & Blues Foundation** was called **Jersey Shore Jazz & Blues Festival**. On a different weekend, local restauranteurs were producing **The International Food Festival**. Both events were extremely successful, but in 1990 the two organizations felt that the synergy of a combined effort would be even better. The new nationally-acclaimed festival came to be known as Riverfest and attracted more than 200,000 visitors over a three-day weekend.

Once again, **Jersey Shore Jazz & Blues Foundation** will be producing the largest free music festival in the region called Red Bank Jazz & Blues Festival on the Navesink; JSJBF is unable to use the Riverfest name because it is owned by The Eastern Monmouth Chamber of Commerce which is not participating in this event.

NEW! Complete RBJ&B Festival LINEUP is now posted. Also we honor our fair city with the lyrics for ***The Red Bank Song*** written by **Art Steinman** and sung annually to open the festival by his band ReV on Friday evening. You, too, can NEW! Get Hip with The Red Bank Song. NEW!

Headliners Appearing

Rod Piazza (right) & The Mighty Flyers, who were to perform at Riverfest 2001 but, unfortunately, were rained out, will be brought back for a second chance with the New Jersey weather. Rod is one of the hottest blues festival acts in the country right now so you don't want to miss this performance. Not ones to give up because of the weather, **The Mighty Flyers** performed their set that evening for an intimate crowd of mostly JSJBF members at The Oakland House in Red Bank where JSJBF monthly meetings are usually held. Rod was gracious enough to allow several local harp players to sit in with the band and took a personal interest in their harp careers. Pictured at left are the gifted and fast-moving boogie-woogie

The official site of the

Lakewood BlueClaws

Lakewood BlueClaws
2 Stadium Way
Lakewood, NJ 08701
Phone: (732) 901-7000
Office: 9-5 Mon-Fri, 9-3 Sat
Store :10-5 Mon-Fri,10-3 Sat

BLUECLAWS DROP SECOND STRAIGHT TO HICKORY, 6-2

(Hickory, NC) For a second straight night the BlueClaws bats were silenced as Hickory downed Lakewood, 6-2, in front of 2,775 on Sunday night at L.P. Frans Stadium. Walter Young and Chris Shelton each homered for Hickory (14-16, 58-42), while Ryan Howard hit his 15th home run of the year for Lakewood (18-13, 51-49)

Pat O'Brien eamed the win for the Crawdads, while 29-year-old Blas Cedeno held the BlueClaws hitless over the last 3 2/3 ininngs. Seung Lee took the loss for the BlueClaws, who remain in second place in the S.A.L. Northern Division, two games behind first-place Delmarva. The BlueClaws open up an eight game homestand on Tuesday night with a 7:05 game against Lexington. Reserved seats are available for five of the eight games on the home stand, including the first three games of the Lexington series, by calling 732-901-7000, option 2. For more on Sunday night's game, visit our boxscores and recaps pages.

SCOREBOARD

July 21, 2002

	R	H	E
BlueClaws	2	5	1
Hickory	6	10	1

BOXSCORES | RECAPS

MON-FRI, 10-3 SAT TICKET

FIRSTENERGY PARK

Join Our BlueClaws Mailing List Today!

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Tel: (732) 901-7000 Click here to email
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PROGRAM

(Lakewood, NJ) The Lakewood BlueClaws and Jersey Central Power and Light, a FirstEnergy Company, are once again proud to offer **Ocean** and **Monmouth** County school children the chance to earn a ticket to a game this season through hard work and achievement. The Most Improved Student [illegible] now in its second year, allows one student from each class in participating schools a ticket, and a chance to be recognized at BlueClaws home game on one of three dates.

Individual teachers in grades K-through-6 will create their own guidelines for selecting students. The process may be based upon academic improvement, social or behavioral improvement, or any combination of these or other factors.

Each child selected as a "Most Improved Student" will receive one reserved ticket for a game [illegible] as a hot dog, chips, soda and voucher for the speed-pitch machine. The student also [illegible] opportunity to be recognized on the field in a pre-game ceremony.

"We're happy to bring back this [illegible]," said BlueClaws General Manager Geoff B[illegible]. "We're very excited about FirstEnergy's continued support and it shows how much [illegible] organizations are interested in education.

"As a parent of two children, I have long had a special place in my heart for our company's support of student enrichment activities," said Jersey Central Power & Light Region President D[illegible] Lynch. "I am proud that FirstEnergy Corp. shares my interest and backs up that interest with its many commitments---such as this."

Teachers are required to submit nominations no later than Friday, March 29th. Game dates are April 22nd, 23rd and 24th and all three games begin at 6:35 pm. Last year, more than 300 area classrooms participated in the [illegible]. Seating is limited at FirstEnergy Park and these dates are expected to [illegible] up quickly as a result of this partnership [illegible] with the schools.

(http://216.239.35.100/search?q=cache:DBu63RlOIFAC:www.lakewoodblueclaws.com/NEWS/news.shtml+monmouth+ocean+early+intervention+program&hl=en)

(Lakewood, NJ) The Lakewood BlueClaws and First Union Bank have teamed up for a second straight year in a charitable community initiative called the "Educational Winners Circle." The two companies established the [illegible] at the beginning of last season to help create educational opportunities for children in **Monmouth** and **Ocean** Counties.

Through the [illegible] each company donates five cents for every BlueClaws ticket sold during the season. With more than 480,000 fans passing through the gates at FirstEnergy Park last season, the first-year [illegible] raised more than $48,000.

Educational Winners Circle grants are awarded to non-profit agencies in **Ocean** and **Monmouth** Counties that provide enhanced educational opportunities for underserved youth. One organization [illegible] a $25,000 main grant, while the remaining dollars are split between two or more area non-profits. Last year, the primary grant was awarded to Omega 13 of Lakewood and the remaining funds were split between the United Way of **Ocean** County America's Promise Initiative and the Interfaith Hospitality Network.

"The financial resources we will be able to provide to these grass-roots agencies for their education initiatives [illegible] dividends many times over," said First Union area president Susanne Sweeney. "We [illegible] continue this successful [illegible] in **Monmouth** and **Ocean** Counties."

The Educational Winners Circle is modeled after a [illegible] between First Union and the Trenton Thunder [illegible] BlueClaws President Joe Finley is part of the ownership group. The [illegible] in Trenton [illegible] its ninth season and has raised nearly $400,000.

"We are [illegible] and thrilled to again have First Union as a partner in this very important [illegible] said Finley. [illegible] has already proven successful here in **Ocean** and **Monmouth** Counties and [illegible] continue to [illegible] that way."

Interested organizations can request an application by calling the BlueClaws Front Office at 732-901-7000 [illegible] our community pages. Applications are due June 1st.

(http://216.239.35.100/search?q=cache:DBu63RlOIFAC:www.lakewoodblueclaws.com/NEWS/news.shtml+monmouth+ocean+early+intervention+program&hl=en)

[redacted]

[redacted]

Lakewood, NJ: The Lakewood BlueClaws and ten area Chambers of Commerce are holding a Business to Consumer Expo at FirstEnergy Park on Tuesday May 14th. While the event is designed to promote business in **Ocean** and **Monmouth** Counties, it also will be a fundraiser. The Expo, which runs from 5-8 p.m., is open to the public and the $5 admission for each consumer will be donated to the Food Bank of **Monmouth** and **Ocean** Counties.

The 10 Chambers of Commerce that will participate in the Expo are Lakewood, Brick, Howell, Jackson, Point Pleasant, Point Pleasant Beach, Lacey, Southern **Monmouth**, Toms River-**Ocean** County, and Western **Monmouth**.

"We're happy to host such an important event for area businesses and consumers," said BlueClaws General Manager Geoff Brown. "It's a great way to work with the local business community, to create opportunities for them, and also help an important cause."

"Our local business community has always been very supportive of the Food Bank's work to help those who are less fortunate," said Susan Kelly, Executive Director of the Food Bank. "The fund-raiser, by this event will help us to bring food to our neighbors in need at food pantries, soup kitchens and other programs throughout **Monmouth** and **Ocean** Counties."

Each chamber will have 15 tables available to their members. Companies that belong to these chambers and are interested are asked to contact their chamber about availability.

Interested consumers or business members that do not have a table can purchase tickets at the door on May 14th.

(http://216.239.35.100/search?q=cache:DBu63RlOIFAC:www.lakewoodblueclaws.com/NEWS/news.shtml+monmouth+ocean+early+intervention+program&hl=en)

The History and Background of the JSVBA

The Jersey Shore Volleyball Association was conceived, created, and formed by Michael Borga, Walter Watson, and Doug Emich during a conversation at a local bar (Time Out Tavern in South Belmar, NJ). There is no doubt that the beverages imbibed had much to do with Mr. Borga's and Mr. Emich's commitment to participate. The determining factor and driving inspiration in our decision to form the JSVBA was the almost complete lack of events at the Jersey Shore in 1985.

An overriding principle in the formation of the JSVBA is a belief that no matter how good (or bad) a player you are we would try to offer a skill level that would allow you to be competitive. This principle became the **"Mission"** of the JSVBA. We vowed to keep our events open to all comers, unlike many other tournaments, where the main deciding factor in whether you could participate came down to who you knew or how *good* you were!

1986 Belmar Youth Center Benefit

- The Jersey Shore Volleyball Association is formed and we conduct our first tournament at the 4th Ave. beach in Belmar, NJ. More than 300 players participate.
- First volleyball tournament to ever take place in Belmar with the Borough of Belmar City Council's approval.

1987 JSVBA conducts 4 Tournaments

- In our second year, we expand the schedule to an impressive total of four events.
- Brave New World Surf Shop becomes a sponsor of the JSVBA, a tradition which continues still.

1988 JSVBA becomes founding Member of FOVA

- The Jersey Shore Volleyball Association and many other outdoor volleyball associations and organizations from around the country unite to form the Federation of Outdoor Volleyball Associations. FOVA's stated purpose is to promote the sport of Outdoor Volleyball and the interests of the member regions.
- We conduct 12 events in 1988. More than 10,000 players participate.
- Attack of the Sand Sharks is instituted as the annual inaugural tournament
- Sites include: Belmar, Pt. Pleasant, Seaside Heights

1989 JSVBA conducts 14 events

- We conduct 14 events in 1989. More than 12,000 players participate.
- Sites include: Belmar, Pt. Pleasant, Seaside Heights, Atlantic City, Wildwood

1990 JSVBA creates Computer Rating and Ranking System

- We create the JSVBA Computer Rating and Ranking system. (No More Sandbagging) Quite possibly the first functional rating and ranking system in the world for true seeding of Pro/Am Volleyball Events
- We create the Coors Light Pro/Am Series of four events with Equal (and substantial, $40,000) Prize Money for Men and Women
- First organization to employ the term "Pro/Am" to describe volleyball events

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- We conduct 22 events in 1990. More than 15,000 players participate.
- Sites include: Belmar, Pt. Pleasant, Seaside Heights, Atlantic City, Wildwood

'91 JSVBA conducts 22 Events

- Miller Lite becomes the umbrella sponsor of the JSVBA
- JSVBA is instrumental in getting the AVP Tournament to come to Belmar
- JSVBA holds AVP Qualifier Tournament
- We conduct 22 events in 1991. More than 15,000 players participate.
- Sites include: Belmar, Pt. Pleasant, Seaside Heights, Atlantic City, Wildwood

1992 to the Present

- JSVBA conducts 22 Events or more each year
- JSVBA creates the Men's Pro Grand Prix Pool with $5,000 or more in the Purse
- Arizona Iced Tea becomes a sponsor of the JSVBA
- Cuervo becomes affiliated with the JSVBA
- Samba becomes a sponsor of the JSVBA
- Nestea becomes a sponsor of the JSVBA
- Isuzu becomes a sponsor of the JSVBA
- Wilson Volleyballs become the Official Ball of the JSVBA
- Comcast Network Televises JSVBA Event
- NY Times, Asbury Park Press, Star-Ledger, MetroSports, Bergen Record, and many other newspapers cover the JSVBA and our Events
- Virtually every network TV affiliate in Philadelphia covers the JSVBA 4th of July Event in Wildwood
- PM Magazine- TV Show- covers the JSVBA
- NJN-TV covers the JSVBA
- AVP Tournament continues to come to Belmar every year
- AVP Tournament comes to Seaside Heights twice and both times the JSVBA conducts a tournament on the beach at the same time
- JSVBA holds AVP Qualifier Tournaments until the AVP stopped the practice.
- Budweiser 4-man tour comes to Seaside Heights twice and both times the JSVBA conducts a tournament on the beach at the same time
- Sites include: Belmar, Pt. Pleasant, Seaside Heights, Atlantic City, Wildwood, Sea Bright, Ocean City, NJ, Long Beach, Long Island
- More than 100,000 Participants have played in a JSVBA Event
- More than 100 Million People have been Spectators at, Seen on TV, or read about JSVBA Events
- And Much, Much, More!

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Track Conditions

Open for simulcasting 7 days a week
and Tues. through Sat. nights

Horsemen/Racing Info

- Simulcast Schedule
- Condition Book
- Stakes Schedule
- Stakes Nominations
- Results
- Entries
- Scratches
- Race Reviews/Picks
- Workouts
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- Audio/Video *New*

2003 VIP Season Pass On-Sale for the Holidays

Wednesday, December 4, 2002

The perfect holiday gift for the horse-lover...the 2003 VIP Season Pass. Each pass includes Clubhouse or Grandstand admission for the entire 2003 season, including preferred simulcasting access, and considered 'p ... read on

Tuesday, October 29, 2002
NJSEA TRACKS HANDLE RECORD $3.36 MILLION CUP CARD

Tuesday, September 2002
COA PICKS UP AT BIG M WHERE HE LEFT OFF AT MONMOUTH

Sunday, September 1 2002
OWNER HUMPHREY SWE CLOSING DAY STAKES A MONMOUTH

Saturday, August 31, 2002
SUNDAY'S JUNIOR CHAMPION BRINGS OUT TURF TALENT

Saturday, August 31, 2002
OMNIBUS STAKES WILL TOUGH TEST ON TURF C DIRT

Saturday, August 31, 2002
FREE GRANDSTAND ADMISSION ON CLOSIN DAY, SUNDAY, SEPT. 1

Fast Times at the Jersey Shore

© Copyright 2002, Monmouth Park Racetrack, a facility of the NJSEA
Is gambling a problem? Contact the Council on Compulsive Gambling of NJ

www.WallpaperShowcase.com

MOSA Travel League

Monmouth Ocean Soccer Association (MOSA)

Updated: 7/14/2002

You are visitor 853149

THE FALL SEASON WILL START

Your League Web Pages:

League Officers	Flight Coordinators	Referee Assignors	District Commissioners	League News	League Policy and ByLaws	League Calendar
Meeting Minutes	Clubs Page	Games Selection Page	Games Table	Flights Selection Page	Flights Table	Standings Selection Page
Standings Table	Tournaments	Coaching Information	Last Seasons Standings	Player Select Registration	Coach Select Application	All Forms

COERVER COACHING

#1 For Goalkeeper Development! The Goalkeeper Club

UPPER NINETY PREMIER SOCCER SCHOOLS

Click HERE to see the ADVERTISING SCHEDULE

ool Links:

Coaching Sites

http://www.mosa.net/EUDC_HomePage.asp

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NSCAA

OSA Club Sites

Middletown Soccer Club	Old Bridge Soccer League	Toms River Soccer Association	Twin County Soccer Club	Pinelands Soccer Association	Freehold Soccer League	Manalapan Soccer Club	Peninsula Soccer Club	Lacey Soccer Club	Howell United Soccer Club
Alliance FC	Marlboro Soccer Club	Jackson Soccer Club	Brick Township Soccer Association	Colts Neck Soccer Club	Toms River Independent Club				

MOSA Travel League

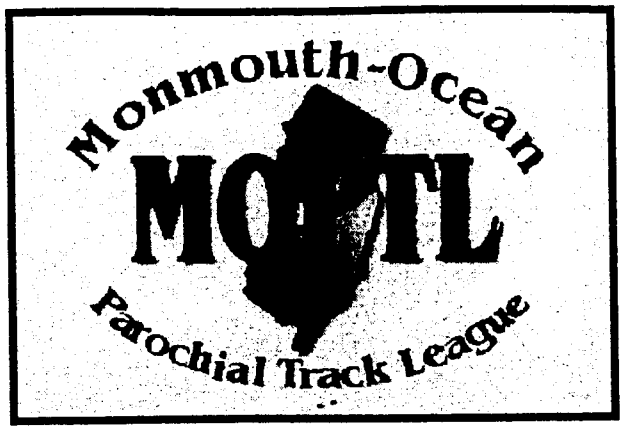
Clubs Page..

Updated: 3/24/2002

This is a list of Clubs currently registered with MOSA. Click on the Club tha

Alliance FC	Battle of Monmouth S.C.	Beachwood S.C.	Berkeley S.A.	Bricktown S.A.
Colts Neck Soccer Club	East Windsor Pal	Freehold Soccer League	Hazlet United SA	Hibernian Athletic Association
Holmdel Stallions	Howell United S.C.	Jackson S.C.	Lacey S.C.	Lakehurst-Manchester S.A.
Lakewood S.C.	Long Branch Youth Soccer	Manalapan S.C.	Marlboro S.A.	Middletown S.C.
Millstone United T.S.	Monmouth Coast S.C.	Neptune S.A.	Ocean Township United S.A.	Old Bridge Girls S.A.
Old Bridge S.L.	Peninsula S.C	Pinelands Soccer Association	Point Pleasant S.C	Sayreville Recreation SA
Staten Island United	Toms River Indepenent Club	Toms River S.A.	Toms River Youth SC	Twin County SA
Wall SC				

- League Home Page



... To any and all visitors ...

send e-mail to the webmaster

Note: Tripod gives us a free website, but in turn we have to live with the "pop-up" ads .. if you delete/close them, every time you go to a new page, you get a new pop-up - just minimize the window when it first appears and they won't bother you ..

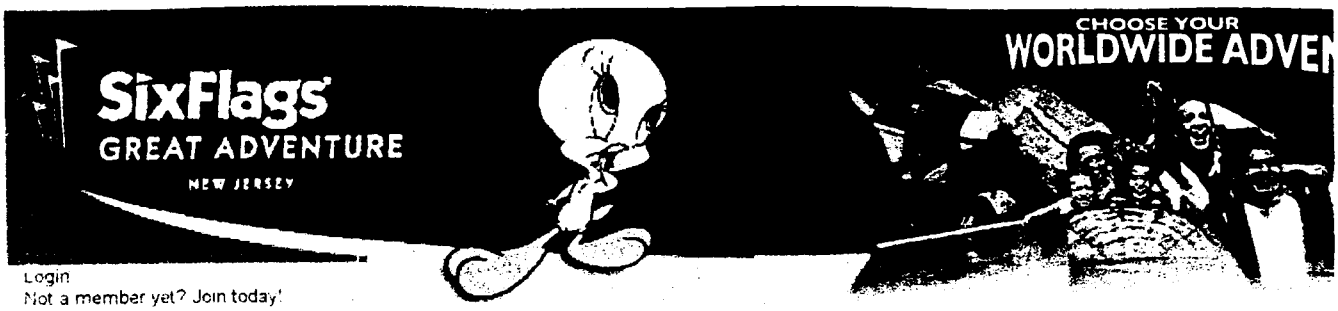
.. Of Current Interest ..

Kickoff Meeting News

The 2002 Season will start on March 20 with the League Kickoff Meeting which is scheduled for 7:30 in the cafeteria of St. Leo's School (not the Parish Hall!) - the cafeteria entrance is at the south-east corner of the school.

2002 League Board

President	Lou Liberatore
Treasurer	Sean Kerrisk
Corresponding Secretary	Janet Wasielewski
Meet Planner	Jim McMillan



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About the Park

Park News

also check out
WILD SAFARI
at Six Flags Great Adventure

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All you need to know about
Six Flags tickets - click here!

Get a Season Pass

quick ride!
Search for anything on the
Six Flags site!
quick search

pick a park
or check out
Hurricane Harbor New Jersey

PARK NEWS

EXPANSIVE NEW ENTERTAINMENT PACKAGE HEADLINES FAMILY FOCUS IN 20
February 20, 2002

Six New Shows, the Industry's Most Ambitious Festival Series, Premium Program Safari' Promotion Slated for 2002 Season at New Jersey's Six Flags Entertainment

Following three years of major capital expansion focused on cutting-edge thrill rides and New Jersey's Six Flags three-park complex will target high-quality family entertainment a expansion of premium guest services in 2002. Exciting elements awaiting guests include package featuring six diverse productions, the theme park industry's most ambitious fes and new guest service-oriented programs.

The Finest Entertainment, Fit for the Entire Family

With more rides than any theme park on the planet, Six Flags Great Adventure is knowr world-class selection of roller coasters and variety of thrill rides. In 2002, park officials w entertainment package to the list of its best-known assets. Six shows will debut this sea to all ages. A new dolphin and sea lion demonstration, twice-daily parade, extreme wate acrobatic circus, children's revue featuring the Looney Tunes characters, and a patriotic display will provide new entertainment this season.

The First 'Summer of Festivals' Offers Value-Added Entertainment

This summer, Six Flags Great Adventure will launch the theme park industry's most aml festival series. Ten new, back-to-back festivals will offer exciting entertainment and top-l ethnic food, games and unique merchandise for a value-added theme park experience.

The **"Summer of Festivals"** series will run from the middle of June through the end of Themes include Caribbean, Greek, Latin, Italian, Asian, Irish/Scottish, Mardi Gras, Cele America, Sports and Back-to-School. Headlining artists include Sugar Ray, JoDee Mess Paisley, Beach Boys, REO Speedwagon, Styx, Charlie Daniels Band and Yolanda Adam

"Best of all, the festivals are free with park admission," said Tim Black, vice president ar manager of New Jersey's Six Flags entertainment complex.

Premium Programs Set Six Flags Apart

Many theme park visitors yearn to take their "traditional" experience to the next level. In Flags Great Adventure will offer guests three new guest service-oriented, premium prog including a virtual queue system, "Breakfast with the Characters" and "V.I.P. Tours."

Six Flags' new high-tech, versatile, electronic virtual queue program will replace the onc paper reservation system, "Fast Lane." "While the program was successful, Six Flags re limited nature of our original 'Fast Lane' system. The new virtual queue program is the u management technology," Black said. For a reasonable fee, the system will hold guests' a computerized virtual queue, offer exclusive in-park discounts and paging, allow for we and scheduled maintenance, and ultimately offer a greater ride selection than the prior s

CATTUS ISLAND COUNTY PARK
(497 acres)

1170 Cattus Island Blvd.,
Toms River, NJ 08753
732-270-6960

OCEAN COUNTY, NJ
DEPARTMENT OF
PARKS & RECREATION

The unspoiled beauty of nature is the main attraction at Cattus Island County Park. This environmentally sensitive park spans almost 500 acres and boasts miles of trails, many offering lovely vistas of the adjacent Silver Bay. Cattus Island is home to the Cooper Environmental Center, where visitors of all ages will enjoy our many displays and collections of snakes and reptiles, as well as numerous programs and presentations run by our professional staff. One of its most popular programs is the Junior Naturalist Program, which encourages young environmentalists to partake in hands-on activities the Cooper Environmental Center.

FACILITIES:

Birding, boardwalk through wetlands, conservation area, environmental education site, crabbing, cross-country skiing, fishing, handicap-accessible, nature trails, picnic area, playground, restrooms, scenic overlooks.

DIRECTIONS:

Garden State Parkway to Exit 82 - Route 37 EAST/Seaside Heights. Take jughandle to Fischer Blvd., then approx. 3 miles to Cattus Island Blvd. Turn right at light, and left at Park entrance.

For more information, call 1-877-OC PARKS.

COOPER ENVIRONMENTAL CENTER

Named in honor of the late Ocean County environmentalists A. Morton Cooper and his wife Elizabeth, the center was designed to meet the growing environmental, educational, and recreational needs of Ocean County as perceived by the Board of Chosen Freeholders and their advisors.

Our 5,000 square foot building includes an eighty seat meeting room, major exhibit area, display prep room, library and the park's restrooms. The park staff updates displays regularly in order to reflect the seasonal cycle of nature. Ninety percent of the building is open to the public.

The staff conducts numerous public programs at convenient hours on a regular basis. These hours include most weekends, holidays and many evenings. You will find the programs offered by Cattus Island listed on the activities page, or you can subscribe to the Cattus Island Monthly .

The center's hours are 10-4 and we encourage all visitors to stop and see the exhibits at the Cooper Environmental Center prior to their use of the park grounds. If you have any inquiries contact us at:

welcome
naturalists
activities
gallery
directions
park map
guestbook
chat
teleport
e-mail

Cattus Island County Park/Cooper Environmental Center
1170 Cattus Island Blvd.
Toms River, N.J. 08753
1.732.270.6960
Toll Free 1.888.OC PARKS

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Major Amusement Parks

SixFlags GREAT ADVENTURE

WILD SAFARI

SixFlags HURRICANE HARBOR

SIX FLAGS GREAT ADVENTURE, WILD SAFARI and HURRICANE HARBOR - Route 537, Jackson
732-928-1821
Located just off I-195, New Jersey's Six Flags offers "Three Worlds of Adventure at One Destination." Six Flags Great Adventure offers more rides than any park on the planet, including the tallest, fastest coaster in the East, NITRO™. The park features two family sections and exciting new entertainment like Six Flags Dolphin Discovery and the Summer of Festivals series. Six Flags Wild Safari, the world's largest drive-thru Safari outside of Africa, is FREE with paid theme park admission. Six Flags Hurricane Harbor water park offers wet'n wild fun including a massive wave pool and adventure, nearly 20 water slides and an enormous family water playground. Call for information or visit us at http://www.sixflags.com

Whether you are 3 or 93 our goal is to put a smile on your face and keep you young at heart. We do this with activities that are both fun and challenging, like a 20 hole par 59 MINIATURE GOLF COURSE. The PONIES that do wonders for the cowboys and girls. Zip around our Formula 1 GO-KART track with it's bridges and tunnels. Dodge around the explosions and through the caves at the BUMPER BOATS. If baseball is your game then step up to the plate at our BATTING CAGES. Now your off to the DRIVING CAGES and one of the 40 tees.

We also offer fun at the ARCHERY RANGE, WATER WARS, LASER TAG, REMOTE BOATS, JOUSTING and GALLEY. Don't forget to visit the ARCADE where you can eat at the restaurant or a fast stop a the snack bar.

136 Route 9 * Bayville, NJ (732) 286-4414 * Exit 80 Off The Garden State Parkway

Thrills at the Shore

Fantasy Island Amusement Park, 7th and Bay Avenue, Beach Haven. 609-492-4000. Located in the historic town of Beach Haven. Featuring eight adult rides and ten kiddie rides, a plushly appointed Family Casino Arcade, exciting Midway Games, Ice Cream Parlor and Food Stands. Free parking and free entertainment all summer. Clean, safe family fun! Take exit 63 to Route 72 East to Long Beach Island, turn right on Long Beach Blvd. (Bay Ave.) and go south 6.5 miles. Fantasy Island is on the right hand side. You can't miss us, there is a 65' high ferris wheel in the front of the park. Call for schedule!
Visit our Web Site at http://www.fantasyislandpark.com

Many more Amusement parks are available in Ocean County.
Just a mention of your park is free and full page ads are available for a monthly fee.

Our Carousel

The Fantasy Island Amusement Park Carousel

Fantasy Island Amusement Park proudly presents to you, our patrons, a Classic, Turn-of-the-Century Carousel, custom designed for Fantasy Island by Chance Rides, Inc. of Wichita, Kansas. Featuring the famous Bradley & Kaye molds of horses that date back to the early 1900's. We hand picked the outside row of animals to be representative of the various styles of the master carvers of a bygone age.

The topmost horse and gold balls were added by Fantasy Island to bring back the authentic look of the Victorian carousel. These features are rarely seen today.

In 1974 Marriott's Great American Theme Parks wanted to present to the public an authentic carousel reminiscent of an era that had all but disappeared. Leb Brown approached David E. Bradley with this awesome task. Fortunately for all of us today, 'Dave' Bradley's love of the carousel's history caused him to assemble and duplicate exactly the beautiful workmanship that had been so long ignored. Faithfully recreated in fiberglass, the carousel horses presented to the public proved to be immensely popular and inspired many people to want to know more about this neglected piece of Americana. In 1986 Chance Rides, Inc. acquired these precious molds.

The Bradley & Kaye horses have the finest pedigree. They date back to the great era of carousel carvers. Craftsmen like Marcus Illions, Charles Looff, Charles Carmel and Gustav Dentzel. The molds for the Bradley & Kaye figures were taken directly from hand-carved, turn-of-the-century, American carousel figures. Each figure requires many hours of hand finishing and delicate paint work before it is ready to take its place in the ranks of this cherished American tradition.

(photo by Dr. Norma Menghetti)

THE DR. FLOYD L. MORELAND HISTORIC DENTZEL/LOOFF CAROUSEL AT CASINO PIER

The carousel, over 80 years old, is one of the vintage machines of the golden era. A museum piece in itself, it still whirls on the Seaside Heights, NJ boardwalk to bring delight to young and old alike.

Although much of the carousel dates to 1910, some of the animals on board were carved in the 1890's. The 58 animals, 36 of which move up and down, were hand-carved by master craftsman William Dentzel (Philadelphia) and Charles Looff (Coney Island). In addition, there are a number of figures carved by Charles Carmel and Marcus Illions. Since more than one carver created the ride as it now exists, it is called a "mixed machine".

The music is provided by the only continuously operating Wurlizer Military Band Organ in the state of New Jersey. The Wurlitzer Style 146A organ features 105 wooden pipes, has 51 keys and plays from a style 150 band organ roll. A 16 note bell register has been added. In addition to the pipework, the organ also includes a bass drum, snare drum and cymbal. The organ has a duplex tracker system (much like a player piano) which operates a system of valves and small pneumatics to open pallets to allow air pressure to play the pipework. The only electrical part of the organ is the motor to turn the crankshaft. Usually, a music roll includes 10 songs and the duplex (double tracker) system permits the operation of two music rolls (one plays while the other rewinds). This allows the organ to play 20 different songs before a song is repeated.

This spectacular carousel features 2016 light bulbs, 18 paintings (15 of which are original) and elaborate neo-classical castings on the outer rim (floral patterns, lyres and winged lions). In addition to its colorful appearance, it also has a colorful past. It was initially located in Burlington Island Beach Park in Burlington, NJ. It was purchased in 1928 after being partially damaged in a fire at its previous home and erected at its current site in 1932. Since then, its horses have been used as examples of carousel art to produce a number of limited edition miniature horses for collectors. Several marriage ceremonies have taken place on the carousel including one in the actual "carnival" tradition, where, after the vows are taken, the crew pushed the carousel (manually) forward one revolution. Fund raisers, birthday parties, special celebrations, and numerous other events have been held on it.

Dr. Floyd L. Moreland, Professor of Classics and Dean at the Graduate School and University

JENKINSON'S BEACH
BOARDWALK & AQUARIUM

300 Ocean Ave ~ Pt. Pleasant Beach, NJ 08742
732-899- 1212

back aquarium main page

About the Aquarium

Jenkinson's Aquarium is a privately owned facility located on the boardwalk in Point Pleasant Beach, NJ. Opening in June of 1991, Jenkinson's Aquarium has proven to be a valuable educational and recreational resource, as evidenced by its growing popularity. The aquarium is dedicated to educating the public on all aspects of marine life and conservation. Each exhibit is designed to promote awareness of the animals, their habitats and conservation.

Exhibits such as Atlantic sharks, Pacific sharks, coral reefs, penguins, alligators and seals give you the opportunity to get up close to animals from around the globe. Another attraction, the touch tank, allows visitors to touch live animals ranging from a sea star to a juvenile shark!

In addition to the educational exhibits, the aquarium offers *workshops* for children of all ages, as well as *professional development workshops* for teachers and *group tours* for schools and scout groups. Groups are provided a general tour of the building and can choose between a number of *Focus Programs* that will highlight a chosen topic. If your group is unable to make it to the aquarium, we can come to you through our *Outreach Program*. If you are looking for somewhere special to have your child's birthday party, the aquarium is just the place. We offer a *Perky the Penguin Birthday Party* for children turning four years or older. The aquarium is also available for *evening functions* such as wedding receptions, corporate parties or business meetings. For those who wish to *volunteer* their time, Jenkinson's Aquarium has an extensive volunteer program for those over the age of sixteen. The aquarium staff, including volunteers, participate in many community programs

Welcome

Welcome to beautiful Monmouth Park, the Resort of Racing. Here you'll find the best of both worlds - the rich history of thoroughbred racing beside the very best entertainment of today.

Stroll our grounds and note the carefully tended lawns and flowerbeds. The elegance of "The Sport of Kings" is alive and well at the Jersey Shore. Experience thoroughbred racing the way it was meant to be - competitive, exciting, fast and rewarding. If you're a "Newbie," our dedicated staff is ready to help with instructions, directions, or suggestions. We're here to make the most of your day.

We are extremely proud to host the $1,000,000 Haskell Invitational, Sunday, August 4, the richest invitational thoroughbred horse race in North America. Monmouth Park is your chance to see the country's best jockeys and Triple Crown horses in action, up close and personal.

Each new season brings unique events, bigger parties, new music and more reasons for you and your family and friends to enjoy a summer afternoon at Monmouth Park. Racing is not the only thing going on. Every Sunday is a Family Fun Day with lots of free activities for children. See our Events page for more information.

Come play in our Park for the day. Find a relaxing, comfortable place to soak up the sun or just relax in a cool ocean breeze. Experience the thrill of thoroughbred racing from the graceful ambiance of a private Parterre box, or the casual fun of our first-come, first-served picnic area.

Beautiful Monmouth Park. Get ready for the Fast Times at the Jersey Shore.

Features of the Track

Photo Gallery:
English boy-band BBMAK takes on Great Adventure in Jackson.

, 22, 2002

ASBURY PARK PRESS
The Jersey Shore's News Source

Photo Gallery:
Jersey's own Jon Bon Jovi performs at Giants Stadium.

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BREAKING NEWS

- Teen pleads guilty to smothering infant (Posted 3:17pm)
- McGreevey signs $175 million Camden stimulus bill (Posted 12:00am)

TOP STORIES

Fire levels motel; 20 exit safely in Seaside Heights

SEASIDE HEIGHTS -- A fire visible from miles away destroyed a motel before dawn yesterday, with all occupants escaping unharmed. The Red Cross was to establish temporary shelter for at least 20 people who were displaced, officials said. read more

New N.J. law invigorates horse-breeding industry
UPPER FREEHOLD -- Matt's Scooter is a 17-year-old standardbred stallion who in his heyday was considered one of the world's fastest pacers. read more

WorldCom files for bankruptcy; largest Chapter 11 in history
WorldCom, the phone giant that epitomized the stock market boom of the 1990s, dealt the latest blow to investor confidence yesterday by becoming the biggest bankruptcy filing in history. read more

Baptists vote not to censure church over policy on gays
RED BANK -- In a closed-door meeting Sunday, delegates from local American Baptist congregations narrowly defeated a motion to censure a Middletown church for adopting a "welcoming and affirming" stance toward homosexuality. read more

A look at latino life and culture at the shore.

U.S. UNDER ATTACK

New! Nine Eleven Six Months Later The Asbury Park Press chronicles the changes in the human landscape of Monmouth and Ocean counties since Sept. 11.
- Terror: The U.S. Under Attack
- War on Terrorism
- Missing Persons
- Anthrax: America's New Enemy

- September 11 "Extra" Editions are available at The Newspaper Store. Proceeds are donated to "Newspapers In Education".

SPORTS & FEATURES

SPORTS:

Els outlasts Levet to win first major in five years

O'Connor: An unwanted glance back at those pre-Tiger days

New Features:

NATION/WORLD

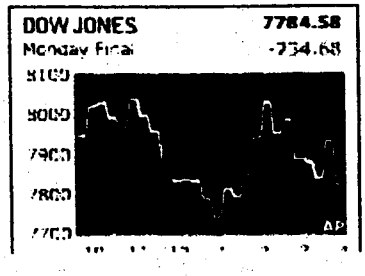
AP Top Stories:

Dow Ends Down 235; Nasdaq Falls 37

Bush Says Economy Is Strong

Runnion Suspect Charged With Murder

AP Market Watch



CURRENT WEATHER:

Belmar Weather
Temp: 87 °F
Hi: 89 °F
Lo: 71 °F

OUR ADVERTISERS:

Click here to find out how to get a 24-pack of Coke FREE!

"Cow"

HOME DELIVERY:
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- USA Today

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- Tips & Guidelines
- Online products

READER REWARDS:
- Contests

PROMOTIONS:
- The Newspaper Store: Retails unique collectable books and other merchandise.
- 25th Annual All Shore Classic Get details and purchase tix online
- Earn up to $600/mo.
- Kids Stuff Club

LISTINGS:
- Wedding Listings
- Engagements
- Anniversaries
- Births
- In Memorium/ & Thank You's

MARKETPLACE:
- Classifieds
- Homes
- Boats
- Vacation Rentals
- Fishing
- Restaurants
- Autos
- Shopping Mall
- Jobs
- Special Sections
- INJersey.com

Classifieds Online

New Jersey Newspaper Group • Asbury Park Press • Home News Tribune

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LINCOLN Mercury

Circulation / Rates

Effective January 1, 2001

	Asbury Park Press		The Home News Tribune	
	Daily	Sunday	Daily	Sunday
Circulation	157,637	218,879	63,079	69,220
Open Rates -	$7.55	$10.92	$7.55	$10.92

Note: All display ads appearing in the Asbury Park Press will automatically run in the Home News Tribune.

Online Newspapers
* Asbury Park Press
* Courier News
* Home News Tribune
* Courier-Post
* Daily Record
* The Islander
* Ocean County Observer

Sections
* Classifieds
* Autos IN Jersey
* Homes IN Jersey
* Jobs
* Restaurants
* Scoreboard
* Life & Leisure
* Datemaker
* Contests

Recruitment Contacts	Phone Number	Email
Marg Bowen Inside Sales	(732) 643-3646	mbowen@app.com
Chris Roessner Acct. Exec.	(732) 643-3657	chrisr@app.com

OW ARE COLUMNS CATEGORIZED?

10 column format Alpha format by job title

DISPLAY SIZE REQUIREMENTS?

Minimum 56 lines, which could either be 1 x 56 or 2 x 28.
This is also the size for combinations.

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ASBURY PARK PRESS

The Jersey Shore

The Asbury Park Press has published a hard-cover 8 1/2 x 11, 128-page historic photo album of The Jersey Shore. This limited edition keepsake book features more than 250 photos depicting the heritage of Monmouth and Ocean counties.

This heir-loom quality coffee table book includes images of celebrities, local people, landscapes, beaches, businesses and much more.

Copies are now available, for a limited time, at $36.75 plus tax, shipping and handling.

Or save the postage and handling charges and pick the book up at one of our offices.

3601 Highway 66
Neptune, NJ

235 Willow Brook Road
Freehold, NJ

500 Highway 35 South
Union Square Mall

COAST STAR NEWSPAPERS

The Coast Star The Ocean Star

Serving the Southern Monmouth & Northern Ocean Counties of New Jersey

The Coast Star, established in 1877 and published every Thursday, covers the southern Monmouth County communities of Avon, Brielle, Belmar, Manasquan, Sea Girt, South Belmar, Spring Lake, Spring Lake Heights, and Wall.

The Ocean Star, launched in 1998 and published every Friday, delivers the news for the northern Ocean County communities of Bay Head, Lavallette, Mantoloking, Point Pleasant and Point Pleasant Beach. Our papers publish only local news and cover these communities thoroughly.

FULL SERVICE WHOLESALE PLUMBING, HEATING, IRRIGATION & GAS GRILL SUPPLY HOUSE.
Dickson SUPPLY.COM
SHOP ONLINE TODAY!

COAST STAR NEWSPAPERS

ABOUT COAST STAR NEWSPAPERS

Coast Star Newspapers publishes two weekly paid newspapers -- *The Coast Star*, published every Thursday, and *The Ocean Star,* published each Friday. Both papers are available by mailed subscription and are also sold on the newsstand for 50¢ per copy.

The history of *The Coast Star* is one of consistency. The newspaper has been located at its current location, 13 Broad Street, Manasquan, since 1909, and has served the southern Monmouth County area since 1877. The paper currently sells more than 13,000 copies each week, which translates into 32,500 readers every week.

The Ocean Star, located at 421 River Ave., Point Pleasant Beach, was launched in 1998 and serves the northern Ocean County area. Following its fourth year of operation, the paper boasts a paid circulation in excess of 5,300.

HISTORY

Hoskins

Tracy M. Hoskins

Only three families have had control of *The Coast Star* since the turn of the century. According to a "History of Manasquan" published in 1950 in celebration of Manasquan's Diamond Jubilee, the predecessor of *The Coast Star* began on June 14, 1877 as *The Seaside,* published tri-weekly by **Edward Stultz.** In 1883, the name was changed to *The Manasquan Seaside*. The paper continued under this name for 10 years. **Mr. Wilmer E. Hoskins** worked at the paper for two years before taking a position of editor and manager of the Spring Lake Mirror. Mr. Stultz later became the editor of The Spring Lake Gazette and Mr. Hoskins owned and published *The Coast Democrat.* In 1909, he turned the paper over to his son, **Tracy M. Hoskins.**

Monmouth/Ocean

Enter a City or US Zip:

Howell, NJ
Reported by West Belmar, NJ
Fair

Wed Mar 06 05:34 PM ET
Temperature: 57°F/14°C
Humidity: 25%
Barometer: 30.17in/1023mb
Winds: SW at 13mph/21kph

Click for Forecast

weather.com

The following is a list of the Monmouth/Ocean FM & AM stations office/studio addresses & phone numbers.
Station format is in red.
Station owners are in yellow.

If you see any missing or incorrect info, please let me know.
Thanks!

Special Thanks to Lance Venta for supplying some of the logos.

RADIO BONNE NOUVELLE

WYGG - 88.1 FM, Asbury Park
Ethnic/Religious
Listen LIVE (RealAudio)
Minority Business & Housing Development Inc.
Asbury Park Studio
513 Bangs Ave., Asbury Park 07712
(732) 774-2986
Fax: (732) 774-5266
Brooklyn NY Studio
1488 New York Ave., Brooklyn NY 11210
(718) 434-0613
Fax: (718) 434-7250

WVBH - 88.3 FM, Beach Haven West
** CP ** (Not On Air)
JC Radio, Inc.
12 Oak Glen Ln,, Colts Neck 07722

WMCX - 88.9 FM, West Long Branch
Rock
Listen LIVE (RealAudio)
Monmouth University
Cedar & Norwood Aves., West Long Branch 07764
(732) 571-3493
Fax: (732) 263-5145

WCNJ - 89.3 FM, Hazlet
Ethnic
Listen LIVE (RealAudio)
WVRM, Inc./Eastern Broadcasting Corp.
456 Middlesex Ave., Metuchen 08840
(732) 452-9533
Fax: (732) 452-9537

WTRR-FM - 89.3 FM, Toms River
Classic Hits/Talk
WTRR, Inc.
P.O. Box 1488, Island Heights 08732
(732) 929-1183
Fax: (732) 288-9118

WPDQ-FM - 89.7 FM, Freehold Twsp.
Oldies
Lazarus Elias Foundation, Inc.
1745 Rt. 9, Howell 07731-3783
P.O. Box 88, Freehold 07728
(732) 845-9362
Fax: (732) 845-3851

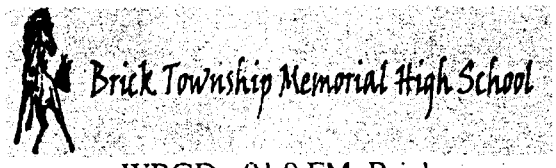
WNJM - 89.9 FM, Manahawkin
News/Talk/Jazz
Listen LIVE (Windows Media Player)
New Jersey Public Broadcasting Authority

P.O. Box 777, Trenton 08625
25 S. Stockton St., Trenton 08608
(609) 777-5000
Fax: (609) 777-5217

WBJB - 90.5 FM, Lincroft
News/Adult Alternative
Listen LIVE (Windows Media Player)
Brookdale Community College
765 Newman Springs Rd., Lincroft 07738
(732) 224-2490
Fax: (732) 224-2494

WYRS - 90.7 FM, Manahawkin
Religious
Penn Jersey Educational Radio
113 Lighthouse Dr., P.O. Box 730, Manahawkin 08050
(609) 978-1678
Fax: (609) 597-4146

WWNJ - 91.1 FM, Dover Twsp.
Classical
Listen LIVE (Windows Media Player)
Mercer County Community College
P.O. Box B, Trenton 08690
1200 Old Trenton Rd., Princeton Junction 08550
(609) 587-8989
Fax: (609) 586-4533



WBGD - 91.9 FM, Brick
Rock
Brick Twsp. Board Of Ed./Brick Memorial High School
2001 Lanes Mill Rd., Brick 08724
(732) 785-3173
Fax: (732) 836-9246

WOBM-FM - 92.7 FM, Toms River
AC
Seashore Broadcasting/Millenium Radio Group
1015 Atlantic City Blvd. (Rt. 9), Bayville 08721-3541
P.O. Box 927, Toms River 08754-0927
(732) 269-0927
Fax: (732) 269-7542

WJLK-FM - 94.3 FM, Asbury Park
Hot AC
Millenium Radio Group
1000 Rt. 66, Ocean 07712
(732) 897-8282
Fax: (732) 897-8283

WRAT - 95.9 FM, Pt. Pleasant
Rock
Greater Media
1731 Main St., S. Belmar 07719-3051
(732) 681-3800
Fax: (732) 681-5995

WBBO - 98.5 FM, Ocean Acres
CHR
Millenium Radio Group
703 Mill Creek Rd., Suite #7, Manahawkin 08050-3828
(609) 597-6700
Fax: (609) 597-0639 / (609) 597-2332

WBHX - 99.7 FM, Tuckerton
Classic Rock

Beach Haven Communications
157 N. Main St. (Rt. 9), Manahawkin 08050
(609) 597-9497
Fax: (609) 597-5556

WJRZ-FM - 100.1 FM, Manahawkin
Oldies
New Jersey Broadcast Partners
1001 Beach Ave., P.O. Box 1000, Manahawkin 08050-3299
(609) 597-1100
Fax: (609) 597-4400

WCHR-FM - 105.7 FM, Manahawkin
** CP ** (Not On Air)
Nassau Broadcasting
Toms River Office
22 Hyers St., Toms River 08753
(732) 818-9303

WHTG-FM - 106.3 FM, Eatontown
Modern Rock
Press Communications
3301-A Rt. 66, Suite #101, Neptune 07753
(732) 918-1000
Fax: (732) 643-1042

WWZY - 107.1 FM, Long Branch
Country
Listen LIVE (Windows Media Player)
Big City Radio
156 Broadway, Long Branch 07740-7102
(732) 222-1071

Fax: (732) 222-0439

1160 WOBM AM
Great Songs Great Memories

WOBM - 1160 AM, Lakewood Twsp.
Adult Standards
Northshore Broadcasting/Millenium Radio Group
1015 Atlantic City Blvd. (Rt. 9), Bayville 08721-3541
P.O. Box 927, Toms River 08754-0927
(732) 269-0927
Fax: (732) 269-7542

WADB·1310AM
Great Songs...Great Memories

WADB - 1310 AM, Asbury Park
Adult Standards
Millenium Radio Group
1000 Rt. 66, Ocean 07712
(732) 897-8282
Fax: (732) 897-8283

Great Gold Music
1410
WHTG

WHTG - 1410 AM, Eatontown
Oldies
Press Communications
3301-A Rt. 66, Suite #101, Neptune 07753
(732) 918-1000
Fax: (732) 643-1042

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- Fayetteville AR - AM & FM Dials
- LPFM Page
- Radio History Pages

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Plans to Serve the Shore Region Community

FAFCU is well positioned to provide service to the Shore Region community. The credit union offers a full range of financial products and services, and provides a variety of electronic delivery service options to make financial transactions as accessible and convenient as possible. This section provides a brief sketch of the current operations and the proposed additional services and facilities that will allow FAFCU to serve the community.

Comprehensive information on the credit union's products and services can be found in the sample of marketing literature at the end of this section.

Physical Facilities

FAFCU currently maintains four branch offices. They are the Main Branch located on the post at Fort Monmouth in West Long Branch, NJ, the Myer Center Branch located in Fort Monmouth in West Long Branch, NJ, the Monmouth Park Corporate Center Branch located in West Long Branch, NJ and the Horsham Branch located in Horsham, PA. In addition FAFCU has nine ATM locations in Monmouth County.

(b)(4)

(A map and outline detailing current and proposed branch offices can be found at the end of this section.)

Products and Services

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Electronic Service Delivery Options

The use of electronic services is increasing in the nation as a whole. Electronic delivery services are a very important aspect of FAFCU's ability to serve the community. As computer banking grows, FAFCU will be prepared to meet the demand.

ATMs

FAFCU members have 24-hour access to over 120,000 ATMs worldwide at any MAC/Star, Cirrus and PLUS ATMs as well as the eight existing credit union ATMs.
Credit union-owned ATMs are positioned throughout Monmouth County and provide free unlimited transactions at the following convenient locations:

- Main Office at 1006 Alexander Ave in Fort Monmouth
- Oceanport Avenue in Fort Monmouth
- Alexander Avenue in Fort Monmouth
- Monmouth Park Corporate Center at 187 Hwy 36 in West Long Branch
- Avenue of Memories in Fort Monmouth
- Myer Center in Charles Wood Area in Fort Monmouth
- Salzman & Wilson Avenue in Fort Monmouth

In addition, the credit union has partnered with other credit unions through the CU Dollar network to provide customers additional ATMs with no surcharge. There are four ATM locations in Ocean County and ten ATM locations in Monmouth County. The Shore Region locations are listed below.

- 912 West Bay Avenue, Barnegat, NJ (Ocean County)
- 3338 Rt. 9 South, Freehold, NJ (Monmouth County)
- 1 Hamilton Health Place, Hamilton, NJ (Ocean County)
- 101 Crawfords Corner Road, Holmdel, NJ (Monmouth County)
- 1080 Route 35, Middletown, NJ (Monmouth County)
- 200 Laurel Avenue, Middletown, NJ (Monmouth County)
- 480 Red Hill Road, Middletown, NJ (Monmouth County)
- 1860 Rt. 35 South, Middletown, NJ (Monmouth County)
- 783 Wayside Road, Neptune, NJ (Monmouth County)
- 331 Newman Springs Road, Red Bank, NJ (Monmouth County)
- 205 Hance Avenue, Tinton Falls, NJ (Monmouth County)
- Rt. 9 and Rt. 571, Toms River, NJ (Ocean County)
- 2001 College Drive, Toms River, NJ (Ocean County)

- 1415 Wyckoff Road, Wall Township, NJ (Monmouth County)

[(b) 4]

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Audio Response and PC Access

Through ***Tellerphone Access*** and local PC access members may retrieve current savings account and loan balances, retrieve history of account transactions, find out what checks have cleared, find out if their payroll has been deposited, transfer funds between accounts, request loan and investment calculations, inquire about the credit union's low-interest rates and obtain information about the credit union's office and ATM locations.

FAFCU's website at ***www.fafcu.com*** has grown to be an extensive tool that offers secure transaction capability, investment services, shopping, information, and updates on limited time offers.

Global Banking and Bill Payment

FAFCU's **Global Banking** gives members the convenience of home banking and bill payment services from the comfort of their home or office computer. Global banking is offered free of charge to members that have any checking account with FAFCU. The conveniences offered through Global Banking are listed below.

- Through *Account Access*, members can access their deposit and loan accounts to view account balances, view transaction history and transfer funds between accounts.
- *Stock Quotes* is a feature that allows members 15 minute delayed stock quotes for stocks traded on all major exchanges. This system also updates each member's current stock portfolio if the customized information is entered.
- *The Secure Forms* service provides members a way to send online applications to the credit union. Members can also email the credit union, obtain credit card information (on credit union credit cards only), and utilize the *Help* service, which provides additional information on the *Global Access Service*.

Bill Payment is a service that pays bills electronically which allows members better control of their finances and prevents late payments. This service allows members to schedule recurring payments and provides verification of past payments. Bill Payment is free for the first year. After the first year members are charged a monthly fee of $3.99 to utilize this service. This fee is waived if a

member has direct deposit, e-checking, or an aggregate balance of $10,000 or more on deposit.

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Traditional and Gold Mastercard

FAFCU offers members financial freedom via the Traditional and Gold MasterCard credit card. The Gold card has no annual fee and both cards offer a low annual percentage rate (as low as 9.9% fixed APR). Both cards offer a 25-day grace period and no interest is charged if the balance is paid within the billing cycle. Cash availability through the credit line can be accessed at any STAR ATM. Also, retail protection services are available.

Direct Deposit/Payroll Deduction

FAFCU offers direct deposit at no charge. Funds become available immediately even if one can't visit a branch. Members can immediately withdraw cash via check, ATM or Visa Debit Card. Also, direct deposited funds start to earn dividends faster every payday.

Visa Check Card

The Visa Check Card can be used for purchases wherever Visa is accepted. The purchase amount is deducted from the member's checking account. This check card can also be used at ATM locations for cash. The Visa Check Card is available free of charge to members who utilize direct deposit, have e-checking, or maintain an aggregate balance of $10,000. Otherwise, a nominal monthly fee of $2.00 is applied and allows for unlimited transactions.

Financial Products and Services

Share Accounts

FAFCU offers a variety of savings services to meet individual needs. Members may save through a regular share account, certificate accounts, club accounts, checking and money markets, and IRA accounts.

Checking Accounts

FAFCU offers a variety of customized checking accounts to meet the needs of its members. **Free Checking** is available for members who want basic checking. This account does not earn interest but it also has no minimum balance requirement, free *Global Banking*, no monthly service charge, and no per check charges. The first 50 checks are free.

Interest Checking offers members the opportunity to earn interest on their account balance. Monthly service charges are waived if the minimum daily balance is $500 or more. Otherwise, monthly service charges are only $5.00 (still considerably lower than what most banks charge). Members enjoy free *Global Banking*, competitive interest rates, no per check charges, and the first 50 checks are free.

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E-Checking is targeted towards members who plan to do most of their banking online, by ATM, or through *Tellerphone Access*. This account offers many amenities such as, a free *Visa Check Card*, free *Global Banking*, free *Bill Payer*, and no monthly service charge if an average daily balance of $250 is maintained and branch visits do not exceed four per month. Otherwise, a minimal $5.00 monthly fee is assessed.

Prestige Checking offers members the opportunity to earn higher dividends in exchange for an agreement to maintain a higher minimum daily balance. The minimum daily balance requirement is $1,000, which earns a competitive dividend rate. Balances over $1,000 are swept into an overnight investment account offering even higher dividend rates. Members earn more by keeping higher balances. This checking account is free if either a $1,000 minimum daily balance is maintained or, if a member has an aggregate balance of $75,000 or more in all loan and deposit accounts. Members also receive free Global Banking, all checks are free, and no per check charges.

Savings Accounts

An initial deposit of just $5.00 opens a savings account at FAFCU. There is no minimum balance requirement but balances over $100 earn dividends. **Saver's Club** accounts are designated for specific expenditures such as tax payments, vacations, the holidays, or a mortgage down payment. These savings plans are flexible-the member chooses the maturity month and there are several ways to make deposits. At maturity, the funds are automatically transferred to the member's checking account. The dividend rate accrues daily.

Youngsters can learn the value of saving too. **Cool Kids** is a savings account for children between the ages of five and twelve. **Terrific Teens** targets youth between the ages of 13 and 18. Just $5 opens a share account and there is no minimum balance requirement. Any balance earns dividends.

Money Market Accounts

FAFCU's three customized money market accounts offer a higher rate of dividend than the traditional savings accounts. **The Standard Money Market Account** requires a minimum balance of $1,000. The funds are liquid and three

withdrawals per month are allowed. **The Premier Money Market Account** requires a $10,000 minimum balance, which, in turn, earns even higher dividends and provides a *Visa Check Card*, free basic check printing, and the annual fee on the *Traditional MasterCard* is waived. **The Maximizer Money Market Account** requires a $15,000 minimum balance and earns higher rates as the balance increases. This account earns the highest dividends of all the money market and savings accounts. Funds are liquid and transfers and checks are limited to three per month.

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Certificates

FAFCU's certificates offer members a stable investment with a fixed rate at the time of purchase. Terms can be as short as one month up to a maximum of five years. A minimum deposit of just $500 can open an account. Dividends are compounded and paid monthly and members can choose for dividends to be paid into either savings, checking, or money market accounts, or back into the certificate. Certificates can also be pledged against a loan for a reduced interest rate. Children can open a certificate with only $100.

IRA Accounts

FAFCU provides **Traditional**, **Roth**, and **Education IRAs**. **The Traditional IRA** allows members to save for retirement using pre-tax dollars. Contributions are tax deductible and earnings growth is tax deferred until funds are withdrawn. **The Roth IRA** allows for retirement savings using after-tax dollars. Earnings on this account are tax free when certain conditions are met. Withdrawals can be made at anytime and are tax and penalty free. **The Coverdell Educational Savings Account** (previously known as the **Education IRA**) provides a means to save for children or grandchildren's higher education. Withdrawals for qualified higher education expenses are tax free and the funds can be transferred from one child's account to another's account that is within the family with no penalties or fees.

Members considering an IRA can either obtain an **IRA Certificate**, which is geared towards people who plan to deposit the maximum contribution in one lump sum, or open an **IRA Club Account**, which is for members who plan to make several smaller contributions over time. Members can make payroll deductions into this account or make planned contributions depending on their preference.

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Loan Products

FAFCU's offers a wide range of lending services with typically lower loan rates than larger banks or fringe banks. The credit union has a lending program for just about any need. **Auto Financing** is available on new cars, used cars, and recreational vehicles. Members can borrow up to 100% of the purchase price, up to book value and terms extend as far as 72 months. New vehicle rates begin at 4.9% APR and used vehicle rates begin as low as 5.15% APR. Pre-approvals given in 24 hours or less. The auto draft program is a blank check issued by the credit union for the pre-approved amount. This gives members an edge when negotiating the vehicle price because it is like having cash on hand. Other services include the *Motor Vehicle Certification Program* which provides free information and pre-negotiated vehicle prices on new and used vehicles.

Consumer Loans offer members who don't own a home the money needed to finance large purchases such as furniture, paying for a wedding, vacation, etc. Loans can be obtained in several different ways. A *Personal Line of Credit* is an unsecured loan with a revolving line of credit. The APR applies only to the amount of funds used. This line of credit can also be used as overdraft protection on a member's checking account. Approval typically takes less than 24 hours. *Secured Loans* use a member's savings account or certificate of deposit as collateral. *Personal Loans* involve a specific amount loaned for a specific period of time. Members pay a fixed monthly payment based on fixed APR rates that can be as low as 11%. Terms are available up to 72 months. Approval is given within 24 hours or less.

Mortgage Loans are also available through FAFCU and again, they are tailored to meet the diverse needs of the credit union's membership. *Fixed Rate Mortgages* with 10, 15, 20, or 30 year terms are the most popular mortgage loans. Rates are very competitive and members can borrow with no money down. Members can also pay up to three points to lower the interest rate. The cost to apply is only $250 and there is no origination fee. *Adjustable Rate Mortgages* offer a lower monthly principle and interest rate at the start of the loan that increases as the market adjusts. A one year adjustable rate mortgage with zero points currently has a 4.75% APR and can increase up to a maximum of six points for the life of the loan. A three year adjustable rate mortgage with zero points is at 5.25% APR and the same conditions apply. Again, there is no origination fee and the cost to apply is only $250. The *3% Down Mortgage* is for members who have some savings for a down payment but not the traditional 20%. FAFCU will finance 97% of the purchase price to qualified buyers. The *Pledge Asset Option* allows members the opportunity to pledge a certificate of deposit as a down payment. *Bridge Loans* are available for members who are buying a home but have not yet sold their current home and need funds until the current house is sold.

FAFCU offers several **Home Equity Programs** that can be used for a number of reasons. The most common are: to consolidate debt; refinance a current mortgage; for home improvements; to pay for higher education; to purchase a vehicle; or to refurnish/redecorate a home. Many times the interest paid on these loans is tax deductible.

- *Equity Choice* is a fixed rate home equity loan. Terms of five, seven, ten, and fifteen years are available. FAFCU will finance up to 80% of the home's appraised value lest the balance of the first mortgage and rates are as low as 6.5%.
- *Equity Max* is a fixed rate home equity loan that allows financing up to 100% of the appraised value of the home less the balance of the first mortgage. Rates begin as low as 8.00% and terms are five, seven, or ten years.
- The *Home Equity Line of Credit (HELOC)* offers a rate of prime of prime plus 0% depending on the member's equity in their home. This option allows the member the flexibility to take out only what is needed when it is needed. There is no need to reapply-just access the line of credit on an as needed basis. Other benefits include no appraisal fees, no closing costs, fast approval and closing, and the interest paid may be tax deductible.

Special Products and Services

FAFCU offers a wide variety of additional products and services, including the following:

- **Check Architect**-an online check ordering/reordering service
- **Web Carbook**-an internet service that provides vehicle pricing in a members immediate area
- **Tellerphone**-a toll-free, 24 hour Bank-By-Phone service
- **Drive-Thru Teller Lanes**
- **Direct Deposit/Payroll Deduction**
- **Money Wire Transfers**
- **Phone Transfers**
- **American Express Travelers Checks**
- **Free Notary Services**
- **Drop Box Services**
- **Save-By-Mail Envelopes**
- **Discount Entertainment Tickets**

- Tax Filing Services
- Federal Tax Deposits
- Credit Life and Disability Insurance
- Extended Vehicle Warranty Insurance
- Motor Vehicle Certification Program
- CU$ Dollars ATM Network
- ATM Locator
- Member Service Call Center
- Bill Payer Services

Plans to Serve Underserved/Low-Income Residents of the Shore Region

According to the NCUA's website "Serving the Underserved," the Shore Region contains 56 census tracts that are individually qualified as underserved by the CDFI Fund Program. These underserved areas have a total population of 216,948 (1990 US Census figures). In order to meet the criteria of "underserved" and area must have median family incomes below the NCUA's threshold for underserved designation, high levels of poverty and/or high unemployment rates.

(Map and demographic information for underserved census tracts are located at the end of this section.)

Additionally, The CACI County Demographic Report for 1998 shows 11% of the households in the Shore Region earning less than $15,000 per year and another 10% of households earning between $15,000 and $25,000. It should also be noted that 50% of the households earn less than $50,000 annually.

The CDFI website lists other statistics on the underserved areas in Monmouth and Ocean counties that are worth mentioning. These figures are based on the 1990 U.S. Census information but still provide a relevant picture of the community today. In 1990, Ocean County's underserved population totaled 131,437, which accounts for 30% of the county's total population of 433,203. Of that population, almost 10% of the households are single family headed households, and 34% do not have a high school diploma. The median family income is $31,125, which is about 78% of Ocean County's median family income of 39,797. Over 80% of families are homeowners but, more than 32% of households paid more than a third of their income towards housing costs.

In Monmouth County, the total underserved population in 1990 was 85,511, or 15% of the total population of 553,124. However, one in five of the households (over 20%) were a single family headed household. Approximately 30% of the underserved residents did not have a high school diploma and only 40% of the households own their home. Over 40% of the residents spend more than a third of their income for housing

Averages for the Monmouth-Ocean PMSA's underserved residents are as follows:

- The average median household income in the underserved community is $32,397, which is 69% of the PMSA's average of $46,615.
- One in five residents of the Monmouth-Ocean PMSA is classified as underserved.
- One third of the underserved residents have not attained a high school

diploma.

- An average of 61% of underserved households own their own home compared to a 77% homeownership rate for the Monmouth-Ocean PMSA.
- Single family headed households account for 16% of the underserved area's total households. This percentage is greater than the PMSA's, the state's or the nation's.

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When income is viewed in light of the cost of living in New Jersey, it is clear that, since half of the households in the Shore Region make less than $50,000 annually, residents are struggling to make ends meet. Many residents, not just the underserved, need the benefits derived from low interest loans, free checking, and the many low-cost services offered at FAFCU.

Just by virtue of its current field of membership, FAFCU already serves many of the Shore Region's underserved and low-income residents. FAFCU currently has a wide variety of products and services that are well suited for low-income and/or underserved members, including the following:

- FAFCU offers a variety of loans, including home mortgage, home equity, home improvement, personal and vehicle loans, to meet members' individual loan needs. FAFCU is able to lend smaller amounts at competitive rates. Current interest rates are competitive with those of banks and much better than those offered by local pawn shops and check cashing outlets.
- FAFCU's fee-free checking will help less affluent area residents avoid costly fees charged by other financial institutions. Also, no minimum balance is required and just $5 opens a savings account.
- FAFCU offers a *Motor Vehicle Certification Program*, which is a free service to assist members in the purchase of a vehicle. The buyer speaks directly with a consumer advisor, who has previous dealership experience in either management or sales, to get a pre-negotiated price on the vehicle of their choice. The advisor also educates the buyer on what to expect throughout the car-buying process. Follow-up on the transaction is provided to certify that the buyer received the price that they are entitled to. Members can ask questions anytime at no charge.
- FAFCU is a member of the *Monmouth-Ocean Development Council*, a network of business, educational, financial, non-profit, and community organizations dedicated to the betterment of the Shore Region.
- FAFCU's *Cool Kids Club Newsletter* and *Terrific Teens Newsletter* educate youth about the benefits of saving and budgeting money.

- FAFCU makes every effort to communicate clearly and to deal fairly with their members. In order to ensure that customer complaints are resolved, the credit union's Board of Directors has appointed a *Supervisory Committee* that has several functions. The primary function is to ensure that the credit union is accurately and fairly presented in the financial statements and that the management and procedures are sufficient to safeguard member's assets. They also investigate member complaints that cannot be resolved through regular channels.

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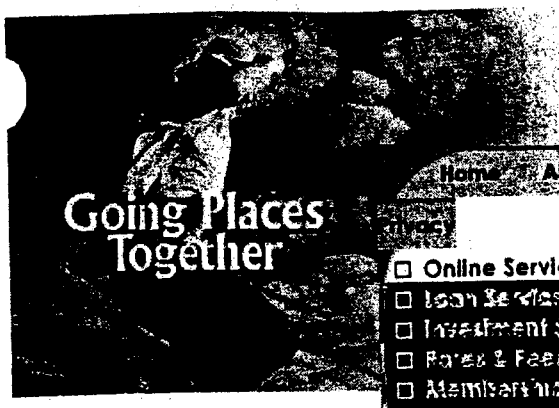

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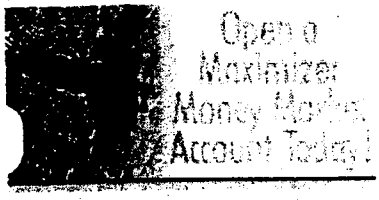

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AT&T Universal	18.9%	$ 472
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MBNA	16.9%	$ 422
FIRST ATLANTIC	**9.9%**	**$ 247**

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**The Annual Percentage Rates (APR) shown here are for qualified borrowers eff

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External Assessment

National

Given the terrorist attacks of September 11, 2001 against the U.S., there are unforeseen economic implications that are just beginning to be revealed and understood. The economy's deterioration is now real, and has been exaggerated by these attacks, the threat of future attacks, and the ongoing war on terrorism. The current U.S. economy is now in a technical recession. The much-awaited and predicted second-half recovery for 2001 did not materialize before the September 11 tragedy, and all hope of any recovery this year has been lost. Consumer psychology is now fragile, and it is driving the marketplace.

But a year after terrorists attacked the World Trade Center and the Pentagon— and

by extension, the economy — the impact has not proven to be nearly as deep or as lasting as was feared. The economic consequences of September 11 still linger, certainly. But the toll has proved disparate, inflicting the heaviest damage on sectors such as travel and tourism while leaving others unscathed. And it turns out events before and after have played a far larger role in shaping the economy than the attacks.

Sizing up the impact of the attacks is complicated because the economy was already in a recession before last September. In the months since, it has been buffeted by other crises, including the collapse of Enron and a host of other corporate scandals, severe problems in the telecommunications industry, and the drop-off in the stock market.

According to *Reuters*, August 29, 2002, the pace of U.S. economic growth slowed sharply in the second quarter, the government confirmed, but businesses showed signs of a renewed willingness to invest and improved bottom lines.

Gross domestic product, the broadest measure of goods and services produced in the United States, grew at a 1.1% annual rate, down from a 5.0% rate for the first quarter 2002, the Commerce Department said. It was the department's second estimate for the spring quarter, and was the same as the initial estimate, which it made in July.

However, there were signs that American businesses were managing to ride out the slowdown. After-tax corporate profits were up for a second consecutive quarter, rising 1.7% after a 2.0% gain in the first three months of 2002. And while overall business investment was revised downward, falling at a 2.6% rate, spending on new equipment and software was revised upward to a 3.1% pace, the first gain since the third quarter of 2000.

In a positive sign for the lackluster recovery from last year's recession, businesses built up inventories for the first time since the fourth quarter of 2000. Inventories grew at a $7.3 billion annual rate, revised upward from the previous estimate of a $1 billion pace and contributing strongly to the quarter's overall growth rate.

Groundbreaking on new U.S. housing projects slumped 2.7% from the previous month to an annual rate of 1.649 million homes in July, the government said. The seasonally adjusted fall, steeper than Wall Street economists' forecasts for a drop of 0.5%, followed a matching 2.7% decline in June. Economists said the level of housing construction remained relatively high despite the retreat over the past two months.

Total new claims for U.S. jobless benefits unexpectedly rose for the third consecutive week, the government reported August 29, 2002, fanning worries

about the health of the American labor market. Initial applications for state unemployment insurance benefits, seen as a rough guide to the employment market and pace of layoffs, rose above the key 400,000 mark for the first time since early July 2002, climbing by 8,000 claims to 403,000 in the week ending August 24. The rise pushed the four-week moving average to a seven-week high and defied Wall Street expectations for a fall to 387,000 from the 389,000 originally reported for the prior week. Economists view the 400,000 mark as a sign of a soft labor market. The U.S. unemployment rate could rise from the current 5.9% to 6.5% during the autumn, predicted some economists.

Two closely-watched indicators of U.S. economic health headed in opposite directions August 27,2002, confusing investors looking for direction. The U.S. Commerce Department issued a bullish report on durable goods orders. It said orders for durable goods – big-ticket items designed to last at least three years – jumped by 8.7 per cent in July. That was the largest increase in nine months. The gain was much higher than what economists were expecting. And some were quick to declare an end to talk of the "double dip" theory – the possibility that the U.S. economy might be heading back into recession. But after the durable goods data came out, the Conference Board issued its August U.S. consumer confidence index the same day.

Consumer confidence in the US has fallen sharply, raising new worries about the strength of any economic recovery. In August 2002, consumer confidence fell for the second month in a row to stand at its lowest level since November 2001, according to a private research group. The New York-based Conference Board said its index of consumer attitudes fell from 97.4 in July to 93.5 in August.

The US Federal Reserve won extra room to cut interest rates, with the latest data showing tame inflation, a softening housing market and shaky consumer confidence. "We probably need to see some sign of strengthening in the economy for the Fed not to ease," Merrill Lynch senior economist Stan Shipley said on August 16, 2002.

Federal Reserve policymakers decided against cutting interest rates from a 40-year low at their last meeting August 13, 2002, but they warned of the threat of a deterioration in the economy ahead. They are scheduled to meet again September 24, 2002. Inflation must be under control if Federal Reserve Chairman Alan Greenspan and his colleagues are to consider lowering interest rates to boost economic activity. US consumer prices crept up just 0.1% in July, 2002 and were up 1.5% compared with July, 2001 figures, the Labor Department said. Core prices, which exclude volatile food and energy costs, rose 0.2% in July and were up 2.2% from the same month a year earlier, the Labor Department said Friday.

(Sources: Associated Press, August 22, 202, "A year after Sept. 11, attacks' economic impact lingers, but effect is disparate"; Reuter, August 29, 2002, "GDP Growth Slows in the Second Quarter"; BBC News, August 29, 2002, "US economic growth slows dramatically"; CBC News, August 27, 2002, "U.S. economic reports send mixed signals"; Associated Press, August 27, 2002, "Durable-Goods Orders Up 8.7 Percent"; AFP, August 16, 2002, "Tame inflation opens prospect of US rate cut")

Political/Regulations

- Reg-Flex is the first major regulatory relief effort undertaken by NCUA in many years. This proposed regulation would allow healthy credit unions to earn regulatory relief based on well-established criteria.

- Incidental Powers is a proposed change to Section 721 on insurance sales and group purchasing activities. This could open the door to credit unions adding additional services.

- Financial Privacy rules as a result of the Gramm-Leach-Bliley financial modernization law requires credit unions to make proper disclosures before they can share information with their business partners.

Competitors

- Non-traditional competitors, such as brokerage houses and insurance companies, are increasingly making movements to enter various services in the financial service environment.

- Community banks are becoming more active and service oriented-acting more like credit unions.

- Direct competition comes from banks, specifically First Union, Sovereign, Fleet, PNC and Commerce.

Internal Assessment

Local / Financial:

- Growth in income is primarily due to growth in loans and fees. Continuing efforts to increase the rate of controlled loan growth must be maintained.

- Continuing efforts to create efficiencies in operating expenses is essential to the continued long-term profitability.

- A growing (positive) capital to asset ratio is being experienced due to

controlled asset growth, and an increase in earnings bringing the Return on Asset ratio consistently above 1%.

Political/Regulations:

- The general regulatory climate has shifted to a less restrictive environment.
- On Capitol Hill, "business as usual," has slowed considerably. Since September 11, the legislative focus has been almost exclusively on anti-terrorist issues.
- The Federal Government is still debating the issue of taxation, however, it does not appear as an immediate threat.
- Some concern by regulators and trade groups has been expressed regarding an increasing move from the federal charter by federally chartered credit unions. However, little agreement has been reached as to the extent of the move or actions required.

Competitors:

- Credit Union consolidation is continuing in the US.
- Non-bank financial service providers are on the increase.
- Consolidation of the banking industry is continuing.
- Geographic markets are expanding with many credit unions filling the local community financial institution role vacated by the bank and thrift industries.
- Industry changes - Mergers of colossal proportion, experimentation with technology and accelerating convergence between the banking, brokerage and insurance industries.
- Credit unions are competing against one another - credit unions today provide diversified financial services to a wide array of customers. The "common bond" of credit union members has been stretched and credit unions of today consist of hundreds of unrelated groups.

Consumer Needs:

The following represent consumer needs as they relate to our industry and in many cases, on a more global scale.

- Fiduciary (an ability to trust and build confidence)
- Convenience (ATM placement, branch location).
- Efficiency (time in which product / services can be delivered).
- Cost (value driven in a low consumer confident economy).
- Internet accessibility (availability of information / direct business link / alternative marketplace).
- Variety (expanded product / service mix).
- Customer service (expedited access / knowledgeable / pleasant experience).

Consumer Trends:

- The 'Go Go' era of Internet Driven Euphoria has declined.
  - Consumers are more cautious in their investment selections.
  - Choosing safer investments such as CDs and Money Markets.
- Low 2001 real estate rates caused consumers to refinance their Mortgages. Rates will remain low but refinancing will likely drop off as most consumers who could have refinanced have already done so.
- Many consumers live paycheck-to-paycheck, regardless of income. They are over spenders that crave instant gratification.
- The Attack on America has changed consumer thinking:
  - Many consumers believe a recession is inevitable.
  - Patriotism is renewed.
  - A renewed sense of "carpe diem" will lead consumers to improve the balance of work and life to spend more time with family.
  - Consumers want safety and security. May lead to more spending in areas such as cell phones.
  - Baby Boomers: decreased hopes of retiring early after many good years of returns.
  - Older employees may delay Full-Time retirement.
  - Consumers will continue to spend, but will seek value.
  - Consumers will continue to travel, but will seek more driving vacations.

Membership Survey:

- The 2002 Member Satisfaction Survey was mailed to 3,417 members. Five hundred forty-seven members responded, which is a response rate of 16%. There is a greater than 95% confidence level that this survey is statistically sound.

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Membership Demographics:

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Fringe Banking and Predatory Lending

A growing concern among government and community leaders in New Jersey concerns the increasing dependence of many residents on "fringe banks" to meet their basic banking needs. Since many of these residents cannot afford the high fees or, simply don't meet the account requirements of most large banks, they are forced to use other alternatives such as pawn shops and check cashing outlets.

A recent article in ***The Start Ledger*** titled *"Poverty: Not poor by designation, but feeling the pinch every day"* addresses the lifestyle of many New Jerseyans who do not meet the census definition of poverty but still feel the desperation of trying to make ends meet. According to the 2000 U.S. Census, New Jersey is the most affluent state in the nation., however, this is based upon income only and does not factor in the cost of living compared with other areas of the nation. For example, if a family's median income is $26,000 a year it is well above the

poverty line more and more of this income goes towards housing costs and basic necessities leaving many residents with little or no savings. Many live paycheck to paycheck. These residents need quick access to cash and, through the use of check cashing outlets or pawn shops, are able to handle many of their transactions in one location without having to maintain a balance in a checking or savings account. This segment of the population is willing to pay the higher fees in exchange for fewer restrictions and the ability to get cash quickly.

According to the yellow pages, there are 22 check cashing outlets and seven pawn shops in the Monmouth-Ocean PMSA. One of the larger pawn shop outlets, Century Pawn Brokers, provides the following services for its customers, Money Gram worldwide money transfer, money orders ($.59 cents each), utility bill payments, prepaid phone cards, immediate cash loans, and check cashing. A large check cashing franchise, United Check Cashing, provides several services for its customers as well. These include payroll, social security, and government check cashing, money orders ($.29 cents each), tax return preparation, a money mover card (designed to send funds to a regular recipient), the cash card (a re-loadable debit card that can be used by ATMs all over the world), home phone reconnection (a prepaid phone service through dPi Teleconnect), authorized bill payment (to pay electric, gas, phone, and cable bills), and money wire service through Western Union. All of these services are available on a fee-per-use basis.

Table 3-3. Pawn Shops in the Monmouth-Ocean PMSA

Institution	Location
Century Pawnbroker	724 Cookman Avenue Asbury Park, NJ 08701
Beachwood Coins & Collectibles	529 US Hwy No. 9 Beachwood, NJ 08722
At Your Service	State Highway No. 35 South Eatontown, NJ 07724
Broadway Loan Company	208 Broadway Long Branch, NJ 07740
Diamonds	Eatontown, NJ 07724
Earth Treasures	178 SR 35 South Eatontown, NJ 07724
East Coast Coin & Jewelry Exchange	53 Brighton Ave. Long Branch, NJ 07740

(Source: Yellow Pages, <SuperPages.com>)

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SPECIAL PROJECTS

The Star-Ledger

Poverty: Not poor by designation, but feeling the pinch every day

08/06/01

BY SUSAN K. LIVIO
STAR-LEDGER STAFF

Many poor people found jobs in the '90s, and the most educated and skilled workers found wealth, making New Jersey the most affluent state in the nation with the fourth-lowest poverty rate, according to the 2000 census.

...t ranking poverty across state lines can be a tricky exercise when ... square the U.S. Census Bureau's definition of poverty with the ...f living in the Garden State.

The federal government says a family of four is living below the poverty line if it earns less than $17,671. The standard is the same for the family in New Jersey as it is for the family in Mississippi.

The vital difference is that New Jersey residents paid the third-highest median rent ($763) and the fourth-highest median home price ($171,988).

"The poverty standard is not adjusted for the cost of living," said James Hughes, dean of the Edward J. Bloustein School of Planning and Public Policy at Rutgers University. "We have the highest median income and one of the wealthiest states, so more people are above the poverty level. But they still have as difficult time making ends meet."

Even within its own borders, New Jersey's income disparities are so vast that 21 percent of all households earn $100,000 or more, while one in 10 children lives in poverty.

And although women in New Jersey earn the highest median income in the nation ($25,119), the single-mother-run household here is five times more likely than a married-couple family to have her school-age children qualify for free or reduced-price lunches, census figures said.

'90s, we were measuring a period of rising affluence and an ...ny that had been expanding for eight years. But not everybody participated in the bounty," Hughes said.

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)onna Williams of Hackensack is trying.

ns was among the 93,598 people in New Jersey who left welfare ,rk during the last decade. Largely propelled by the welfare reform aw in 1997 that set five-year time limits and work requirements, the velfare rolls dropped by 66 percent from 1990 to 2000.

\s a $13-an-hour customer-service representative, she is not poor ıccording to the federal government. But Williams said she and her two :hildren rely on the Food Action Network in Englewood for their ıroceries. They must live with her sister because she can't afford her)wn apartment. She regrets her oldest daughter chose to join the Army o be able to afford college tuition.

Williams is glad to be off welfare, but she worries about the future. "I'm 40, and I don't think I am ever going to get a place to live," Williams said. "Is there a type of government-funded program for me? Where can I go?"

Evelyn and Kevin Silas earn about $26,000 a year -- well above the poverty line -- but because they live in affluent Bergen County, they and their two children share a one-bedroom apartment. They pay $800 a month. "Anything cheaper would have roaches and rats," Evelyn Silas said.

Before her husband broke his ankle in the spring, the Silas family never had to ask a charity or government program to help them. Now they go to the Food Action Network.

eally not a good feeling. You are supposed to be able to feed your family," Silas said.

Georganne Albertson didn't fit the census definition of poor, either. But that was last year -- before she moved away from an abusive partner and into a motel. In May, the 43-year-old customer-service manager reluctantly quit her $8.50-an-hour job and applied for welfare because she couldn't afford day care for her two sons.

"It's been really horrible. I worked my tail off and I couldn't keep everybody fed and keep a roof over our heads," said Albertson. With welfare's help, she rents a house in Beachwood.

"Many families today are a paycheck away from homelessness," she said.

Poverty actually increased 20 percent or more among men and women in the 18- to 64-year-old group, said Philip Harvey, a professor at Rutgers Law School in Camden, who specializes in poverty and welfare reform.

"What these numbers tell me is that despite welfare reform and a substantially improved economy, we have not made any significant progress in our real goal of reducing poverty," Harvey said.

elfare participation dropped, so did the use of food stamps. New ey ranked 45th, with only 115,855 of the state's households -- 3.8 percent -- participating in the program. But 30 percent of those 60 and older used food stamps -- the third highest rate in the nation.

im Dieterle, director of AARP of New Jersey, was not surprised. "We ave a significant population of lower-income older adults, especially in areas among minority older women," Dieterle said.

Vord of mouth may be another reason why the elderly are so strongly epresented. The Web page of AARP -- the former American ssociation of Retired Persons -- encourages people to find out whether hey can participate in programs like food stamps, "and 19 percent are inding they do have a loved one who is eligible," Dieterle said.

The 2000 census probes deeper into the presence of family poverty by ooking at the free and reduced-price school lunch program. Last year 172,736 families, or nearly 16 percent who had school-age children, participated.

Participation was much more dramatic in homes where one or both parents was missing. Only 17.3 percent of households headed by both parents used the program, while 66 percent of homes headed by single mothers and 40 percent headed by single fathers used the free or reduced-price lunches. Families run by grandparents and other relatives had a 60 percent participation rate.

The program's numbers rise and fall with the economy, said Elizabeth Walsh, financial management coordinator for the state Department of Agriculture's Child Nutrition Program. The reduced-price lunch group has steadily grown from a 7.24 percent participation rate in 1993 to 8.36 percent last year -- perhaps a sign that family income is slowly rising, she said.

n K. Livio covers health and welfare issues. She can be reached at silvio@starledger.com or at (609) 989-0802.

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Underserved/Low-Income Services

FAFCU currently has a wide variety of products and services that are well suited for low-income and/or underserved members, including the following:

- FAFCU offers a variety of loans, including home mortgage, home equity, home improvement, personal and student loans, to meet members' individual loan needs. Vehicle loans are also available.
- FAFCU's fee-free checking will help less affluent area residents avoid costly fees charged by other financial institutions.
- FAFCU's financial seminars provide financial planning and money management information to area residents.
- FAFCU is actively involved in the Monmouth Ocean Development Council (MODC), an organization devoted to promoting economic growth in the Shore Region. For the past eight years MODC members have assisted local high school students through a mentoring program that includes "field trips" to local businesses and one-on-one contact twice a month.
- FAFCU currently serves the underserved area of Long Branch, NJ and plans to obtain two other underserved markets in Monmouth and Ocean counties.

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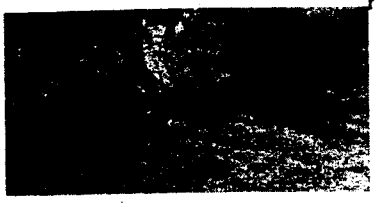

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Administrative Office Location

468 Industrial Way
Eatontown, NJ 07724

Main Branch

1006 Alexander Drive
Ft. Monmouth, NJ 07703

Lobby Hours:
Monday - Thursday: 9 am - 3:30 pm
Friday: 9 am - 7 pm
Saturday: 9 am - 5 pm

Drive Up Hours:
Monday - Wednesday: 8:30 am - 5 pm
Thursday - Friday: 8:30 am - 7 pm
Saturday: 8:30 am - 5 pm

Myer Center

Building 2700
Corregidor Rd.
(Cafeteria Entrance)
Ft. Monmouth, NJ 07703

Monday, Wednesday, Friday 9:00am - 12:30pm

Horsham

Pennsylvania Business Campus
117 Witmer Rd.
Horsham, PA 19044

Monday- Thursday 8:00am - 3:30pm
Friday 8:00am - 8:30pm

West Long Branch

Monmouth Park Corporate Center I
185 Route 36 Building B
West Long Branch, NJ 07764

Monday- Wednesday 8:30am - 5:00pm
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ASSETS

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OTHER ASSETS

TOTAL ASSETS

LIABILITIES AND EQUITY

LIABILITIES

BORROWED FUNDS
INTEREST PAYABLE
MEMBER ACCOUNTS
DIVIDENDS PAYABLE
ACCOUNTS PAYABLE
OTHER LIABILITIES

TOTAL LIABILITIES

COMMITMENTS AND CONTINGENT

SHARE HOLDERS EQUITY

RETAINED EARNINGS, STATUTOR
RETAINED EARNINGS, UNRESTRI

RETAINED EARNINGS

UNREALIZED GAIN/LOSS IN SEC

SHARE HOLDER'S EQUITY

TOTAL LIABILITY AND EQU

(b)(4),(b)(8)

228

001 FIRST ATLANTIC FED CREDIT U
VERSION: 02.2.00 NONUPDATE
12/31/02

INTEREST INCOME

INTEREST ON INVESTMENTS
INTEREST ON LOANS

TOTAL INTEREST INCOME

DIVIDENDS ON MEMBER ACCOUNTS

NET INTEREST INCOME

PROVISION FOR LOAN LOSSES

NET INT INC AFTER PROV FOR

NON-INTEREST INCOME

FEES AND CHARGES
TOTAL NON-INTEREST INCOME

NON-INTEREST EXPENSE

EMPLOYEE COMPENSATION/BENEFITS
OFFICE OCCUPANCY EXPENSE
OFFICE OPERATIONS EXPENSE
MEMBERS INSURANCE
PROFESSIONAL SERVICES
FEDERAL EXAM FEES
LOAN SERVICING
INTEREST ON BORROWED FUNDS
MISCELLANEOUS OPERATING EXPENS
GAIN/LOSS ON SALE OF OREO
GAIN/LOSS ON SALE OF FIXED ASS
OTHER GAINS AND LOSSES
UNREALIZED GAIN/LOSS ON TRADIN
GAIN/LOSS ON SALE OF FIXED RAT
NON-OPERATING GAIN/LOSS

TOTAL NON-INTEREST EXPENSE

NET INCOME

229

(8)(a)

25

001 FIRST ATLANTIC FED CREDIT UNIO
VERSION: 01.3.02 NONUPDATE
09/30/02

ASSETS

CASH AND CASH EQUIVALENTS
LOANS TO MEMBERS, NET OF ALLOWANCE
TRADING SECURITIES AT MARKET VALUE
SECURITIES AVAILABLE FOR SALE
SECURITIES HELD TO MATURITY
NOTES AND OTHER RECEIVABLES
ACCRUED INTEREST RECEIVABLE
PROPERTY, EQUIPMENT, LEASEHOLD IMPRO
NCUA CAPITALIZATION DEPOSIT
OTHER ASSETS

TOTAL ASSETS

LIABILITIES AND EQUITY

LIABILITIES

BORROWED FUNDS
INTEREST PAYABLE
MEMBER ACCOUNTS
DIVIDENDS PAYABLE
ACCOUNTS PAYABLE
OTHER LIABILITIES

TOTAL LIABILITIES

COMMITMENTS AND CONTINGENT LIAB

SHARE HOLDERS EQUITY

RETAINED EARNINGS, STATUTORY RES.
RETAINED EARNINGS, UNRESTRICTED

RETAINED EARNINGS

UNREALIZED GAIN/LOSS IN SECUR AVAI

SHARE HOLDER'S EQUITY

TOTAL LIABILITY AND EQUITY

230

(b)(4),(b)(8)

001 FIRST ATLANTIC FED CREDIT UNION
VERSION: 01.3.02 NONUPDATE RPT OPT
09/30/02

INTEREST INCOME

INTEREST ON INVESTMENTS
INTEREST ON LOANS

TOTAL INTEREST INCOME

DIVIDENDS ON MEMBER ACCOUNTS

NET INTEREST INCOME

PROVISION FOR LOAN LOSSES

NET INT INC AFTER PROV FOR LN L

NON-INTEREST INCOME

FEES AND CHARGES
TOTAL NON-INTEREST INCOME

NON-INTEREST EXPENSE

EMPLOYEE COMPENSATION/BENEFITS
OFFICE OCCUPANCY EXPENSE
OFFICE OPERATIONS EXPENSE
MEMBERS INSURANCE
PROFESSIONAL SERVICES
FEDERAL EXAM FEES
LOAN SERVICING
INTEREST ON BORROWED FUNDS
MISCELLANEOUS OPERATING EXPENSES
GAIN/LOSS ON SALE OF OREO
GAIN/LOSS ON SALE OF FIXED ASSETS
OTHER GAINS AND LOSSES
UNREALIZED GAIN/LOSS ON TRADING SEC
GAIN/LOSS ON SALE OF FIXED RATE MTG
NON-OPERATING GAIN/LOSS

TOTAL NON-INTEREST EXPENSE

NET INCOME

231

(b)(4),(b)(8)

	September 2001	December 2001	% CHG	March 2002	% CHG	June 2002	% CHG	September 2002	% CHG
ASSETS									
CASH:									
Cash On Hand	1,754,704	1,793,451	2.2	1,547,348	-13.7	1,677,444	8.4	2,011,448	19.9
Cash On Deposit	6,921,367	1,368,294	-80.2	7,670,482	460.6	4,914,486	-35.9	3,958,868	-19.4
Cash Equivalents	0	0		0		0		0	
TOTAL CASH	8,676,071	3,161,745	-63.6	9,217,830	191.5	6,591,930	-28.5	5,970,316	-9.4
INVESTMENTS:									
U.S. Govt. Obligations	0	0		0		0		0	
Federal Agency Sec.	41,757,529	43,006,015	3.0	42,244,563	-1.8	45,698,404	8.2	46,443,258	1.6
All Mutual Funds	0	0		0		3,000,000		2,000,000	-33.3
Total MCSD And PIC In Corporate	0	0		0		0		0	
Corp. Central (CD)	0	0		0		0		0	
Banks and S&Ls (Cert. DEP)	0	0		0		0		0	
DEP IN & Loans to other CUs	0	0		0		0		0	
All Other Investments	426,900	2,926,900	585.6	9,512,894	225.0	7,010,200	-26.3	7,460,300	6.4
TOTAL INVESTMENTS	42,184,429	45,932,915	8.9	51,757,457	12.7	55,708,604	7.6	55,903,558	0.3
LOAN HELD FOR SALE /1	N/A	N/A		0		0		0	
LOANS AND LEASES:									
Unsecured Credit Card Loans	14,453,230	16,289,062	12.7	15,840,290	-2.8	15,539,712	-1.9	15,583,330	0.3
All Other Unsecured Loans	11,308,136	11,445,178	1.2	11,256,815	-1.6	11,395,522	1.2	11,825,756	3.8
New Auto Loans	29,960,753	30,365,001	1.3	28,827,967	-5.1	28,125,338	-2.4	28,296,910	0.6
Used Auto Loans	749,559	803,927	7.3	787,966	-2.0	751,969	-4.6	760,923	1.2
1st Mort. Real Estate Loans	49,604,801	56,750,471	14.4	53,066,295	-6.5	58,484,127	10.2	61,905,117	5.8
Other Real Estate Loans	40,762,877	39,271,621	-3.7	39,952,117	1.7	41,040,239	2.7	41,503,841	1.1
Leases Receivable	0	0		0		0		0	
Other Loans /2	5,845,326	5,628,925	-3.7	5,417,688	-3.8	5,178,629	-4.4	5,059,856	-2.3
All Other Loans /3	0	0		N/A		N/A		N/A	
TOTAL LOANS	152,684,682	160,554,185	5.2	155,149,138	-3.4	160,515,536	3.5	164,935,733	2.8
ALLOWANCE FOR LOAN & LEASE LOSSES	1,834,620	1,844,302	0.5	1,882,665	2.1	1,920,520	2.0	1,868,041	-2.7
Other Real Estate Owned	0	0		0		49,094		49,094	0.0
Land and BLDG (NET of DEP)	3,092,269	4,880,074	57.8	5,882,703	20.5	6,818,850	15.9	7,122,592	4.5
Other Fixed Assets	941,672	889,743	-5.5	872,192	-2.0	1,602,621	83.7	1,990,881	24.2
Share INS CAP Deposit	1,650,390	1,789,129	8.4	1,789,129	0.0	1,918,581	7.2	1,918,580	0.0
Other Assets	2,149,001	2,062,413	-4.0	1,996,319	-3.2	1,990,853	-0.3	1,891,064	-5.0
TOTAL ASSETS	209,543,894	217,425,902	3.8	224,782,103	3.4	233,275,549	3.8	237,913,777	2.0
TOTAL CU's	1	1	0.0	1	0.0	1	0.0	1	0.0

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ OTHER LOANS TO MEMBERS PRIOR TO 2002. 3/ ALL OTHER LOANS ELIMINATED AFTER 2001.

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For Charter: FIf .ANTIC -- 82

	September 2001	December 2001	% CHG	March 2002	% CHG	June 2002	% CHG	September 2002	% CHG
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Promissory And Other Notes Pay	0	0		0		0		0	
Reverse Repo Agreement	0	0		0		0		0	
Subordinated CDCU Debt	0	0		0		0		0	
Uninsured Second Capital	0	0		0		0		0	
DIV / INT Payable	170,034	127,381	-25.1	133,192	4.6	134,992	1.4	136,545	1.2
Acct. Payable & Liabilities	1,067,320	1,165,299	9.2	1,084,397	-6.9	1,121,854	3.5	1,090,193	-2.8
TOTAL LIABILITIES	1,237,354	1,292,680	4.5	1,217,589	-5.8	1,256,846	3.2	1,226,738	-2.4
SAVINGS/DEPOSITS:									
Share Drafts	32,352,219	35,410,304	9.5	36,407,732	2.8	35,725,373	-1.9	32,907,809	-7.9
Regular Shares	58,096,121	59,469,918	2.4	61,247,064	3.0	63,511,037	3.7	63,438,532	-0.1
Money Market Shares	36,558,701	38,619,353	5.6	42,914,171	11.1	47,167,082	9.9	48,414,059	2.6
Share Certificates	46,715,320	47,165,299	1.0	47,153,313	0.0	48,440,257	2.7	53,470,898	10.4
IRA / KEOGH Accounts	16,907,619	17,355,365	2.6	17,477,748	0.7	17,954,182	2.7	18,338,173	2.1
All Other Shares	0	0		0		0		0	
Non-Member Deposits	0	0		0		0		0	
TOTAL SAVINGS/DEPOSITS	190,629,980	198,020,239	3.9	205,200,028	3.6	212,797,931	3.7	216,569,471	1.8
EQUITY:									
Undivided Earnings	12,986,934	13,583,285	4.6	14,189,595	4.5	14,746,413	3.9	15,484,852	5.0
Regular Reserves	4,124,012	4,124,012	0.0	4,124,012	0.0	4,124,012	0.0	4,124,012	0.0
Approp For Non-Conform Invest	0	0		0		0		0	
Other Reserves	0	0		0		0		0	
Miscellaneous Equity	0	0		0		0		0	
Unrealized G/L A-F-S SEC	565,614	405,686	-28.3	50,879	-87.5	350,347	588.6	508,704	45.2
Unrealized G/L CF HEDGES	0	0		0		0		0	
Other Comprehensive Income	0	0		0		0		0	
Net Income	0	N/A		0		0		0	
EQUITY TOTAL	17,676,560	18,112,983	2.5	18,364,486	1.4	19,220,772	4.7	20,117,568	4.7
TOTAL SAVINGS/EQUITY	208,306,540	216,133,222	3.8	223,564,514	3.4	232,018,703	3.8	236,687,039	2.0
TOTAL LIAB/SAVINGS/EQUITY	209,543,894	217,425,902	3.8	224,782,103	3.4	233,275,549	3.8	237,913,777	2.0
NCUA INSURED SAVINGS:									
Uninsured Shares	6,213,516	6,162,189	-0.8	6,771,453	9.9	7,114,444	5.1	8,189,925	15.1
Uninsured Non-Mem Depos	0	0		0		0		0	
Tot Uninsur Shrs & Depos	6,213,516	6,162,189	-0.8	6,771,453	9.9	7,114,444	5.1	8,189,925	15.1
Insured Shrs & Deposits	184,416,464	191,858,050	4.0	198,428,575	3.4	205,683,487	3.7	208,379,546	1.3

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11/12/2002 Consolidated Balance Sheet

For Charter: FIRST ATLANTIC --

	September 2001		December 2001	% CHG	March 2002	% CHG	June 2002	% CHG	September 2002	% CHG
INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	12,152,096	*	12,187,732	0.3	11,732,720	* -3.7	11,739,610	* 0.1	11,745,404	* 0.0
Less Interest Refund	0	*	0		0	*	0	*	0	*
Income from Investments	2,398,300	*	2,379,567	-0.8	2,133,396	* -10.3	2,156,592	* 1.1	2,167,180	* 0.5
Income from Trading	0	*	0		0	*	8,970	*	0	* -100.0
TOTAL INTEREST INCOME	14,550,396	*	14,567,299	0.1	13,866,116	* -4.8	13,905,172	* 0.3	13,912,585	* 0.1
INTEREST EXPENSE:										
Dividends	6,005,239	*	5,852,201	-2.5	4,775,140	* -18.4	4,727,432	* -1.0	4,685,707	* -0.9
Interest on Deposits	0	*	0		0	*	0	*	0	*
Interest on Borrowed Money	746	*	3,665	391.2	6,232	* 70.0	3,724	* -40.2	3,239	* -13.0
TOTAL INTEREST EXPENSE	6,005,985	*	5,855,866	-2.5	4,781,372	* -18.3	4,731,156	* -1.1	4,688,946	* -0.9
PROVISION FOR LOAN & LEASE LOSSES	897,750	*	825,000	-8.1	660,000	* -20.0	720,000	* 9.1	678,300	* -5.8
NET INTEREST INCOME AFTER PLL	7,646,661	*	7,886,433	3.1	8,424,744	* 6.8	8,454,016	* 0.3	8,545,339	* 1.1
NON-INTEREST INCOME:										
Fee Income	904,533	*	1,021,636	12.9	951,476	* -6.9	1,030,996	* 8.4	1,059,463	* 2.8
Other Operating Income	731,489	*	659,523	-9.8	603,256	* -8.5	609,246	* 1.0	571,315	* -6.2
Gain (Loss) on Investments	54,747	*	0	-100.0	0	*	-4,098	*	-2,725	* 33.5
Gain (Loss) on Disp of Assets	0	*	0		0	*	0	*	0	*
Other Non-Oper INC/EXP	0	*	29,163		431,636	* 1,380.1	191,818	* -55.6	111,599	* -41.8
TOTAL NON-INTEREST INCOME	1,690,769	*	1,710,322	1.2	1,986,368	* 16.1	1,827,962	* -8.0	1,739,652	* -4.8
NON-INTEREST EXPENSE										
EMP Comp & Benefits	3,080,143	*	3,154,036	2.4	3,537,424	* 12.2	3,421,826	* -3.3	3,364,726	* -1.7
Travel, Conference Expense	208,334	*	188,355	-9.6	193,384	* 2.7	228,120	* 18.0	212,494	* -6.8
Office Occupancy	756,632	*	757,322	0.1	515,924	* -31.9	446,480	* -13.5	420,650	* -5.8
Office Operation Expense	2,200,341	*	2,310,053	5.0	2,352,484	* 1.8	2,426,750	* 3.2	2,363,050	* -2.6
Educational and Promotion	298,068	*	269,914	-9.4	367,388	* 36.1	417,720	* 13.7	378,217	* -9.5
Loan Servicing Expense	415,004	*	419,654	1.1	563,964	* 34.4	524,894	* -6.9	535,525	* 2.0
Professional, Outside Service	258,220	*	276,051	6.9	355,652	* 28.8	345,228	* -2.9	388,514	* 12.5
Member Insurance	-1,216	*	-888	27.0	76	* 108.6	86	* 13.2	89	* 3.6
Operating Fees	41,980	*	41,769	-0.5	48,000	* 14.9	49,454	* 3.0	50,190	* 1.5
Misc Operating Expense	41,521	*	51,503	24.0	51,580	* 0.1	95,168	* 84.5	42,454	* -55.4
TOTAL NON-INTEREST EXPENSE	7,299,027	*	7,467,769	2.3	7,985,876	* 6.9	7,955,726	* -0.4	7,755,908	* -2.5
NET INCOME	2,038,403	*	2,128,986	4.4	2,425,236	* 13.9	2,326,252	* -4.1	2,529,083	* 8.7
RESERVE TRANSFERS:										
Transfer to Regular Reserve	0	*	0		0	*	0	*	0	*

*** Annualization factor: March = 4; June = 2; September =1.33; December = 1 (or no annualizing)**

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	September 2001		December 2001	% CHG	March 2002	% CHG	June 2002	% CHG	September 2002	% CHG
OTHER LOAN INFORMATION:										
DELINQUENCY AND CHARGE-OFFS:										
Amt of Delinquent Loans:										
2 to < 6 Months Delinquent	745,387		1,089,008	46.1	717,871	-34.1	485,828	-32.3	540,535	11.3
6 to 12 Months Delinquent	309,864		573,245	85.0	547,666	-4.5	613,921	12.1	575,991	-6.2
12 Months & Over Delinquent	55,964		57,493	2.7	0	-100.0	0		0	
Total Amount of Del Loans	1,111,215		1,719,746	54.8	1,265,537	-26.4	1,099,749	-13.1	1,116,526	1.5
Amt of Delinquent Credit Cards:										
2 to < 6 Months Delinquent	248,552		236,433	-4.9	208,725	-11.7	158,634	-24.0	170,782	7.7
6 to 12 Months Delinquent	30,711		179,530	484.6	215,254	19.9	200,339	-6.9	132,526	-33.8
12 Months & Over Delinquent	0		0		0		0		0	
Total Amount of Del Credit Cards	279,263		415,963	49.0	423,979	1.9	358,973	-15.3	303,308	-15.5
Loans Charged Off	726,740	*	688,742	-5.2	577,768	* -16.1	791,552	* 37.0	819,172	* 3.5
Recoveries	102,793	*	102,839	0.0	179,028	* 74.1	224,048	* 25.1	187,108	* -16.5
Total Del Loans & Net Charge-Offs	1,735,162	*	2,305,649	32.9	1,664,277	* -27.8	1,667,253	* 0.2	1,748,590	* 4.9
Credit Cards Loans Charged Off	121,364	*	130,181	7.3	357,600	* 174.7	404,800	* 13.2	322,923	* -20.2
Recoveries On Credit Cards	17,166	*	19,438	13.2	89,512	* 360.5	114,580	* 28.0	73,759	* -35.6
MISCELLANEOUS LOAN INFORMATION:										
Loans C/O Due To BK	130,043	*	138,962	6.9	80,732	* -41.9	74,318	* -7.9	307,314	* 313.5
Num Members Bankrupt	37		77	108.1	12	-84.4	31	158.3	35	12.9
Amount Loans Subj Bankrupt.	157,158		504,493	221.0	76,334	-84.9	186,316	144.1	277,180	48.8
Total Amt Loans Granted	63,817,157	*	64,271,746	0.7	79,050,208	* 23.0	71,420,120	* -9.7	73,876,254	* 3.4
Total Amount Loans Purchased	0	*	0		0	*	0	*	0	*
Total Amt Indirect Loans Granted /1	N/A		N/A		0	*	0	*	0	*
Number of Indirect Loans Granted /1	N/A		N/A		0	*	0	*	0	*
Loans Outstanding To CU Officials	1,149,964		1,406,663	22.3	1,175,368	-16.4	1,098,762	-6.5	1,234,217	12.3

1/ DATA NOT COLLECTED PRIOR TO 2002. # Means the number is too large to display in the cell

*** Annualized data, Annualization factor - March = 4; June = 2; September =1.33; December = 1 (or no annualizing)**

	September 2001	December 2001	% CHG	March 2002	% CHG	June 2002	% CHG	September 2002	% CHG
INFORMATION SYSTEMS & TECHNOLOGY									
SHARE/LOAN SYSTEM:									
Num Manual	0	0		0		0		0	
Num Vendor Supplied In-House	0	0		0		0		0	
Num Vendor On-Line	1	1	0.0	1	0.0	1	0.0	1	0.0
Num CU Developed In-House	0	0		0		0		0	
Num Other	0	0		0		0		0	
EFS ACCESS:									
Num of WWW or Internet/Browser	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of Wireless	0	0		0		0		0	
Num of Home Banking/PC	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of Audio Response/Phone	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of Automatic Teller Machine	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of Kiosk	0	0		0		0		0	
Num of Other	0	0		0		0		0	
EFS OFFERED:									
Num of Member Applications	0	0		1		1	0.0	1	0.0
Num of New Loan	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of Account Balance Inquiry	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of Share Draft Orders	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of New Share Account	0	0		1		1	0.0	1	0.0
Num of Loan Payments	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of View Account History	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of Merchandise Purchase	0	0		0		0		0	
Num of Share Account Transfers	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of Bill Payment	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of Download Account History	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of Electronic Cash	0	0		0		0		0	
Num of Account Aggregation 1/	N/A	N/A		0		0		0	
Num of Inyernet Access Services 1/	N/A	N/A		0		0		0	
Num of Electronic Signature 1/	N/A	N/A		0		0		0	
Num of Other 1/	N/A	N/A		0		0		0	
INTERNET PRESENCE:									
Num Of E-Mail Addresses Reported	1	1	0.0	1	0.0	1	0.0	1	0.0
Num Of Websites Reported	1	1	0.0	1	0.0	1	0.0	1	0.0
WORLD WIDEWEBSITE TYPE/USERS:									
Num of Informational	0	0		0		0		0	
Num of Interactive 2/	0	0		0		0		0	
Num of Transactional 2/	1	1	0.0	1	0.0	1	0.0	1	0.0
Num of Transactional Users	4,820	5,097	5.7	4,931	-3.3	4,294	-12.9	4,294	0.0
Num Planning World Wide Website	0	0		0		0		0	
Num Planning Informational	0	0		0		0		0	
Num Planning Interactive	0	0		0		0		0	
Num Planning Transactional	0	0		0		0		0	

1/ Data not collected prior to 2002 2/ Interactive Redefined December 2000 # Means the number is too large to display in the cell

Con... ...ted Balance Sheet
For C... RST ATLANTIC -- 82

	September 2001	December 2001	% CHG	March 2002	% CHG	June 2002	% CHG	September 2002	% CHG
Miscellaneous Information									
Audit Type									
Supervisory Committee	0	0		0		0		0	
Supervisory Committee By State Licensed Person /1	N/A	N/A		0		0		0	
Supervisory Committee By Other External Auditor /1	N/A	N/A		0		0		0	
CPA Audit Without Opinion /2	0	0		N/A		N/A		N/A	
CPA Opinion Audit /2	1	1	0.0	N/A		N/A		N/A	
League Audit /2	0	0		N/A		N/A		N/A	
Outside Accountant (Not CPA Or League)	0	0		N/A		N/A		N/A	
Financial Statement Audit By State Licenced Person /1	N/A	N/A		0		1		1	0.0
Balance Sheet Audit By State Licensed Person /1	N/A	N/A		0		0		0	
Examination of Internal Controls Over Call Report By State Licensed Person /1	N/A	N/A		1		0	-100.0	0	
Excess Deposit Insurance:									
No. of CU's W/Excss Share/Deposit Ins	0	0		0		0		0	
Amt Of Shr/Depo.Covered by Ex Insur	0	0		0		0		0	
New Program or Services									
None /1	N/A	N/A		1		0	-100.0	0	
Indirect Lending /1	N/A	N/A		0		0		0	
Commercial Lending /1	N/A	N/A		0		1		1	0.0
Member Business Loans /1	N/A	N/A		0		1		1	0.0
Participation Loans /1	N/A	N/A		0		0		0	
Real Estate Loans /1	N/A	N/A		0		1		1	0.0
Risk Based Loans /1	N/A	N/A		0		1		1	0.0
Direct Financing Leases /1	N/A	N/A		0		1		1	0.0
ATM / DEBIT Card Program /1	N/A	N/A		0		1		1	0.0
Mortgage Processing /1	N/A	N/A		0		1		1	0.0
New CUSO /1	N/A	N/A		0		0		0	
Data Processing Conversion /1	N/A	N/A		0		0		0	
Insurance / Investment Sales /1	N/A	N/A		0		0		0	
Other /1	N/A	N/A		0		0		0	
Membership:									
Num Current Members	31,260	31,462	0.6	31,201	-0.8	31,216	0.0	31,154	-0.2
Num Potential Members	130,244	130,839	0.5	131,300	0.4	131,819	0.4	132,409	0.4
Total Num Savings Accts	58,204	58,534	0.6	58,229	-0.5	58,322	0.2	58,282	-0.1
Employees:									
Num Full-Time Employees	68	75	10.3	79	5.3	73	-7.6	73	0.0
Num Part-Time Employees	10	8	-20.0	7	-12.5	8	14.3	8	0.0
Reporting Method:									
PC 5300 System (Automated)	1	1	0.0	1	0.0	1	0.0	1	0.0
None Used (Manual Input)	0	0		0		0		0	

1/ DATA NOT COLLECTED PRIOR TO 2002. 2/ DATA NOT COLLECTED AFTER DECEMBER 2001. # Means the number is too large to display in the cell

For Charter: FIRST ATLAN 2

REAL ESTATE LOANS/LINES OF CREDIT	September 2001		December 2001	% CHG	March 2002		% CHG	June 2002		% CHG	September 2002		% CHG
REAL ESTATE LOANS - AMOUNT OUTSTANDING:													
First Mortgage Fixed Rate	33,461,421		40,373,594	20.7	36,090,490		-10.6	40,759,299		12.9	45,123,750		10.7
First Mortgage Adj Rate	16,143,380		16,376,877	1.4	16,975,805		3.7	17,724,828		4.4	16,781,367		-5.3
Other Real Estate Fixed Rate	22,931,006		22,381,468	-2.4	22,922,854		2.4	23,830,252		4.0	23,058,700		-3.2
Home Equity Line of Credit	17,831,871		16,890,153	-5.3	17,029,263		0.8	17,209,987		1.1	18,445,141		7.2
Other R.E. Adj Rate (Exc. Heloc)	0		0		0			0			0		
Total R.E Loans Outstanding	90,367,678		96,022,092	6.3	93,018,412		-3.1	99,524,366		7.0	103,408,958		3.9
REAL ESTATE LOANS - AMOUNT GRANTED:													
First Mortgage Fixed Rate	16,311,609	*	20,439,546	25.3	32,197,156	*	57.5	25,584,238	*	-20.5	25,580,873	*	0.0
First Mortgage Adj Rate	2,375,713	*	4,274,750	79.9	8,864,000	*	107.4	7,688,740	*	-13.3	5,381,672	*	-30.0
Other Real Est Fixed Rate	12,546,874	*	12,266,692	-2.2	16,329,352	*	33.1	15,883,610	*	-2.7	14,083,393	*	-11.3
Home Equity Line of Credit	4,402,300	*	4,442,100	0.9	5,121,948	*	15.3	11,180,774	*	118.3	11,187,258	*	0.1
Other R.E. Adj Rate (Exc. Heloc)	0	*	0		0	*		0	*		0	*	
First Mortgage R.E. Loans Sold	0	*	0		41,909,560	*		20,954,780	*	-50.0	13,934,929	*	-33.5
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	52,031,041		52,099,147	0.1	54,326,264		4.3	56,464,185		3.9	56,929,591		0.8
R.E. Lns also Mem. Bus. Lns	150,000		150,000	0.0	150,000		0.0	0		-100.0	0		
NUM OF CUs GRANTING FIRST LIEN ONE TO FOUR FAMILY MORTGAGES YTD 1/	N/A		N/A		1			1		0.0	1		0.0
DELINQUENT R.E. LOANS > 2 MOS													
First Mortgage Fixed Rate	49,094		132,477	169.8	0		-100.0	0			0		
First Mortgage Adj Rate	0		0		0			0			0		
Other R.E. Fixed Rate	0		45,877		45,046		-1.8	36,224		-19.6	0		-100.0
Other R.E. Adj. Rate	0		34,999		0		-100.0	34,999			34,999		0.0
TOTAL DEL R.E. > 2 MOS	49,094		213,353	334.6	45,046		-78.9	71,223		58.1	34,999		-50.9
DELINQUENT 1 TO < 2 MOS													
First Mortgage	0		0		0			0			0		
Other	0		0		0			0			0		
TOTAL DEL 1 TO < 2 MOS	0		0		0			0			0		
TOTAL DEL R.E. LOANS > 1 MOS	49,094		213,353	334.6	45,046		-78.9	71,223		58.1	34,999		-50.9
% DEL R.E.LOANS > 1 MOS	0.1		0.2	309.0	0.0		-78.2	0.1		47.8	0.0		-52.7
% DEL R.E. LOANS > 2 MOS	0.1		0.2	309.0	0.0		-78.2	0.1		47.8	0.0		-52.7
R.E LOANS/LOC CHARGE-OFFS AND RECOVERIES:													
1st Mortgage Charge-Offs YTD	0	*	0		0	*		0	*		0	*	
1st Mortgage Recoveries YTD	0	*	0		0	*		0	*		0	*	
Other R.E. Charge-Offs YTD	10,546	*	7,929	-24.8	0	*	-100.0	0	*		0	*	
Other R.E. Recoveries YTD	0	*	0		0	*		0	*		0	*	
ALLOW FOR LOSSES ON R.E. LOANS	0		0		0			0			0		

* Annualized data, Annualization factor - March = 4; June = 2; September =1.33; December = 1 (or no annualizing)

1/ DATA NOT COLLECTED PRIOR TO 2002. # Means the number is too large to display in the cell

For Charter: FIRST ATLANTIC -- 8

	September 2001		December 2001	% CHG	March 2002	% CHG	June 2002	% CHG	September 2002	% CHG
MBR BUSINESS LOANS (MBL):										
Agricultural Related MBL	0		0		0		0		0	
All Other MBL	300,301		283,684	-5.5	269,390	-5.0	253,262	-6.0	458,543	81.1
TOTAL MBL	300,301		283,684	-5.5	269,390	-5.0	253,262	-6.0	458,543	81.1
MBL Granted YTD	332,500	*	250,000	-24.8	0	* -100.0	0	*	399,000	*
Ag Related MBL Del 1 to < 2 mos	0		0		0		0		0	
AG Related MBL > 2 mos Del	0		0		0		0		0	
Other MBLS 1 to < 2 mos Del	0		0		0		0		0	
Other MBLS Del > 2 mos	0		0		0		0		0	
TOTAL DEL MBL > 1 MOS DEL	0		0		0		0		0	
% DEL MBL > 1 MOS	0.0		0.0		0.0		0.0		0.0	
TOTAL DEL MBL > 2 MOS	0		0		0		0		0	
% DEL MBL > 2 MOS	0.0		0.0		0.0		0.0		0.0	
MBL CHARGE-OFFS AND RECOVERIES:										
MBL AG Loans Charge-Offs YTD	0	*	0		0	*	0	*	0	*
MBL AG Loans Recoveries YTD	0	*	0		0	*	0	*	0	*
Other MBLs Charge-Offs YTD	0	*	0		0	*	0	*	0	*
Other MBLs Recoveries YTD	0	*	0		0	*	0	*	0	*
MISCELLANEOUS MBL INFORMATION:										
Allowance For Loss On MBLs	0		0		0		0		0	
All Concentrations Of Credit For MBLs	0		0		0		0		0	
Construction/Development MBLs	0		0		0		0		0	

*** Annualized data, Annualization factor - March = 4; June = 2; September =1.33; December = 1 (or no annualizing)**

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Consolidated [illegible] Sheet
For Charter: FIR' \NTIC -- 82

	September 2001	December 2001	% CHG	March 2002	% CHG	June 2002	% CHG	September 2002	% CHG
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS. OF INVESTMENTS									
Held to Maturity < 1 yr	3,999,402	1,499,628	-62.5	1,499,821	0.0	500,000	-66.7	500,000	0.0
Held to Maturity 1-3 yrs	5,499,719	4,000,317	-27.3	3,500,199	-12.5	1,000,000	-71.4	0	-100.0
Held to Maturity 3-10 yrs	0	0		0		0		0	
Held to Maturity > 10 yrs	0	0		0		0		0	
TOTAL HELD TO MATURITY	9,499,121	5,499,945	-42.1	5,000,020	-9.1	1,500,000	-70.0	500,000	-66.7
Available for Sale < 1 yr	1,935,170	3,926,440	102.9	6,056,110	54.2	4,070,120	-32.8	4,546,695	11.7
Available for Sale 1-3 yrs	17,362,975	26,850,210	54.6	32,570,710	21.3	34,309,207	5.3	27,713,228	-19.2
Available for Sale 3-10 yrs	12,960,263	6,729,420	-48.1	7,170,317	6.6	8,368,977	16.7	16,183,335	93.4
Available for Sale > 10 yrs	0	0		0		0		0	
TOTAL AVAILABLE FOR SALE	32,258,408	37,506,070	16.3	45,797,137	22.1	46,748,304	2.1	48,443,258	3.6
TRADING < 1 YEAR	0	0		0		3,000,000		2,000,000	-33.3
Trading 1-3 years	0	0		0		0		0	
Trading 3-10 years	0	0		0		0		0	
Trading > 10 years	0	0		0		0		0	
TOTAL TRADING	0	0		0		3,000,000		2,000,000	-33.3
Non-SFAS 115 < 1 yr	7,348,267	4,295,194	-41.5	8,630,782	100.9	9,374,786	8.6	8,919,168	-4.9
Non-SFAS 115 1-3 yrs	0	0		0		0		0	
Non-SFAS 115 3-10 yrs	0	0		0		0		0	
Non-SFAS 115 > 10 yrs	0	0		0		0		0	
TOTAL NON-SFAS 115	7,348,267	4,295,194	-41.5	8,630,782	100.9	9,374,786	8.6	8,919,168	-4.9
MATURITIES :									
Total Investments < 1 yr	13,282,839	9,721,262	-26.8	16,186,713	66.5	16,944,906	4.7	15,965,863	-5.8
Total Investments 1-3 yrs	22,862,694	30,850,527	34.9	36,070,909	16.9	35,309,207	-2.1	27,713,228	-21.5
Total Investments 3-10 yrs	12,960,263	6,729,420	-48.1	7,170,317	6.6	8,368,977	16.7	16,183,335	93.4
Total Investments > 10 yrs	0	0		0		0		0	
Total	49,105,796	47,301,209	-3.7	59,427,939	25.6	60,623,090	2.0	59,862,426	-1.3

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For Charter: FIRST ATLANTIC --

	September 2001	December 2001	% CHG	March 2002	% CHG	June 2002	% CHG	September 2002	% CHG
MORTGAGE BACKED SECURITITES:									
Mort Pass-Thru Securities	0	0		2,022,593		3,702,128	83.0	11,048,803	198.4
COLLATERALIZED MORTGAGE OBLIGATION/RE MORTG INVEST CONDUITS (CMOs/REMICs)	0	0		0		0		0	
OTHER INVESTMENT INFORMATION:									
NON-MORTGAGE SECURITIES WITH EMBEDDED OPTIONS OR COMPLEX COUPON FORMULAS 1/	N/A	N/A		32,567,488		29,122,364	-10.6	24,335,000	-16.4
NON-MORTGAGE SECURITIES WITH MATURITIES > 3 YRS. 1/	N/A	N/A		0		0		0	
Securities Per 703.90(b)	27,098,116	30,361,365	12.0	34,590,081	13.9	32,824,492	-5.1	35,383,803	7.8
Market Value Deval @ 300BP	2,219,379	2,175,735	-2.0	2,724,678	25.2	1,937,343	-28.9	1,652,755	-14.7
Dep/Shares Per 703.70(a)	0	0		0		0		0	
Fair Value of Total Investments	49,209,078	47,381,654	-3.7	59,470,429	25.5	60,653,405	2.0	59,898,234	-1.2
Repurchase Agreements	0	0		0		0		0	
Reverse Repo Pos. Arbitrage	0	0		0		0		0	
CUSO Investments	0	0		0		0		0	
CUSO Loans	0	0		0		0		0	
CUSO Income	0	0		0		0		0	
Non-Mortgage Derivatives	0	0		2,000,000		1,000,000	-50.0	1,000,000	0.0
INV Not Authorized By The FCU Act Or NCUA R&R (SCU Only)	0	0		0		0		0	

*** Annualized data, Annualization factor - March = 4; June = 2; September =1.33; December = 1 (or no annualizing)**

1/ DATA NOT COLLECTED PRIOR TO 2002. # Means the number is too large to display in the cell

	September 2001	December 2001	% CHG	March 2002	% CHG	June 2002	% CHG	September 2002	% CHG
SAVING MATURITIES									
< 1 year	176,922,409	183,985,760	4.0	194,045,852	5.5	201,651,346	3.9	203,495,919	0.9
1 to 3 years	13,707,571	14,034,479	2.4	11,132,441	-20.7	10,836,739	-2.7	11,393,685	5.1
> 3 years	0	0		21,735		309,846	1,325.6	1,679,867	442.2
MISCELLANEOUS SAVINGS INFORMATION									
BROKERED DEPOSITS 1/	N/A	N/A		0		0		0	
OFF-BALANCE SHEET UNUSED COMMITMENTS:									
Comm RE, Construction, Land Development	0	0		0		0		0	
Other Unused MBL Commitments	0	0		0		0		0	
Revolving O/E Lines 1-4 Family	19,525,282	20,221,797	3.6	21,642,739	7.0	23,012,207	6.3	22,993,805	-0.1
Credit Card Line	34,199,395	39,560,582	15.7	40,027,075	1.2	41,091,368	2.7	40,634,536	-1.1
Outstanding LOC	0	0		0		0		0	
Unsecured Share Draft LOC	16,529,059	16,550,984	0.1	38,702,137	133.8	17,270,526	-55.4	17,515,628	1.4
Other Unused Commitments	0	303,000		0	-100.0	72,000		210,000	191.7
LOANS SOLD/SWAPPED W/RECOURSE:									
Total Dollar Amount YTD	0 *	0		0 *		0 *		0 *	
Total Princ Bal Outstanding	0	0		0		0		0	
Pending Bond Claims	0	0		0		0		0	
CREDIT AND BORROWING ARRANGEMENTS:									
Num CORP CU Members	0	0		0		0		0	
Num FHLB Members	1	1	0.0	1	0.0	1	0.0	1	0.0
Num FHLB Borr. Apps.	1	1	0.0	1	0.0	1	0.0	1	0.0
Num FHLB Pre-Pledged	1	1	0.0	1	0.0	1	0.0	1	0.0
Num Committed Loc	1	1	0.0	1	0.0	1	0.0	1	0.0
MISCELLANEOUS BORROWING INFORMATION:									
Amount of Promissory Notes Outstanding To Non-Members	0	0		0		0		0	

*** Annualization factor: March = 4; June = 2; September =1.33; December = 1 (or no annualizing)**

1/ DATA NOT COLLECTED PRIOR TO MARCH 2002. # Means the number is too large to display in the cell

11/12/

Consolidat[illegible] [illegible]ance Sheet

For Charter: I [illegible]LANTIC -- 82

Ratio Description	September 2001		December 2001	March 2002		June 2002		September 2002	
Capital Adequacy:									
NetWorth/Total Assets	8.17		8.14	8.15		8.09		8.24	
Total Delinquent Loans/NetWorth	6.49		9.71	6.91		5.83		5.69	
Solvency Evaluation (Estimated)	109.27		109.15	108.95		109.03		109.29	
Classified Assets (Est)/NetWorth	10.72		10.42	10.28		10.18		9.53	
Asset Quality:									
Delinquent Loans/Total Loans	0.73		1.07	0.82		0.69		0.68	
Net Charge-Offs/Avg Loans	0.42	*	0.39	0.25	*	0.35	*	0.39	*
Fair (Market) Value/Book Value (HTM invests)	101.09		101.46	100.85		102.02		107.16	
Accum Unreal G-L On AFS/CST of Invest AFS	1.78		1.09	0.11		0.76		1.06	
Delinquent Loans/Assets	0.53		0.79	0.56		0.47		0.47	
Earnings:									
Return on Average Assets	1.03	*	1.05	1.10	*	1.03	*	1.11	*
Gross Income/Average Assets	8.17	*	8.04	6.97	*	6.90	*	6.83	*
Yield On Average Loans	8.27	*	8.07	7.43	*	7.31	*	7.22	*
Yield On Average Investments	5.42	*	5.48	4.00	*	4.01	*	4.04	*
Cost of Funds/Avg Assets	3.03	*	2.90	2.16	*	2.10	*	2.06	*
Net Margin/Avg Assets	5.14	*	5.14	4.81	*	4.80	*	4.77	*
Operating Exp/Avg Assets	3.68	*	3.70	3.61	*	3.53	*	3.41	*
Provision For Loan Losses/Avg Assets	0.45	*	0.41	0.30	*	0.32	*	0.30	*
Net Interest Margin/Avg Assets	4.31	*	4.31	4.11	*	4.07	*	4.05	*
Operating Exp/Gross Income	45.09		45.96	51.79		51.18		49.90	
Fixed Assets & Oreos/Total Assets	1.93		2.65	3.01		3.63		3.85	
Net Operation Exp/Avg Assets	3.23	*	3.19	3.18	*	3.07	*	2.94	*
Asset/Liability Management:									
Net Long-Term Assets/Total Assets	27.26		26.83	24.26		26.59		31.17	
Reg Shares/Total Shares & Borrowings	30.48		30.03	29.85		29.85		29.29	
Total Loans/Total Shares	80.09		81.08	75.61		75.43		76.16	
Total Loans/Total Assets	72.87		73.84	69.02		68.81		69.33	
Cash + Short-Term Investments/Assets	7.18		5.30	7.89		7.98		7.56	
Total Shr, Dep. & Borrows/Earning Assets	94.47		95.27	95.63		96.23		96.34	
Reg Shares+Share Drafts/Total Shares&Borrowing	47.45		47.91	47.59		46.63		44.49	
Borrowings/Total Shares & NetWorth	0.00		0.00	0.00		0.00		0.00	
Est Loan Maturity in Mos	34.70		37.62	19.14		26.95		28.24	
Other Ratios:									
NetWorth Growth	14.91	*	15.09	13.70	*	13.14	*	14.28	*
Market (Share) Growth	15.89	*	16.29	14.50	*	14.93	*	12.46	*
Loan Growth	10.64	*	13.57	-13.47	*	-0.05	*	3.63	*
Asset Growth	16.23	*	16.42	13.53	*	14.58	*	12.53	*
Investment Growth	32.46	*	19.83	102.55	*	56.33	*	35.32	*

*** Annualized data, Annualization factor - March = 4; June = 2; September =1.33; December = 1 (or no annualizing)**

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Financial History

Period Ending:	12/31/1998	12/31/1999	12/31/2000	12/31/2001	03/31/2002
BALANCE SHEET DATA					
Total Assets (Less Tot.Rev. Repos)	181,210,477	172,003,341	186,759,527	217,425,902	224,782,103
Average Assets		176,606,909	179,381,434	202,092,715	221,104,003
LOAN DATA					
Total Loans (Gross)	118,156,854	124,858,860	141,372,197	160,554,185	155,149,138
Average Loans		121,507,857	133,115,529	150,963,191	157,851,662
Allowance for Loan Losses	1,220,672	1,406,693	1,625,930	1,844,302	1,882,665
Delinquent Loans - Excess of 2 Months	1,131,421	997,316	919,822	1,719,746	1,265,537
Collection Problem Loans	1,220,672	1,406,693	1,625,930	1,844,302	1,425,273
Provision for Loan Loss Expense	1,187,484	1,122,134	917,760	825,000	165,000
Charge Off Loans (Net, Last 12 Months)	1,091,330	912,700	702,329	585,903	559,670
Total Real Estate Loans	67,245,207	73,844,966	82,741,011	96,022,092	93,018,411
Adj/Repricable Real Estate Loans (5 yrs)	43,400,122	44,607,849	54,499,043	52,099,147	54,326,264
Loans Granted During Period (Debits)	47,354,344	36,791,749	51,929,314	64,271,746	19,762,552
CASH/INVESTMENT DATA					
Cash on hand	7,456,315	11,275,194	1,987,096	1,793,451	1,547,348
Investments Greater Than 1 Year	29,501,960	25,644,146	19,902,149	37,579,947	43,241,226
Total Inv.,Cash on Dep., Cash Equiv.	46,313,772	32,622,011	39,473,321	47,301,209	58,338,187
Fair Value of Total Investments	46,313,772	32,615,771	39,514,293	47,381,654	58,380,677
Fair Value of AFS and Trading Portfolio	44,813,772	32,123,271	25,630,658	37,506,070	45,797,137
Book Value of HTM + Non FAS 115 Invest.	1,500,000	498,740	13,842,663	9,795,139	12,541,050
Cost of Securities Available for Sale	44,691,519	32,758,301	25,747,653	37,100,384	45,746,258
Total Reverse Repurchase Agreements	0	0	0	0	0
OTHER ASSET DATA					
Non-Earning Assets	17,960,523	15,929,163	7,539,939	11,414,810	13,177,443
Fixed Assets (includes OREOs)	2,095,646	1,605,936	1,365,066	5,769,817	6,438,594
Other Real Estate Owned	129,859	84,075	0	0	0
Other Potential Losses & Devaluations	N/A	N/A	N/A	N/A	0
SHARES & LIABILITIES					
Total Borrowings	0	0	0	0	0
Regular Shares	60,891,167	60,572,714	53,433,558	59,469,918	61,247,064
Non-Member Shares	0	0	0	0	0
Total Shares and Deposits	168,259,687	158,585,127	170,280,133	198,020,239	205,200,028
RESERVES					
Net Worth	11,942,700	13,166,142	15,385,999	17,707,297	18,313,607
Undivided Earnings (includes net income)	8,261,008	9,387,908	11,261,987	13,583,285	14,189,595
Uninsured Secondary Capital	0	0	0	0	0
Total Reserves	13,207,053	13,937,805	16,894,934	19,957,285	20,247,151
INCOME & EXPENSE DATA					
Loan Income	10,705,248	10,265,775	11,514,137	12,187,732	2,933,180
Investment Income	2,634,317	2,560,785	2,230,915	2,379,567	533,349
Fee Income	957,929	1,331,841	1,617,266	1,021,636	237,869
Gross Income	14,700,425	14,158,401	15,362,318	16,248,458	3,855,212
Operating Expenses (less PLL)	7,441,098	7,249,019	7,368,937	7,467,769	1,996,469
Provision for Loan Losses (PLL)	1,187,484	1,122,134	917,760	825,000	165,000
Non-Operating Gain (Loss)	40,726	512	33,909	29,163	107,909
Interest on Borrowed Funds	9,698	200	14,346	3,665	1,558
Dividend Expense + Interest on Deposits	5,352,279	4,561,383	4,875,327	5,852,201	1,193,785
Net Income (Loss) After Dividends	750,592	1,226,177	2,219,857	2,128,986	606,309
Net Reserve Transfer	0	0	345,779	0	0
Net Income (Loss) from Operations	750,592	1,226,177	1,874,078	2,128,986	606,309

Key Ratios

Period Ending:	12/31/1999	12/31/2000	12/31/2001	03/31/2002	PEER RATIOS 12/31/2001
CAPITAL ADEQUACY RATIOS					
1. Net Worth / Assets (4)	**7.65%**	**8.23%**	**8.14%**	**8.14%**	**10.93%**
2. Total Delinquent Loans / Net Worth (4)	7.57%	5.98%	9.71%	6.91%	4.98%
3. Solvency Evaluation (2)	107.90%	108.97%	109.15%	109.17%	112.64%
4. Classified Assets / Net Worth (2,4)	10.68%	10.57%	10.42%	7.78%	5.20%
ASSET QUALITY RATIOS					
5. Delinquent Loans / Loans	**0.80%**	**0.65%**	**1.07%**	**0.82%**	**0.80%**
6. Net Charge Offs / Average Loans (5)	**0.75%**	**0.53%**	**0.39%**	**0.35%**	**0.44%**
7. Fair Value / Book Value (for investments held to maturity)	98.75%	100.75%	101.46%	100.85%	100.93%
8. Accumulated Unrealized Gains or Losses on Available for Sale Securities (+ debits - credits) / Cost of Investments Available for Sale	-1.94%	-0.45%	1.09%	0.11%	0.12%
9. Delinquent Loans / Assets	0.58%	0.49%	0.79%	0.56%	0.50%
EARNINGS RATIOS					
10. Return on Average Assets (1)	**0.69%**	**1.24%**	**1.05%**	**1.10%**	**0.88%**
11. Gross Income / Average Assets (1)	8.02%	8.56%	8.04%	6.97%	7.97%
12. Cost of Funds / Average Assets (1)	2.58%	2.73%	2.90%	2.16%	3.26%
13. Net Margin / Average Assets (1)	5.43%	5.84%	5.14%	4.81%	4.71%
[illegible]perating Expenses / Average Assets (1)	4.10%	4.11%	3.70%	3.61%	3.55%
[illegible]ovision for Loan Losses / Average Assets (1)	0.64%	0.51%	0.41%	0.30%	0.30%
[illegible]et Interest Margin / Average Assets (1)	4.68%	4.94%	4.31%	4.11%	3.69%
17. Operating Expenses / Gross Income	51.20%	47.97%	45.96%	51.79%	44.62%
18. Fixed Assets + OREOs / Assets	0.93%	0.73%	2.65%	2.86%	2.11%
19. Net Operating Expenses / Average Assets (1)	3.35%	3.21%	3.19%	3.18%	2.84%
ASSET / LIABILITY MANAGEMENT RATIOS					
20. Net Long-Term Assets / Assets	22.21%	17.27%	26.83%	24.30%	23.00%
21. Regular Shares / Total Shares & Borrowing	38.20%	31.38%	30.03%	29.85%	35.99%
22. Total Loans / Total Shares	78.73%	83.02%	81.08%	75.61%	71.42%
23. Total Loans / Total Assets	72.59%	75.70%	73.84%	69.02%	62.76%
24. Cash + Short-Term Investments / Assets (3)	10.61%	11.54%	5.30%	7.40%	19.39%
25. Total Shares, Deposits, and Borrowings / Earning Assets	100.70%	94.16%	95.27%	96.12%	92.58%
26. Borrowings/ Total Shares and Net Worth (4)	0.00%	0.00%	0.00%	0.00%	0.44%
27. Estimated Loan Maturity in Months (1)	47.1	42.3	37.6	19.1	27.4
OTHER RATIOS					
28. Market (Share) Growth (1)	-5.75%	7.37%	16.29%	14.50%	15.22%
29. Net Worth Growth (1)	10.24%	16.86%	15.09%	13.70%	9.01%
30. Loan Growth (1)	5.67%	13.23%	13.57%	-13.47%	6.37%
31. Asset Growth (1)	-5.08%	8.58%	16.42%	13.53%	14.24%
32. Investment Growth (1)	-29.56%	21.00%	19.83%	93.33%	42.13%

n date ratios are annualized.

.or year ratios are based on estimates.

(3) This ratio relies on the maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment. The exam date ratio is calculated consistent with the prior years.

(4) For all years prior to 2000, net worth includes donated equity, which is not a regulatory component of net worth.

(5) Ratio is based on net charge offs over the previous 12 month period.

Statement of Financial Condition

	Period Ending 12/31/01	%	Current Period Examination 03/31/02	%	Adjusted Balance	%
ASSETS						
Cash on Hand	1,793,451	0.82%	1,547,348	0.69%	1,547,348	0.69%
Cash on Deposit	1,368,294	0.63%	7,670,482	3.41%	7,541,030	3.35%
Cash Equivalents	0	0.00%	0	0.00%	0	0.00%
Investments:						
Trading	0		0		0	
Available for Sale	37,506,070		45,797,137		45,797,137	
Held to Maturity	5,499,945		5,000,020		5,000,020	
Non FAS 115	2,926,900		0		0	
Investments Net	45,932,915	21.13%	50,797,157	22.60%	50,797,157	22.60%
Loans Held For Sale	0	0.00%	0	0.00%	0	0.00%
Total Loans	160,554,185		155,149,138		155,149,138	
Less: Allowance for Loan Loss	(1,844,302)		(1,882,665)		(1,882,665)	
Loans Net	158,709,883	72.99%	153,266,473	68.18%	153,266,473	68.18%
NCUSIF Deposit	1,789,129	0.82%	1,789,129	0.80%	1,918,581	0.85%
Fixed Assets Net of Depreciation	5,769,817	2.65%	6,438,594	2.86%	6,438,594	2.86%
Other Real Estate Owned	0	0.00%	0	0.00%	0	0.00%
Other Assets	2,062,413	0.95%	3,272,920	1.46%	3,272,920	1.46%
Total Assets	**217,425,902**		**224,782,103**		**224,782,103**	
LIABILITIES						
Borrowed Money & Interest Payable	0	0.00%	0	0.00%	0	0.00%
Dividends & Interest Payable	127,381	0.70%	133,192	0.06%	133,192	0.06%
Payables & Liabilities	1,165,299	6.43%	1,084,397	0.48%	1,084,397	0.48%
otal Liabilities	**1,292,680**		**1,217,589**		**1,217,589**	
SHARES						
Shares & Deposits	198,020,239	91.07%	205,200,028	91.29%	205,200,028	91.29%
Total Shares	**198,020,239**		**205,200,028**		**205,200,028**	
MEMBERS' EQUITY						
Regular Reserves	4,124,012	1.90%	4,124,012	1.83%	4,124,012	1.83%
Undivided Earnings	13,583,285	6.25%	14,189,595	6.31%	14,189,595	6.31%
Other Reserves	0	0.00%	0	0.00%	0	0.00%
Miscellaneous Equity	0	0.00%	0	0.00%	0	0.00%
Accumulated Unrealized Gains (Losses) on Available for Sale Securities	405,686	0.19%	50,879	0.02%	50,879	0.02%
Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	0	0.00%	0	0.00%	0	0.00%
Other Comprehensive Income	0	0.00%	0	0.00%	0	0.00%
Current Earnings	0	0.00%	0	0.00%	0	0.00%
Total Members' Equity	**18,112,983**		**18,364,486**		**18,364,486**	
Total Liabilities, Shares, and Members' Equity	**217,425,902**		**224,782,103**		**224,782,103**	

NOTES TO THE FINANCIAL STATEMENTS:

1. The fair value of the Held to Maturity investment portfolio	$ 5,042,510.00
2. Total Unused Commitments is	$ -
3. The total balance of Reverse Repurchases included in assets and liabilities are	$ -

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Statement of Income

	For Period From: 01/01/2001 thru 12/31/2001	% Average Assets	Current Period Examination 03/31/2002	% Average Assets	Adjusted: 01/01/2002 thru 03/31/2002	% Average Assets
OPERATING INCOME:						
Interest on Loans (Gross)	12,187,732	6.03%	2,933,180	5.31%	2,933,180	5.31%
Less: Interest Refunded	0	0.00%	0	0.00%	0	0.00%
Net Loan Income	12,187,732	6.03%	2,933,180	5.31%	2,933,180	5.31%
Income from Investments	2,379,567	1.18%	533,349	0.96%	533,349	0.96%
Income (Loss) from Trading Sec.	0	0.00%	0	0.00%	0	0.00%
Total Interest Income	**14,567,299**	7.21%	**3,466,529**	6.27%	**3,466,529**	6.27%
INTEREST EXPENSE:						
Dividends on Shares	5,852,201	2.90%	1,193,785	2.16%	1,193,785	2.16%
Interest on Borrowed Money	3,665	0.00%	1,558	0.00%	1,558	0.00%
Total Interest Expense	5,855,866	2.90%	1,195,343	2.16%	1,195,343	2.16%
Net Interest Income	**8,711,433**	4.31%	**2,271,186**	4.11%	**2,271,186**	4.11%
Provision for Loan & Lease Losses	825,000	0.41%	165,000	0.30%	165,000	0.30%
Net Interest Income After Provision for Loan & Lease Losses	**7,886,433**	3.90%	**2,106,186**	3.81%	**2,106,186**	3.81%
NON-INTEREST INCOME:						
Fee Income	1,021,636	0.51%	237,869	0.43%	237,869	0.43%
Other Operating Income	659,523	0.33%	150,814	0.27%	150,814	0.27%
Gain (Loss) on Investments (excluding trading accounts)	0	0.00%	0	0.00%	0	0.00%
Gain (Loss) on Disposition of Assets	0	0.00%	0	0.00%	0	0.00%
Other Non Operating Inc. (Expense)	29,163	0.01%	107,909	0.20%	107,909	0.20%
Total Non-Interest Income	**1,710,322**	0.85%	**496,592**	0.90%	**496,592**	0.90%
NON-INTEREST EXPENSE:						
Compensation & Benefits	3,154,036	1.56%	884,356	1.60%	884,356	1.60%
Travel & Conference	188,355	0.09%	48,346	0.09%	48,346	0.09%
Office Occupancy	757,322	0.37%	128,981	0.23%	128,981	0.23%
Office Operations	2,310,053	1.14%	588,121	1.06%	588,121	1.06%
Educational & Promotional	269,914	0.13%	91,847	0.17%	91,847	0.17%
Loan Servicing	419,654	0.21%	140,991	0.26%	140,991	0.26%
Professional & Outside Services	276,051	0.14%	88,913	0.16%	88,913	0.16%
Member Insurance	(888)	0.00%	19	0.00%	19	0.00%
Examination/Supervision Fees	41,769	0.02%	12,000	0.02%	12,000	0.02%
Miscellaneous Operating Expenses	51,503	0.03%	12,895	0.02%	12,895	0.02%
Non-Interest Expenses	**7,467,769**	3.70%	**1,996,469**	3.61%	**1,996,469**	3.61%
Net Income(Loss)	**2,128,986**	1.05%	**606,309**	1.10%	**606,309**	1.10%

Statement of Income

	For Period From: 01/01/2001 thru 12/31/2001	% Average Assets	Current Period Examination 03/31/2002	% Average Assets	Adjusted: 01/01/2002 thru 03/31/2002	% Average Assets
RESERVE TRANSFERS:						
Less: Reserve Transfers	0	0.00%	0	0.00%	0	0.00%
Net Income (Loss) After Reserve Transfer	**2,128,986**	1.05%	**606,309**	1.10%	**606,309**	1.10%

NOTES TO THE FINANCIAL STATEMENTS:

Allowance for Loan and Lease Losses Summary

HISTORICAL REQUIREMENTS

Year	Dec. 31 Loan Balance	Average Loan Balance	Net Loan Losses	Yearly Loan Loss Ratio
12/31/2001	160,554,185	150,963,191	585,903	0.3881%
12/31/2000	141,372,197	133,115,529	702,329	0.5276%
12/31/1999	124,858,860	121,507,857	912,700	0.7511%
12/31/1998	118,156,854			
		N/A	N/A	N/A

Average Total Loan Loss Ratio 0.5427%

ALLOWANCE EVALUATION

Loan Type	Outstanding Loans	Classified Loans	Non-Classified Loans	Loan Loss Ratio	Historical Reserve Requirement
All Types	155,149,138	1,265,537	153,883,601	0.5427%	835,056

Individual/Simplified Loan Classification	590,217
Total Allowance Required	1,425,273
Current Allowance Balance	1,882,665
Allowance over/(under) funded	457,392

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National Credit Union Administration

Credit Union Detail Report

n:	2	Supervisory Examiner:	C
Charter Number:	82	District:	4
Charter Type:	1	Congressional District:	3
State Code:	34	SMSA:	5190
County Code:	25	TOM Code:	35
Status:	A		
Last Event Code:		Charter Date:	01/01/1935
Limited Income:	0	Insurance Date:	01/04/1971
Limited Income Date:		Year Opened:	1935
Phone/Fax:	(732) 222-5500 / (732) 222-5005		

Charter Name: FIRST ATLANTIC
185 HIGHWAY 36 P. O. BOX 25
W. LONG BRANCH NJ 07764

OCFO PoC			
Manager/CEO:	CULP, JOHN E		
Chairperson:	ESPOSITO, SAMUEL M		
Working Hours:	M-S 8:30-4:30		
EDP Vendor Name:	EDS MISER	Insurance Name:	
Web Address:	WWW.FAFCU.COM	Email:	WEBMASTER@FAFCU.COM

&S Data As Of
0/30/200

Assets:	237,913,777	Current Membership:	31,154
Shares:	216,569,471	Potential Membership:	132,409

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CU#	Id	Assets	Type	Reason	Survivor	Date	Shares	Cash Assist	Insured Loss	PA Assets	PA Shares