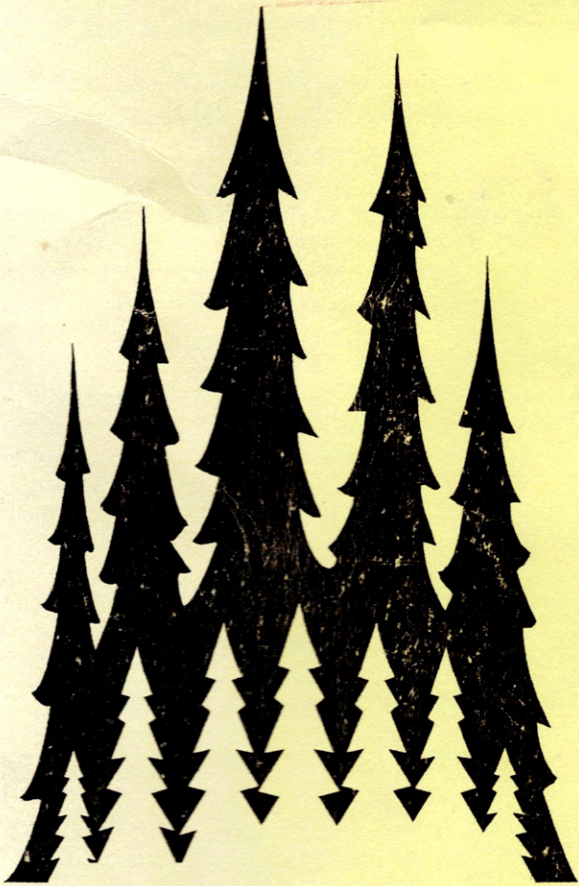


**LINDY'S
LAKE
DIRECTORY**

Heart of the Highlands
West Milford, NJ



March, 2007

THIS IS OUR LAKE ... We have to protect our investment and all that it means to our way of life.

Our lake can die if we allow it. Faulty or inadequate septic systems, coupled with the rocky nature of our terrain and poor soil percolation are leading causes of pollution. Faulty septic systems also present a health hazard not to mention offensive odors.

There are a number of things you can do to keep your septic system in good working order.

These include:

1. Spread out clothes washing chores over the week rather than overloading the system with a week's wash done in one day.
2. Keep your system free of: hair, string, paper towels, cigarette butts, rags and other foreign matter.
3. Never empty cooking oil, fats or coffee grounds down the drain.
4. Never use colored toilet paper-most don't disintegrate
5. Use your dishwasher wisely-use when full. Use powders with the lowest phosphate content. Liquids are actually better.

Even though it appears to be working properly, have your septic system pumped out about every two to three years. The cost for this periodic cleansing is cheap insurance against major repairs which could run extremely high.

In addition to maintaining a proper working septic system it is important that all residents are aware and take responsibility in following precautions to keep our lake and community healthy and attractive.

These are:

1. Don't fertilize before an expected heavy rain as the runoff will be carried to the lake. Use phosphorus free fertilizers. The middle number is zero (ex: 20-0-10).
2. Don't allow grass cuttings to go into the lake.
3. Don't litter in and around the lake.
4. Don't allow dogs to run loose, this is a township ordinance. The dogs strew garbage and residents don't enjoy cleaning up the animals' messes from their property.

Lindy's Lake is a unique community. We must all work together to keep it beautiful and healthy for swimming and recreation for many years of enjoyment.

- Admirand, Colleen H. & David J.**
 57 Lakeview Dr. 973-697-9496
- Alverzo, Richard**
 571 Otterhole Rd. 973-697-2183
- Ambrosio, Anita & Michele**
 14 Shale Dr. 973-697-6932
- Amend, Jane**
 51 Lindy's Dr. 973-432-4109
- Armstrong, Sandra & Robert**
 628 Otterhole Rd. 973-208-1907
- Ascenzo, Todd & Gallagher, Lori**
 282 Maple Road unlisted
- Baczewski, Karen & Jan**
 642 Otterhole Rd 973-697-6680
- Baker, Betty**
 34 Upsala Path 973-697-2161
- Baker, C. B.**
 102 Lindy's Dr. 973-697-5621
- Baker, Honey**
 1 Highview Dr. 973-697-5173
- Baldo, Claudia & Salter, Samuel**
 562 Otterhole Rd. 973-208-1708
- Barry, Judy & William**
 23 Woodside St. 973-697-7178
- Barry, Robert**
 37 Woodside St. 973-208-5653
- Bartone, Dean**
 9 Woodside St. unlisted
- Beck, Patricia & Charles**
 105 Lindy's Dr. 973-697-1129
- Becker, Joy**
 584 Otterhole Rd. 973-208-2106
- Bellino, Ivy & Frank**
 610 Otterhole Rd. 973-208-0044

Bender, Bruce
13 Woodside St. 973-697-6036

Bergerson, Deborah & Steven
3 Spinnler Dr. 973-697-3593

Bordino, Janet & Robert
35 Cliffside Dr. 973-697-5329

Borrelli, Eric
28 Seymour Dr. 97-208-7799

Breeman, Kathleen & Douglas
28 Woodside St. 973-409-4081

Bruno, Roseanne & Edward
14 Cliffside Dr. 973-697-4931

Burns, Kathleen & David
34 Woodside St. 973-697-5167

Calamia, Lynne & Marc
72 Upsala Path 973-208-6301

Capone, Lorraine
43 Hudson Dr. 973-697-9694

Cappelletti, Alexa & Jeremy
620 Otterhole Rd. unlisted

Carlson, Patricia & James
246 Maple Road unlisted

Carrara, Angelo & Musto, Gail
15 Cliffside Dr. unlisted

Carrillo, Henry
19 Highview Dr. 973-697-4805

Ceccacci, Jamie
21 Spinnler Dr. 973-697-1625

Cesani, David
53 Hudson Dr. 201-741-1862

Chiarmente, Claudine & Kemp, Karen
22 Seymour Dr. 973-697-4148

Conklin, Theresa & Edward
574 Otterhole Rd. 973-697-6597

Cooper, Kathleen & James
33 Woodside St. 973-697-9519

Cordes, Linda & Kenneth
64 Hudson Dr. 973-697-0830

Coulton, Anita & Robert
31 Hudson Dr. 973-697-8279

Curran, Lisa & Timothy
76 Upsala Path 973-208-9413

Dalton, Kimberly & Michael
555 Otterhole Rd. 973-697-2383

Davis, Barbara & Neal
27 Hudson Dr. 973-697-1690

DeGraff, Carolyn & Ronald
11 Cliffside Dr. 973-697-1739

Deinzer, Ruth & Steven
19 Hudson Dr. 973-697-1539

DeVechio, Tony & Markert, Mim
550 Otterhole Rd. 973-697-4425

DePietri, Marian
1 Woodside St. 973-697-3592

Devore, Pennie & Richard
9 Spinnler Dr. 973-208-0647

DiAngelis, Gloria
29 Highview Dr. 973-697-8808

Diaz, Angel & Nery
21 Cliffside Dr. unlisted

Dorrbecker, Sandra & Michael
557 Otterhole Rd. unlisted

Dunne, Roxanne & James
310 Maple Rd. 973-697-3629

D'Urbano, Paul & Lewis, Mary Claire
36 Upsala Path 973-697-0967

Edwards, Barbara & Bruce
329 Maple Rd. 973-697-0357

Erkal, JoAnn & Al
21 Lindy's Dr. 973-208-9680

Fagan, Regan & Matthew
1 Lindy's Dr. 973-208-0595

Farrell, Maxine & James
604 Otterhole Rd. 973-697-8802

Fatula, Elsie & George
73 Lindy's Dr. unlisted

Fay, Luralyn & John
27 Woodside St. 973-208-0032

Feigel, Patty & Stephen
622 Otterhole Rd. 973-697-2325

Fetsin, Jennifer & John
6 Upsala Path 973-208-2690

Fingado, Denyse & Wayne
47 Hudson Dr. 973-208-0716

Fladmoe, Charlotte & Gary
70 Upsala Path 973-208-0293

Flores, Cheryl & Ed
641 Otterhole Rd. 973-208-2989

Foley, Rich & Sieck, Tina
254 Maple Rd. 973-697-8894

Freeman-Kasenak, Stephanie
589 Otterhole Rd. 973-208-7773

Garnes, Phyllis & Jeffrey
37 Lakeview Dr. 973-697-6737

Giannone, Lisa & Richard
20 Cliffside Dr. 973-697-5384

Gibbons, Michael
543 Otterhole Rd. 973-697-7579

Meredith & Mareah Woods
Glock, Joy & Richard
95 Lindy's Dr. 973-208-1409

Gluchoski, Scott
24 Upsala Path 973-208-3033

Goldberg, Sally & Scott
15 Hudson Dr. 973-409-4243

Goncalves, A. & Castro, Bethania
40 Upsala Path 973-697-3172

Grey, Jane & Binion, Sandy
32 Upsala Path unlisted

Griglak, Bess & William
294 Maple Rd. unlisted

Grossman, Christina & Gary
547 Otterhole Rd. 973-208-6965

Guarinello, James
554 Otterhole Rd. 973-697-2019

Harris, Jr., George
28 Upsala Path 1-201-390-6939

Hensley, Sharon L.
240 Maple Rd. 973-697-2149

Hervey, Rhonda & Steven
578 Otterhole Rd. 973-697-1917

Hintz, Sally
164 Schofield Rd. unlisted

Howard, Carol & Perry
77 Lindy's Dr. 973-208-0712

Iodice, Daniel & Morse, Nora
168 Schofield Rd. unlisted

Ireland, Tracy & Mac
28 Hudson Dr. unlisted

Janusko, Donna & Robert
43 Upsala Path 973-208-5455

Joy, Helen & David
23 Hudson Dr. 973-208-7877

Jurkovic, Jolene & Dan
24 Seymour Dr. 973-208-1489

Kabrielian, Angelika
14 Upsala Path 973-697-3074

Kalosieh, Michael
58 Hudson Dr. 973-697-8765

Kaminskyj, Michele & Shawn
8 Seymour Dr. 973-697-6771

Kazantzis, Constantine
37 Lindy's Dr. unlisted

Kelly, Michael
579 Otterhole Rd. 973-208-8847

Kensicki, Lori & Kevin
61 Lindy's Dr. unlisted

Klosz, Joanne
11 Highview Dr. 973-697-1767

Klosz, Raymond
15 Highview Dr. 973-697-6453

Koeppen, Elizabeth & McDole, Jason
59 Lindy's Dr. unlisted

Kreil, Jenny & Ben
593 Otterhole Rd. 973-697-1935

Kreutz, Jenny & Barry
80 Hudson Dr. 973-208-8227

LaRusso, Toni & Thomas
71 Hudson Dr. 973-697-6858

Leckie, Patrick
41 Upsala Path 973-697-5751

Lichtenberg, Marilyn & Tom
37 Hudson Dr. 973-697-1620

Linna, Theresa & Jaan
8 Cliffside Dr. 973-208-9348

Litwinka, Jane
14 Seymour Dr. 973-208-5676

Lombardo, Courtney & Jason
63 Hudson Dr. 973-697-3135

Macheska, Mary & Leonard
33 Highview Dr. 973-208-0251

Mahon, Donna & John
61 Lakeview Dr. 973-697-5898

Malmgren, Debbie & George
600 Otterhole Rd. 973-697-8597

Maloney, Sally
52 Upsala Path 973-697-1181

Manthey, Jennifer & Douglas
45 Upsala Path 973-697-2320

Manzoni, Kelly
79 Lindy's Dr. 973-208-1648

Markendorf, Susan & Robert
47 Woodside St. 973-208-0687

Markhard, Laurie
20 Seymour Dr. unlisted

Maxwell, Susan, Kayla & Kyle
47 Woodside St. 973-208-0313

McCarron, Angela & Charles
100 Lindy's Dr. 973-208-8618

McGonagle, Ellen & Michael
49 Lakeview Dr. 973-697-4871

McHale, Catalina & Brian
11 Hudson Dr. 973-697-9359

McNiff, Rosemary & Thomas
614 Otterhole Rd. 973-697-3987

Mecherle, Richard
40 Lindy's Dr. 973-208-0583

Mertrud, Suzanne & Michael
74 Upsala Path 973-208-8344

Milko, Valerie & Ed
59 Hudson Dr. 973-697-0648

Minnoia, Linda & Ben
Casey, Therese
596 Otterhole Rd. 973-697-7289

Molloy, Margaret & Larry
33 Hudson Dr. 973-697-1826

Moore, Linda & Mark
37 Upsala Path 973-208-0535

Moskowitz, Judith & Leon
93 Lindy's Dr. 973-208-0119

Mucklow, Micah & Richard
45 Lakeview Dr. 973-208-2944

Muratori, Diane
585 Otterhole Rd. 973-697-4677

Neill, Joan
46 Lindy's Dr. 973-697-9458

Nuzzo, Michele
5 Woodside St. 973-409-4559

Orr, Danah & Gary
69 Lindy's Dr. 973-409-4187

Otto, Angie
577 Otterhole Rd. 973-208-7465

Paal, Deborah & Andrew
75 Hudson Dr. unlisted

Palmer, Stasia & Everett
34 Seymour Dr. 973-208-9843

Paoella, Dawn
570 Otterhole Rd. 973-545-2343

Parisi, June & Paul
64 Upsala Path 973-697-2457

Patterson, Cathy & Bob
565 Otterhole Rd. 973-208-0431

Pavel, Jane & Steven
20 Woodside St. 973-697-9088

Perez, Giovanna & Jose
18 Shale Dr. 973-208-0944

Petronchak, Donna & Bill
103 Lindy's Dr. 973-208-0944

Petrosillo, Nicole & Francesco
645 Otterhole Rd. 973-208-2727

Petruzzello, Nancy
4 Seymour Dr. 973-697-9319

Phillips, Timothy
2 Lindy's Dr. 973-208-0070

Porzio, Dawn & Patrick
22 Hudson Dr. 973-208-7212

Primavera, Sue & Bob
33 Lindy's Dr. 973-208-9075

Prince, Jaylynn & Daniel
29 Lindy's Dr. 973-697-2025

Proefrock, Donald
60 Lakeview Dr. unlisted

Provenzale, Natalie & Michael
56 Upsala Path 973-697-4257

Rafeld, Douglas
41 Woodside St. 973-409-4462

Ragonese, Susan
24 Woodside St. unlisted

Raoul, Laurie & Marcel
72 Hudson Dr. 973-697-8794

Raoul, Susan & Christopher
30 Highview Dr. 973-697-5340

Readie, Anne
325 Maple Rd. 973-208-5826

Reiher, Pauline
26 Highview Dr. 973-697-7950

Riggio, Elizabeth & Bergen, Daniel
26 Seymour Dr. 973-697-7783

Robinson, Patricia & Joseph
298 Maple Rd. unlisted

Rocha, Rui M. & Silva, Tania
44 Upsala Path 973-208-5316

Rogers, Colleen & Robert
48 Upsala Path unlisted

Rohr, Barbara & Richard
19 Cliffside Dr. unlisted

Ronan, Tracy & Kevin
24 Spinnler Dr. 973-697-0576

Rosen, Mary & Jamie
581 Otterhole Rd. 973-409-4244

Ross, Marjorie
91 Lindy's Dr. 973-208-8658

Roth, Paton & Thomas
234 Maple Rd. 973-697-2278

Ryan, Karen & Danny
44 Woodside St. 973-208-7428

Ryan, Stephen
15 Lindy's Dr. 973-208-1692

Salvacion, Henry & Salvacion, Donna Amato
85 Lindy's Dr. 973-697-6534

Scaturro, Samuel & Ryan, Stacey
3 Cliffside Dr. 973-545-2063

Schaffer, Joyce Lynn & Steve
66 Upsala Path 973-208-6669

Scholts, Linda & Kenneth
15 Spinnler Dr. 973-545-2204

Seylaz, Dawn & William
53 Upsala Path unlisted

Sherry, Noreen & Michael
8 Upsala Path 973-962-6835

Shortman, Lorraine & Richard
52 Hudson Dr. 973-697-5713

Simon, Georgianna & Bob
576 Otterhole Rd. unlisted

Smolski, Katheryn & George
10 Seymour Dr. 973-208-5785

Smyth, Marina & Brian
12 Hudson Dr. 973-697-9049

Snyder, Richard
537 Otterhole Rd. 973-697-1926

Snyder, Ruth & William
54 Upsala Path 973-697-5699

Sokoly, Lori & Robert
6 Seymour Dr. 973-697-5648

Staada, Barbara & George
627 Otterhole Rd. 973-697-0431

Stanton, Jr., Betsy & Jay
60 Upsala Path 973-697-3688
2034 E. Gatlin Ave., Orlando, Fla. 32806
1-407-851-3826

Stasiak, Marie & William
25 Cliffside Dr. 973-208-0568

Steele, Hilde & Stuart
99 Lindy's Dr. 973-697-6187

Stegle, Jean
75 Lindy's Dr. 973-208-6480

Stewart, Ella
82 Upsala Path 973-697-2003

Stillman, William M.
62 Upsala Path 973-697-7417

Stoeckel, Howard
50 Lakeview Dr. 973-208-0346

Suarez, Theresa & Jose
66 Lindy's Dr. unlisted

Toews, Anne & Walter
319 Maple Rd. 973-697-1318

Toles, Kim & Joshua
14 Woodside St. 973-697-0050

Torres, Marie & Steven
546 Otterhole Rd. 973-697-3992

Tremblay, Ann & Charles
81 Lindy's Dr. 973-208-0364

Trochan, Ronne & Thomas
4 Lakeview Dr. unlisted

Valle, Kathleen
84 Upsala Path 973-697-4628

Van Orden, Julieanne & Gerard
278 Maple Rd. unlisted

Vermeal, Kelly & Dennis
32 Hudson Dr. 973-208-2998

Waldeck, Mary & Barnette, Carol
6 Lindy's Dr. 973-545-2148

Wall, Karin
39 Highview Dr. unlisted

Wauchek, Dennis & Keith
38 Woodside Dr. 973-697-9056

Weaver, Gerald
158 Schofield Rd. unlisted

Weiss, Irene & Robert
37 Highview Dr. 973-697-8917

Wilson, Victoria & Richard
56 Lakeview Dr. unlisted

Wittek, Dawn & Thomas
17 Woodside St. 973-697-2428

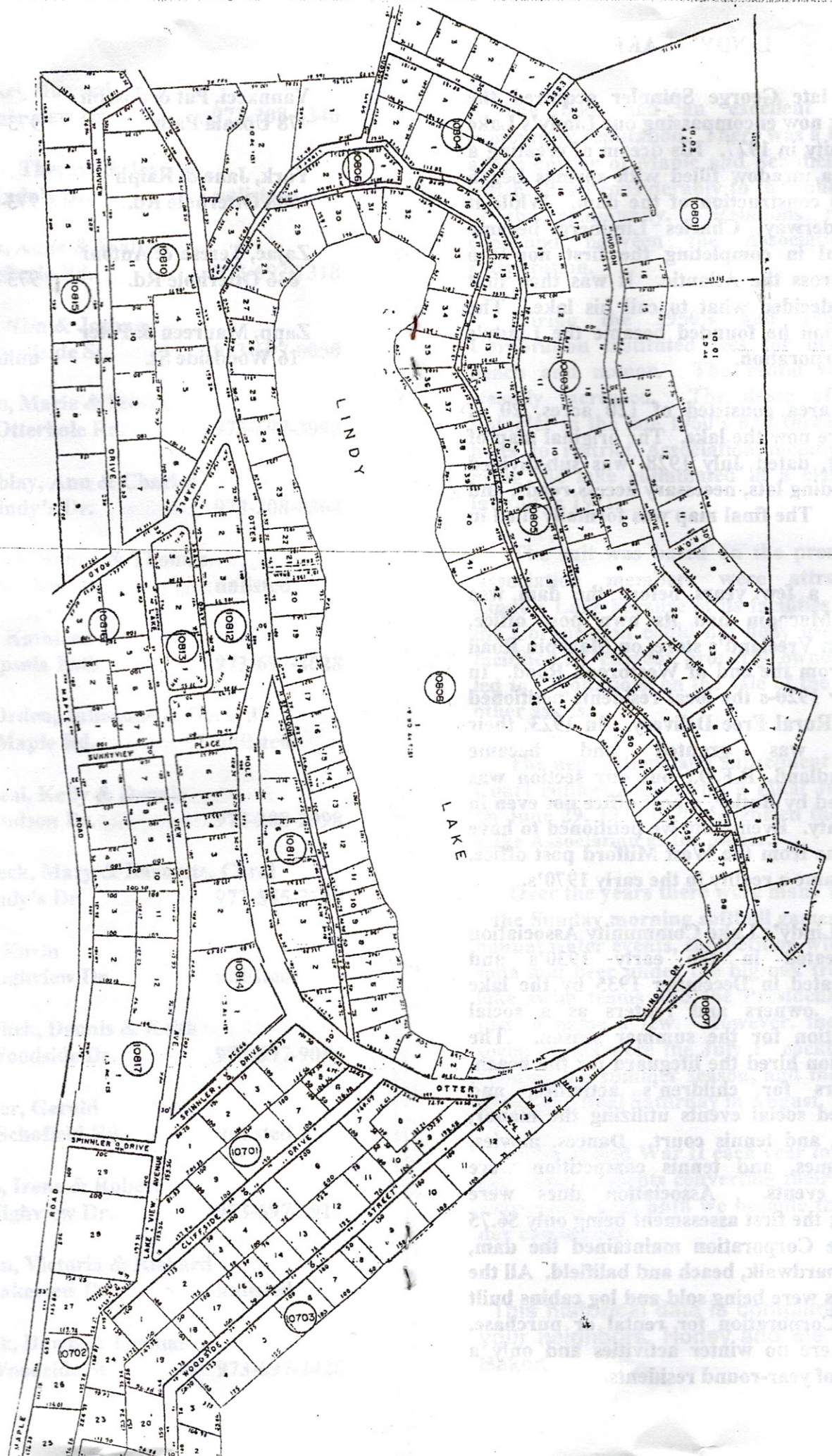
Yannacci, Pat & Joseph
78 Upsala Path 973-697-4497

York, Jane & Ralph
588 Otterhole Rd. 973-208-5339

Zajac, Teresa & Antoni
636 Otterhole Rd. 973-208-9522

Zapp, Maureen & Peter
16 Woodside St. unlisted





LINDY'S LAKE

The late George Spinnler acquired the property now encompassing our Lindy's Lake community in 1927. His dream of creating a lake in a meadow filled with springs began with the construction of the dam. While it was underway, Charles Lindberg became successful in completing the first non-stop flight across the Atlantic. It was then that George decided what to call his lake. The corporation he founded became the Lindy's Lake Corporation.

The area consisted of 120 acres, 20 of which are now the lake. The original map of the tract, dated July 1928, was sub-divided into building lots, necessary access roads, and the lake. The final map was formally filed in 1965.

Only a few years before the dam was started Macopin had its own post office, located in Vreeland's store, on Macopin Road across from the end of Westbrook Road. In the early 1920-s the local residents petitioned to have Rural Free Delivery. In 1923, their request was granted and became Newfoundland, R.F.D., but our section was purchased by Butler, a post office not even in this county. Eventually we petitioned to have mail come from the West Milford post office. This became a reality in the early 1970's.

The Lindy's Lake Community Association was created in the early 1930's and incorporated in December 1935 by the lake property owners and renters as a social organization for the summer season. The Association hired the lifeguard for the beach, counselors for children's activities, and conducted social events utilizing the manor, ballfield, and tennis court. Dances, movies, card games, and tennis competition were weekly events. Association dues were minimal; the first assessment being only \$6.75 since the Corporation maintained the dam, roads, boardwalk, beach and ballfield. All the while lots were being sold and log cabins built by the Corporation for rental or purchase. There were no winter activities and only a handful of year-round residents.

The lake had an excellent summer community reputation. There was a ball field at the corner of Maple and Schofield Roads which added considerably to the cohesiveness of the community. Relations remained congenial between the Association and Corporation.

During the 1950's and 1960's the Corporation instituted fees for use of the beach and manor. The rental fees were steadily increased. The death of George Spinnler in the late 1960's and threats by his heirs to restrict Association members from using the lake culminated in a class action lawsuit in 1971.

The suit was based on the premise that Association members were attracted to Lindy's Lake because of its facilities and that the Corporation could not deny use of those facilities by current property owners. This led to negotiations on the sale of the lake and other assets.

The negotiations and subsequent Superior Court rulings ended with a Final Judgement on June 29, 1973 that recognized the Lindy's Lake Association as the owner.

Over the years there were many traditions – the Sunday morning softball games with the annual water events, competition with tubs of soda and beer under the big oak trees, other lake swim teams and the President's dance, just to name a few. However, the two big social events were the July 1st cocktail party, opening the summer season, and the farewell dance, the final Saturday in August.

After World War II each year found more and more residents converting their homes to year-round ones until we became the present day community.

This historical data is complimentary of your neighbors, Honey and the late Bob Baker.

100TH ANNIVERSARY
TOWNSHIP OF WEST MILFORD
PASSAIC COUNTY 1834-1934 NEW JERSEY

SOUVENIR PROGRAM

AUGUST 5TH. ~ 12TH. 1934

PRICE

TEN CENTS

Tel.: Newfoundland 42.

LINDY'S LAKE MANOR

Karl Mikula, Manager

CHICKEN, DUCK AND STEAK DINNERS

SEA FOOD

- A La Carte and Sandwiches -

Dancing - Refreshments

Macopin,

New Jersey

SOME IDEAS IN HELPING YOU MAINTAIN YOUR PROPERTY

1. Clean your gutters and leaders after the leaves have fallen.
2. Drain pipes and turn off valves to exterior hose bibs before winter.
3. In the winter, if there is a snow storm it is best to roof rake the snow off your roof to prevent ice build up and water seepage back into your home.
4. Change the batteries in your smoke and carbon monoxide alarms each year when it is time to put your clocks back. This is also a good time to oil circulators on furnace, etc. if necessary.
5. Periodically lubricate garage door tacks for ease of operation.
6. Always have flashlights and/or candles available in case of power outage.
7. In bathrooms, periodically recaulk areas that come in contact with water/moisture; this is part of routine maintenance to keep all water surfaces sealed properly.
8. Consider installing GFCI outlets if you do not have them.
9. You may wish to periodically drain the sediment from the hot water tank to improve energy efficiency and maximize life expectancy.
10. Air conditioner air filters should be changed/cleaned on a seasonal basis.
11. Put doorstops on interior doors to avoid damaging walls.
12. Keep a file on all the expenditures you put into your home. This may be a great help in the future.
13. Take pictures or a video of the contents of your home. Do not keep this in your home. Give it to a friend or neighbor. In case there is a fire or theft you will have a record for your homeowners insurance company.
14. When leaving your home for an extended period shut valves off on the washing machine. Check your washing machine and dishwasher hoses. It is good to have pressure hoses.
15. Patch cracks in the foundation. This protects against deterioration due to moisture.
16. Skylight seals should be periodically checked for a water tight seal.

17. Periodically reseal roof flashings as part of your routine maintenance. This will insure watertight conditions.
18. Recaulk around windows and doors to maintain water and air tight conditions. You can weather-strip the windows and doors to improve energy efficiency.
19. Patch and fill cracks in a driveway prior to sealing.
20. To insure good chimney draft in your fireplace, preheat the flue prior to lighting a fire.
21. It's best to label the breakers inside your electrical box.
22. Trim your bushes to eliminate contact with your home or garage.
23. Maintain your septic system. (See "This is Our Lake").
24. For a healthier lawn: Change the cutting direction each time you mow. Always mow with a sharp blade.
25. Deer proofing tips: In flowerbeds: Mix mothballs or flakes into the ground surrounding your beds. In shrubs: Hang nylon stockings filled with hair clippings or an unscented deodorant bar of soap in unobtrusive spots.
26. Interior painting tips: Two light coats of paint are better than one heavy coat. Be sure to use a gloss, semi-gloss, or other washable paint in areas that are subject to handprints, smudges, or spatters.
27. Make sure you have adequate smoke alarms and a carbon monoxide detector and a fire extinguisher.
28. Lighting tips: Use halogen lighting in the kitchen and dining areas. The natural white light makes food look more appetizing and appealing. Consider florescent bulbs for hard to reach light fixtures. They are more energy efficient, and last much longer.
29. Illuminating outdoor paths and porches is not only great for safety, but makes these areas very attractive.
30. In the fall season prepare your fireplace for the winter by having it thoroughly cleaned.
31. If you have an underground oil tank make sure you keep the insurance for it and that it is transferable upon the sale of your home. It is highly recommended that you have an in ground tank removed properly and placed above ground.

THESE IDEAS ARE COMPLIMENTS OF
YOUR NEIGHBOR,
MARILYN LICHTENBERG

CHECK LIST PAGE

Use this page to put down the dates you accomplished maintenance tasks on your property.

Pump septic-

Change batteries-

Cleaned gutters-

Winterize-

Change filters-

Patching work-

Caulking-

CHECK LIST PAGE

- 1. Check the date on the fire insurance policy.
- 2. Check the date on the life insurance policy.
- 3. Check the date on the auto insurance policy.
- 4. Check the date on the health insurance policy.
- 5. Check the date on the disability insurance policy.
- 6. Check the date on the long-term care insurance policy.
- 7. Check the date on the annuity policy.
- 8. Check the date on the pension plan.
- 9. Check the date on the 401(k) plan.
- 10. Check the date on the IRA.
- 11. Check the date on the 529 plan.
- 12. Check the date on the UGMA/UTMA account.
- 13. Check the date on the trust agreement.
- 14. Check the date on the will.
- 15. Check the date on the power of attorney.
- 16. Check the date on the advance directive.
- 17. Check the date on the organ donor card.
- 18. Check the date on the voter registration card.
- 19. Check the date on the driver's license.
- 20. Check the date on the passport.
- 21. Check the date on the Social Security card.
- 22. Check the date on the Medicare card.
- 23. Check the date on the Medicaid application.
- 24. Check the date on the long-term care insurance application.
- 25. Check the date on the annuity application.
- 26. Check the date on the pension plan application.
- 27. Check the date on the 401(k) application.
- 28. Check the date on the IRA application.
- 29. Check the date on the 529 application.
- 30. Check the date on the UGMA/UTMA application.
- 31. Check the date on the trust agreement application.
- 32. Check the date on the will application.
- 33. Check the date on the power of attorney application.
- 34. Check the date on the advance directive application.
- 35. Check the date on the organ donor card application.
- 36. Check the date on the voter registration card application.
- 37. Check the date on the driver's license application.
- 38. Check the date on the passport application.
- 39. Check the date on the Social Security card application.
- 40. Check the date on the Medicare card application.
- 41. Check the date on the Medicaid application.
- 42. Check the date on the long-term care insurance application.
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- 45. Check the date on the 401(k) application.
- 46. Check the date on the IRA application.
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- 54. Check the date on the voter registration card application.
- 55. Check the date on the driver's license application.
- 56. Check the date on the passport application.
- 57. Check the date on the Social Security card application.
- 58. Check the date on the Medicare card application.
- 59. Check the date on the Medicaid application.
- 60. Check the date on the long-term care insurance application.
- 61. Check the date on the annuity application.
- 62. Check the date on the pension plan application.
- 63. Check the date on the 401(k) application.
- 64. Check the date on the IRA application.
- 65. Check the date on the 529 application.
- 66. Check the date on the UGMA/UTMA application.
- 67. Check the date on the trust agreement application.
- 68. Check the date on the will application.
- 69. Check the date on the power of attorney application.
- 70. Check the date on the advance directive application.
- 71. Check the date on the organ donor card application.
- 72. Check the date on the voter registration card application.
- 73. Check the date on the driver's license application.
- 74. Check the date on the passport application.
- 75. Check the date on the Social Security card application.
- 76. Check the date on the Medicare card application.
- 77. Check the date on the Medicaid application.
- 78. Check the date on the long-term care insurance application.
- 79. Check the date on the annuity application.
- 80. Check the date on the pension plan application.
- 81. Check the date on the 401(k) application.
- 82. Check the date on the IRA application.
- 83. Check the date on the 529 application.
- 84. Check the date on the UGMA/UTMA application.
- 85. Check the date on the trust agreement application.
- 86. Check the date on the will application.
- 87. Check the date on the power of attorney application.
- 88. Check the date on the advance directive application.
- 89. Check the date on the organ donor card application.
- 90. Check the date on the voter registration card application.
- 91. Check the date on the driver's license application.
- 92. Check the date on the passport application.
- 93. Check the date on the Social Security card application.
- 94. Check the date on the Medicare card application.
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- 100. Check the date on the IRA application.

THESE IDEAS ARE COMPILED BY
 YOUR NEIGHBOR
 MARY ANN LIGHT

note page

DO YOU KNOW?

For Lindy's Lake:

The average time to travel to work is 42.5 minutes

77.4% married and 35.8% with children

Average age is 40.5 years

Median income is \$81,788

**82.1% are high school graduates
 28.2% are college graduates**

For West Milford:

Population is 26,939

Land area is 75.4 square miles

4654 students in West Milford schools

Crime index

**15th percentile state ranking
 9th percentile national ranking
 1.25% chance of being a victim of a crime
 0.03% of being a victim of bodily crime**

We are in the "Heart of the Highlands"

We were under control of Bergen County until 1837, when Passaic County was formed.

note page



Leslie Wilson
Loan Officer
phone 201-909-7945
cell: 201-788-4603
1-888-800-0973 x 3905
Email:
lwilson@opteum.com

The Home Buying Process Generally Consists Of The Following Five Steps:

1. Get pre-approved for a loan to determine your price range, mortgage payments and loan amount.
2. Choose a real estate agent or builder.
3. Start shopping for a home.
4. Make an offer.
5. Complete the loan process.

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If you are interested in a Competitive Market Analysis* of your property simply complete and return this certificate - or call me today! This information is valuable for reviewing insurance, estate planning, financing, buying, selling, or investing.

Century 21

Visions Realty
1489 Union Valley Road
West Milford, NJ 07480
973-728-2000 x 30
Ask for Marifyn

This phone book was organized and published for free - compliments of your Lindy's Lake neighbor, Marilyn Lichtenberg.

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Sunday 9am-4pm

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CERTIFIED ELDER LAW ATTORNEY

52 CHESTNUT STREET
RUTHERFORD, NJ 07070

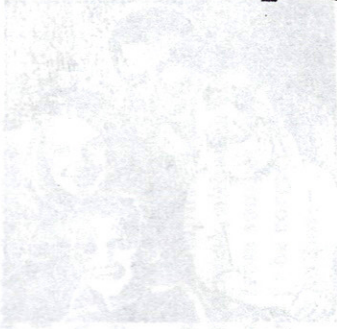
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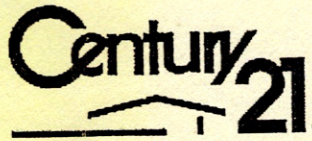
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**Moving in or out
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CENTURY 21

Visions Realty

Marilyn Lichtenberg

sales associate

notary public

973-728-2000 x 30 office

973-697-1620 Lindy's Lake home

mlichtenberg@optonline.net

36 year Lindy's Lake resident. Licensed realty sales agent for 33 years. Honors graduate of West Milford High School, founder of many youth programs, CASA member, Open Space Committee, Recreation Advisory Committee, Creative Playground Committee, Interact Club Advisor, Rotarian, Macopin Fire Co. auxiliary, Sr. Citizen's Housing Committee, and member of County Committee. Rotary Centurian award, National recipient "Outstanding Youth Sports Leader Award", Bergen Record "Volunteer of the Week", West Milford Argus "Very Involved parent Award" and chosen by Mayors of West Milford as "Lifetime Volunteer" of West Milford.