CUSTOM MADE MACHINES TAME CENTRAL ARTERY TUNNELS

Faced with an aggressive schedule and the difficult task of building and erecting heavy ceiling modules, the McCourt/Oabayashi joint venture had to do some creative thinking very quickly. A Canadian company, Arva Industries, helped solve the problem. McCourt contacted Arva whose business goal is to design and manufacture specialized equipment and lifting devices. "There was nothing in the market to meet our needs, but within two weeks of talking to Arva officials, we had a functional design and a finished product in nine months," says Paul Buco, project manager for McCourt/Oabayashi. "We had an aggressive schedule to finish over three miles of Interstate tunnel and we needed the ability to build the ceiling modules in the tunnel, then self-load, haul and erect in place."

Using the erector, McCourt/Oabayashi workers typically can mount 8 to 10 modules in a standard shift. Each 12x40-ft. module weighs 30,000 lbs. and is comprised of five precast concrete panels joined by structural steel supports. The modules serve as the tunnel ceiling finish and the air exhaust plenum. "This was our brainchild and we worked with Arva to develop it," says Buco. "Alternatives such as low-bed trailers with hydraulic jacks, yielded production rates of three modules per shift." Arva, with additional input from Paul Trubiano, also designed 6 dolly carts, which allowed workers to construct the modules right in the tunnel. The dolly loads on the erector and then can travel to the specific work site where the modules are raised and fastened to the ceiling.

Another innovative idea implemented by the joint venture is the use of two giraffe lifts. These work platforms can lift 20,000 lbs. up to 23 ft. on a four section telescopic column. Each giraffe replaces four conventional scissor and boom lifts. The giraffes are only 10 ft. wide in transport but up to 17 ft. wide operational. They can rotate 360º, the platform is 40 ft. long and traffic can still flow underneath. Up to 10 workers can work on the tunnel ceiling at once on one of these lifts. "The big advantage (of the machine) is the fact that the materials to support the work are on the platform, whereas in a conventional lift, you have to repeatedly come down and restock," says Buco, "That's important because it doesn't tie up another lift."

Joint venture officials are pleased with the equipment. "The most complicated part of the job, ceiling installation, now has become routine and the equipment has worked so well there isn't one thing we would change today," says Buco.

(excerpts from ENR)
Massport Reconstruction of Terminal Apron Hanscom Field

Full depth reconstruction of approximately 45,000 square yards of pavement that included excavation by milling, supplement base with dense grade stone, regrade and compact and 5" of pavement. The project was to be done in 5 phases in order to keep the airlines operating during construction. We were able to reduce the project to 3 phases and saved time, which lessened the impact to airfield operations.

Overlay of Taxiway K (North) Logan Airport

This project takes place on the opposite side of the airfield from the job that we had last year. The work includes 85,000 square yards of milling, 22,000 tons of paving, adjusting over 300 improvement taxiway lights, 50,000 feet of crack repairing and concrete repairs at Terminal C and the South Cargo Apron. The taxiway portion of work began on October 20th and was completed on November 17th. All other work was completed within the following two weeks.

McCourt Construction is proud to have completed these Massport projects ahead of schedule and with the quality unsurpassed by any other contractor at these airports. We have also maintained a presence and performed work at Logan Airport in consecutive years since 1946. A special thanks should be given to individuals who

Welcome New Employees

Kristyna Cloherty in our new receptionist/front desk manager at K Street. She has a degree in Business Administration from Quincy College and comes to us with experience at Merrill Corporation and Marr Companies. Kristyna knows her way around town - she was born and brought up in South Boston.

Stephen Carlstrom has joined the McCourt staff as an engineer on the Huntington Avenue project. Steve comes to us with experience at DeMatteo Construction and Treviicos Corporation.

Another warm welcome goes to Karen Albanese who joins us at K Street as Payroll Administrator. Karen previously worked for Chapman Waterproofing as their Field Payroll/Project Administrator.

Life is full of mysteries.
Finding the right contractor shouldn't be one of them.

McCourt Construction Company
Building America Since 1893

Employee News (cont)

those that didn't want it to end continued the celebration at “Murphy's Law”.

The office staff celebrated again at Venezia's Waterfront Restaurant in Quincy. The food was delicious, the music titillating and Ken and Sandy's dancing topped that of Fred and Ginger's - Sandy can really slide across the dance floor, or was that break dancing?? The Nicky Award was presented to Louie Jacob along with a handsome leather jacket and a raffle was held for a sunny Caribbean trip.

Fun in the Sun

At this year's Christmas party at Venezia's Restaurant, a raffle was held which included the names of all employees present. The grand prize?? A week in sunny St. Maarten in the Caribbean, including flight and room, in February. The lucky winner was none other than Bill Capone. Timing is everything in life however and Bill's beautiful wife Haley was expecting their first child in February. The last I spoke to them, they were planning on taking their trip next fall. The weather is always great in St. Maarten.

Hoop Stars

Adam Trubiano's (Paul's son) Youth Basketball team from Braintree went undefeated this year at 12 & 0. To top that off they went on to win four playoff games for the championship. The last one was a heart-stopper that went into triple overtime against another undefeated team. Watch out Celtics, here they come!

Love is in the Air

Congratulations to Kelly Goff who recently got engaged to Paul Daly. The date has yet to be set.

Double congratulations to Leo Ciulla. Two (yes I said 2) of his daughters are getting married this year. Stephanie on April 7th and Danielle on November 9th. Leo, we sure hope you've been saving up!

Oui, Oui tourjours is what Ken and Sandy Hartley's daughter will be saying in June to her fiancé when they get married in France. Yes, the young romantics decided to tie the knot in a castle just south of Paris.

Congratulations, we think, to Ray Breton and Jenny Scott. The actual date is still unknown but we think they tied the knot on a recent trip to St. Maarten in March. Anyone having official information please come forward as we would like to clear up this question ASAP.

Graduation Caps are Flying

Congrats to our own Katie Muller who is scheduled to graduate from Umass in June with high honors and who is a member of the National Honor Society for Psychology.

continued pg.4

continued pg.3
TRIP Report Rates Massachusetts’ Roads as Third Worst in the Country.

The Road Information Program (TRIP) recently released its findings after analyzing the most recent data on road conditions released by the Federal Highway Administration. Based upon TRIP’s analysis, Massachusetts has the third worst roads in the country, behind only California and Louisiana. Twenty-five percent (25%) of Massachusetts’ roads are rated poor and 39% are rated mediocre. When combining the percentage of poor and mediocre roads, Massachusetts actually ranks as having the second worst roads (the state is third when just considering the percentage rated poor).

On a national scale, TRIP found that approximately three out of every ten miles of major highways and streets are in need of resurfacing or reconstruction. Eleven percent (11%) of the nation’s roads are in poor condition and twenty-one percent (21%) are in mediocre condition. Therefore, thirty-two percent (32%) of the mileage on the country’s major roads need significant improvement.

In simple terms, roads that are rated poor are characterized as badly cracked or broken. In some cases, these roadways can be resurfaced, but often are too deteriorated and must be reconstructed. Mediocre roads show defects such as rutting and extensive patching. The riding quality on mediocre roads are far inferior to newly paved roads and may need more than resurfacing to restore them to good condition.

Employee News (cont)

Paul Buco’s daughter, Stacie is graduating from High School in May. Stacie is a member of the Student Council and National Honor Society and plans to attend Bridgewater State College in the fall to pursue a degree in Elementary Education.

Another proud parent is Paul Ruggiero whose daughter, Jenna will be graduating from High School this May.

Double congratulations are also due to Ed Peterson. His son Edward is graduating from High School in May and off to college in the fall. Last we heard he had three acceptances. Ed’s daughter, Carolyn, recently (December) graduated from Framingham State College. And is now off to the big working world.

Ricky Retardo - we all remember Bermuda!

Happy and Healthy Again

Joey Bognano has recovered from a recent surgery and is feeling great and back to work already.

Howie Cunningham is well on his way to a healthy recovery from a bout with meningitis. We expect him back to work in the very near future. (May 6th)

Greetings from your Florida friends to Ricky Retardo - we all remember Bermuda!

The Nicky Award

Nick Freitas worked for McCourt for well over 30 years. His service was without equal and he is truly missed by those who knew him. In early winter 2000 Nicky passed away prematurely and the Board of Directors of McCourt Construction initiated “The Nicky Award” in his memory.

At this year’s Christmas Party the Second annual “Nicky Award” was presented to Louie Jacobs. The Committee chose Louie because of his dedication, his cooperative manner and his ever-positive attitude. He has been a valued employee of McCourt for over 14 years. Louie received a beautiful leather jacket with “The Nicky Award” logo embroidered on it. The award symbolizes an employee who has Nick’s sense of company pride, honesty, commitment and dedication to all of the McCourt employees both in the field and in management, someone who can carry out the McCourt Mission Statement and help us be profitable while creating satisfied clients. Congratulations and Thank You Louie.

MINDER Bender

Do you know your body parts??????

Name ten body parts that have only three letters. Answers on pg 5 (no peeking)

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8. 
9. 
10.
IN THE FIELD
continued from pg. 2
note of the recently shaped shade structures at Malibu Beach. A project overview and walk down is being scheduled for employees in the near

MPA CONGRESS STREET EXTENSION
This project for Massport valued at

CONTRACTOR OF THE YEAR
McCOURT CONSTRUCTION
MASSPORT NAMES
CONTRACTOR OF THE YEAR

Each year Massport recognizes the “Contractor of the Year” the “best” contractor for a project completed that year. The following is an excerpt from a letter notifying McCourt of their selection.

“We are continuing the Contractor of the Year program for 2001. To set the stage, 2001 was a very challenging year for the Massachusetts Port Authority and its Capital Programs Department. Many important and difficult construction projects were undertaken. There were over $150 million of Construction improvements accomplished through Capital Programs and Logan Modernization last year. The Authority was very fortunate to have many competent and qualified contractors working on the many projects completed in 2001. We solicited candidates for Contractor of the Year from our Project Managers and had a number of contractors who performed in a highly professional manner nominated. Their projects varied in size and scope and included construction at various airport, seaport and bridge facilities. After careful evaluation of each contractor nominated and its work based on the above criteria, The Capital Programs Department selected and is proud to recognize McCourt Construction as our 2001 Construction Contractor of the Year for their excellent work on Contract #L574-C1, Overlay of Taxiway K North & Miscellaneous Apron Repairs.

We will be in contact with you to arrange an awards ceremony at our offices at which time we can formally recognize you and your subcontractors for your fine work. Your firm has been a key player in the growth and upgrading of our facilities for over 30 years and we look forward to working with you on future Massport projects.”

CONGRATULATIONS TO ALL INVOLVED IN THE MASSPORT PROJECTS! KEEP UP THE GOOD WORK!

$4,252,452.00, is located in South Boston between Haul Road and Northern Avenue and East of D Street. The project kicked off recently. Site prep, certain water and drainage telecommunication and sewer work is now ongoing. An interesting portion of work calls for a sewer system, (manholes and pipe), installed on concrete piles. H-Piles with lagging was completed

The value of the work is approximately $230,000.00, depending on whether we are able to use precast rather than cast in-place manholes. Work started mid-April and is due to be complete in the fall of 2002.

NSTAR HUNTINGTON AVE.

We are installing duct laterals under the MBTA track for future NSTAR needs while the track is being replaced by MBTA. Project Value: $105,000.00.

NSTAR CONGRESS STREET PROJECT

Within the alignment of the Massport project we are installing manholes and duct banks for NSTAR. Among the projects is the Congress Street project which was completed through the MBTA track.

We are installing duct banks for NSTAR at Huntington Avenue for NSTAR parallel to the roadway and track. From Evens to Louis Pasteur. Project Value: $155,000.00.

NSTAR

The project is located on Louis Pasteur Avenue and Brookline Avenue, NSTAR has us installing new manholes and duct banks totaling $450,000.00. Work began on the first of May. Again the project value may increase if precast must be replaced with cast-in-place manholes.

MASSPORT TERMINAL E DUCT SYSTEM

This manhole and duct bank system is airside. Airside work requires security, escort vehicles and careful coordination of the schedule. Valued at $350,000.00, work was to last approximately until mid-May. Currently we expect to meet that deadline. We drove our own sheets to install a deep manhole. Originally the manhole was to be cast-in-place but we were able to use precast thereby shortening the duration

HUNTINGTON AVE.

Work progress is excellent as we enter the most aggressive portion of the project. Station work is nearly complete. Take a look at the new MBTA standard for bus shelters. Weekend track closures are scheduled over the summer to allow for track replacement and rubberized crossing work to be performed. Trolley service is suspended and bussing is utilized for public transportation during the track outages. Sidewalk reconstruction starts the first week of May. Much of the utility crossings at the intersections are complete as well as the traffic foundations. Crews are working day and night shifts in addition to the weekend schedule. The project looks neat and organized which almost always means efficient. Drive by the job and you will be amazed at the amount of work being performed.
**TUNNEL FINISHES**

Work continues as we are just past the halfway point. We are entering the phase of micro silica concrete pavement installation. Our new Bidwell machine has arrived and milling and crack repairs in preparation for the paving are currently being carried out. Ceiling panels, wall panels, fireproofing, conduit hatches, interim lighting and ventilation, these buzz words along with countless others are heard over and over from the project. Miles and miles, thousands and thousands are needed to complete the project. To assist in their installation, there are innovative pieces of equipment such as the vacuum assisted material handler installed on the gradall, the Arva Self-loading ceiling module installer, the Arva work platform for ceiling work. They have all helped create efficiencies. The job has 107 milestones and we have had and made 40 of them without penalty. To date, our progress vs. scheduled progress is excellent. The engineering department is very active with the myriad of changes coming over from the owner. One recent change is the desire to close off the area between the ceiling module installer, the Arva work platform for ceiling work. They have all helped create efficiencies.

**HANSCOM/ENTERPRISE**

We begin work on a water line at Hanscom Airfield for Enterprise Equipment this month.

**NORWOOD**

We came back to finish up the conduit system for the town of Norwood this spring. Completion of the conduit into the new substation facility as well as permanent pavement repair will continue until the end of June 2002.

**SNOW PLOWING**

The McCourt Company (Broderick Properties) kept us relatively busy over the winter keeping their lots clear and safe. The Farmers’ Almanac predicted more than normal snowfall. It was wrong.

**MCI WORLDCOM**

We no longer provide Digsafe protection to MCI Worldcom. The slowdown in the communications industry has caused cost cutting measures and this duty has been taken in-house. We are still called on to perform laterals and maintenance work as needed albeit much less in volume then in the past.

**ENTERPRISE EQUIPMENT**

“The Big Job” so far this year is the sale of 4/10’ jersey barriers to Enterprise Equipment. Keep it coming Jeff!

**STARS AND STRIPES AND PIGS AND TURKEYS**

Please join us again this year as we celebrate America’s freedom at our annual 4th of July party. Again “Master Chef” Ken Flagg with the help of “Sous Chef” Mike Cedrone will delight our taste buds by roasting a succulent pig and deep-frying some tasty turkeys. For the less adventurous there will also be traditional fare. The party will again be at the Adams Inn in Quincy on June 27th from 3 to 8 p.m.

**HOW SMART ARE YOU?**

How smart are you really? This test has been used for over 50 years and has pretty much done it with great accuracy. If you don’t score high, remember, you can always improve. It has been said Bill Gates once took this test and scored a 3 on it. Share your score with friends! Good Luck!

1. Do they have a 4th of July in England?
2. How many birthdays does the average man have?
3. Some months have 31 days; how many have 28?
4. How many outs are there in an inning?
5. Is it legal for a man in California to marry his widow’s sister?
6. Divide 30 by ½ and add 10. What is the answer?
7. If there are 3 apples and you take away 2, how many do you have?
8. A doctor gives you three pills telling you to take 1 every half hour. How many minutes would the pills last?
9. A farmer has 17 sheep, and all but 9 die. How many left?
10. How many animals of each sex did Moses take on the ark?
11. How many two cent stamps are in a dozen?

answers on pg 8 (no peeking)

**THE HEALTH CORNER**

Summer’s coming and so is POISON IVY

Poison ivy, oak and sumac are most dangerous in the spring and summer when there is plenty of sap, the plants are easily bruised and the urushiol content is high. That’s the chemical in the sap that causes rashes, blisters and the infamous itch. Approximately 85% of the population will develop an allergic reaction if exposed to this sap at some point.

Reaction, treatments and preventative measures are the same for all three poison plants. Avoiding direct contact reduces the risk but does not eliminate it. Urushiol can stick to shovels, tools, pets or anything it comes into contact with.

When you think you’ve been exposed act quickly.

- Cleanse the exposed skin with generous amounts of rubbing alcohol. Do not return to the yard or woods that day - the alcohol removes the skin’s protection.
- Wash skin with water
- Take a regular shower with soap and warm water. Do not use soap before this point because soap will tend to pick up some of the urushiol and move it around.
- Use alcohol and water to wipe off clothes, shoes, tools and anything else that may have been in contact with the urushiol.

If you’re not quick enough and oozing blisters and redness appear in 12-14 hours, here are some steps to help you through the itch and discomfort.

- Use wet compresses or soak in a cool oatmeal bath.
- Apply calamine lotion.
- Use baking soda, aluminum hydroxide gel, kaolin, zinc acetate, zinc carbonate or zinc oxide.
- Apply topical corticosteroids (commonly called hydrocortisone).
- For severe cases seek medical attention for treatment with prescription topical and oral corticosteroids.

Alcohol-related traffic deaths are on the rise.

According to disappointing preliminary statistics by the National Traffic Safety Administration (NHTSA). Although the percentage of alcohol-related fatalities remained the same at 38 percent, the number of people who died in such crashes increased from 15,786 in 1999 to 16,068 in 2000, representing the first increase since 1995. Alcohol-related traffic deaths have decreased by more than 40 percent since MADD’s founding in 1980.
HOT TOWN
SUMMER IN THE CITY

Yes, summer is on its way and that means people who work and play outside need to be more careful with their skin. Skin cancer is the most commonly occurring form of cancer in the U.S. For adults over 40, men are more likely to develop melanoma than women (did you hear that Ken?). Here are some smart suncare tips from Coppertone.

SMART SUNCARE TIPS

1. Apply sunscreen daily. Use a broad spectrum sunscreen with a Sun Protection Factor (SPF) of at least 15. Apply before you go outside. Give maximum protection to the parts of your body that get the most exposure: your face, hands, forearms, shoulders, ears, back of the neck, and top of the head.

2. Reapply often. When outdoors for long periods of time, or after toweling off, excessive perspiration, prolonged swimming or vigorous activity, remember to reapply.

3. Wear a sunscreen every day, all year round. This is true even on cloudy or overcast days, since 80% of the sun’s rays can penetrate light clouds, mist and fog.

4. Know the Sun Protection Factor (SPF) appropriate for your skin type and intended time in the sun. The SPF number indicates how many times longer a person can stay in the sun before beginning to burn, when using a sunscreen, than they would without using any sunscreen at all. SPF numbers generally range from 2 to 50.

5. Wear a hat and protective clothing. Hats with wide brims provide additional sun protection as do tightly woven, dark colored shirts and pants that keep the sun out.

6. Don’t forget sunglasses. Whenever outdoors, wear sunglasses that block UVA and UVB rays.

7. Be extra careful near highly reflective surfaces such as sand, concrete, water or snow.

8. If you are taking medication, check with your physician or pharmacist. Before going into the sun, be sure that it is okay. Some medicines can make your skin sensitive to the sun.

9. Moisturize skin after sun exposure. Look for aftersun products that contain moisturizers, such as vitamin E and aloe to replenish lost moisture after sun exposure.

When you start to doubt the wisdom of teamwork, heed these lessons from an unlikely source - a flock of geese:

- As each bird flaps its wings, it creates an uplift for the bird following. By flying in “V” formation, the whole flock adds 71% more to its flying range than if each bird flew alone. **Lesson:** Teammates who share a common direction and sense of community can get where they are going quicker and easier when they travel on shared power.
- When the lead goose tires, it rotates back into the formation and another goose flies at the point position.

**Lesson:** It pays to take turns doing the hard tasks and sharing the leader’s role.

- In formation, the geese from behind honk to encourage those in front to keep up their speed. **Lesson:** Sometimes team members need to hear a little honking.
- Whenever a goose is sick or wounded, two geese drop out of formation to help and protect it. They stay with it until it can fly again or dies. **Lesson:** Stand by one another in times of trouble.

- Adapted from 40 Tools For Cross-Functional Teams, Walter J. Michalski.

CROWD PLEASERS

Most of us some time in our lives will have to speak to a group of people. It could be part of your job or a wedding or anniversary toast or part of a community service program, no matter, most of us will still get the jitters and imagine the worst things happening. Here are some helpful hints from the experts on how to please the crowd.

- Most people should speak a bit louder than normal and use larger gestures than they feel originally comfortable with, according to Ted Fuller of Communispond.
- Invest quite a bit of time analyzing the audience. Be sure to tell that audience something it doesn’t know.
- Avoid reading a speech with eyes glued to the lectern. If you want to read to people, just remember your parents read to you to put you to sleep. Work from an outline and trust yourself.
- Communications consultant Brent Filson suggests that speakers move away from the lectern. Establishing rapport with the audience is vital.
- Bert Decker author of You’ve Got to be Believed to be Heard Strongly suggests that speakers videotape their rehearsals to strengthen their performance if possible.

**Lesson:** Spend five or six seconds looking at each person in the audience; shorter times can make you look like a “scared rabbit”.

- Pause instead of inflicting “ums” and “ahs” on the audience and don’t rush through what you’ve got to say. Take your time - it’s your turn to shine.

(Source - Investor’s Business Daily)

ROW, ROW, ROW YOUR BOAT
(as fast as you can)

Ten of McCourt’s finest, encouraged (or coerced) by their fearless leader Ken Flagg, formed a team to compete in the 20th annual “Run of the Charles” 25 mile Canoe Race. Luckily there were no prequalifications to meet. The race is sponsored by the Charles River Water Shed Association. Despite a horrible day with wind and heavy rain the team placed 54th out of 105 canoes entered, not at all bad for a rookie team. The team is already looking forward to beating this year’s time of 5 hours, 25 minutes and 14 seconds next year. This year’s team consisted of Eric Tomasini and Fred Wijnen-Reims in the first leg with Ryan McCourt and Scott Gormand in the second leg followed by Kevin Garity and Rob Horne. Next came Ray Breton and Bob Kourafas and finally Ken and Jack Murphy finished in style. Rumor has it that only Fred really tested the waters.

Congratulations
TEAM McCOURT
IT'S GRADUATION TIME AGAIN: 11 Rules on Life

Rule 1: Life is not fair - get used to it.

Rule 2: The world won’t care about your self-esteem. The world will expect you to accomplish something BEFORE you feel good about yourself.

Rule 3: Life is divided into semesters. You don’t get summers off and very few employers are interested in helping you find yourself. Do that on your own time.

Rule 4: If you think your teacher is tough, wait until you get a boss. He doesn’t have tenure.

Rule 5: You will NOT make 40 thousand dollars a year right out of high school. You won’t be a vice-president with a car phone, until you earn yourself.

Rule 6: If you mess up, it’s not your parents fault, so don’t whine about your mistakes, learn from them.

Rule 7: Before you were born, your parents weren’t as boring as they are now. They got that way from paying your bills, cleaning your clothes and listening to you talk about how cool you are. So before you save the rainforest from the parasites of your parents’ generation, try delousing the closet in your own room.

Rule 8: Your school may have done away with winners and losers but life has not. In some schools they have abolished failing grades and they’ll give you as many times as you want to get the right answer. This doesn’t bear the slightest resemblance to ANYTHING in real life.

Rule 9: Life is not divided into semesters. You don’t get summers off and very few employers are interested in helping you find yourself. Do that on your own time.

Rule 10: Television is NOT real life. In real life people actually have to leave the coffee shop and go to jobs.

Rule 11: Be nice to nerds. Chances are you’ll end up working for one.

FROM THE CHICKEN COOP

Do you love chilli??? But at the same time are you trying to eat healthier?? Then try this recipe for Chicken Chili. It’s lower in fat and still has a good kick.

Chris’s White Chicken Chili

3 to 4 large boneless chicken breasts
1 large onion
2 cloves garlic
2 large cans cannelloni (white kidney beans)
2 large cans garbanzo beans (chickpeas)
3 cans white corn
2 cans chopped green chilies
2-3 tbsp cumin
1 cup low-salt chicken broth
½ to 1 cup water (depending on desired liquidity)
salt/pepper (to taste)

Serve with shredded monterey jack cheese (to top)

Additional suggestions:
Serve over rice with a side of warm corn bread

Directions:
Chop onion and garlic, saute with 2 tbsp of olive oil until garlic turns light brown and onions become translucent. Add chicken to pan and cook through (or grill separately for added flavor). Remove chicken from pan and coarsely chop. Add chicken, onion, garlic to large pot. Scrape brown bits from saute pan and add to pot. Place beans, chickpeas, corn, chilies in pot. Add chicken broth and bring to a boil, stirring frequently. Add cumin, salt/pepper to taste. Boil until mixture thickens, approximately 35 minutes. Serve hot with melted jack cheese.

from Sweet Southern Cooking by Chris Dorin

Are You Retirement Savvy?

Below are questions that address the most common misconceptions people have about retirement planning, according to financial experts. Test your savings IQ:

1. At what age can you start collecting Social Security retirement benefits?
   a) 59 ½   b) 62   c) 63   d) 65

2. Contributing more of your own money to your 401(k) than your company will match isn’t smart.
   True or False?

3. You should review your investment portfolio:
   a) Monthly   b) Quarterly   c) Yearly   d) Every 5 years

4. Which is the better choice for long-term investment goals?
   a) Stocks   b) Bonds   c) Certificates of Deposit

5. You should pay off all your credit-card debt before contributing to a 401(k).
   True or False?

6. Investing a lump sum at the end of the year is a fine alternative to saving small amounts monthly.
   True or False?

7. Taking a loan from a 401(k) is okay, since you’ll be paying yourself back.
   True or False?

8. You’re over 50 and way behind in your retirement savings. Your only hope is to develop a taste for macaroni and cheese.
   True or False?

Answers on pg 8

CLASSIFIED

Cape house for rent - Spacious 3 bedroom house in South Yarmouth - just .4 miles to Nantucket Sound beaches. Walk or bike to nearby amenities: entertainment, food, shopping, mini golf, batting cages, ETC... Sleeps 6 people comfortably. Within a mile to golf courses and Bass River boat launch. Rates: June-August $950/wk. Call Eric Tomasini @ 978-275-9942 or e-mail at tomo149@hotmail.com.
IS THE PARTY AT YOUR HOUSE?????

Here are some tips from Nationwide Insurance to help keep you and your guests from becoming another statistic.

Ask guests to appoint a designated driver before the party begins.

If a guest is drinking too much, engage them in conversation to slow down the drinking, offer high protein food, or offer to make the next drink and use less alcohol.

Prepare plenty of food so guests will not drink on empty stomach.

Don’t push guests to drink, if you keep on filling their glasses or offering another one you could be causing the problem.

Offer a variety of non-alcoholic beverages for the designated driver and those who prefer not to drink alcohol.

Avoid too many salty snacks which tend to make people thirsty and drink more.

Hire or have the number of a taxi or shuttle service on hand for guest who have been drinking.

Let your guests know that you are very concerned about drinking and driving.

If preparing an alcoholic punch, use a non-carbonated base like fruit juice. Alcohol is absorbed into the blood stream faster when mixed with carbonated beverages.

If you know someone has had too much and should not drive home, GET THE KEYS. Here are some helpful hints on how to do this.

1. Be calm, joke about it, make light of the situation.
2. Offer to drive, to walk, or get a cab.
3. Explain that you are doing them a favor.
4. Don’t be confrontational or embarrassing.

HOW SMART ARE YOU?

The Answer Key

1. Yes, it comes after the 3rd of July!
2. Just one!
3. 12, all of them!
4. 6, three per side!
5. No, because he is dead!
6. 70, (30 divided by ½ equals 60) Takes some thinking...
7. 2, you took them, remember?
8. 60, Start with the 1st pill, 30 minutes later take the 2nd, then 30 minutes for the 3rd.
9. 9
10. 0, Moses didn’t have an ark, Noah did!
11. There are 12 two-cent stamps in a dozen!

JUST FOR FUN

School Days

A Sunday School teacher asked the children just before she dismissed them to go to church, “And why is it necessary to be quiet in church,” Annie replied, “Because people are sleeping.”

A wise Schoolteacher sends this note to all parents on the first day of school: “If you promise not to believe everything your child says happens at school, I’ll promise not to believe everything he says happens at home.”

A Sunday School teacher asked her class why Joseph and Mary took Jesus with them to Jerusalem. A small child replied: “They couldn’t get a baby-sitter.”

A Sunday School teacher was discussing the Ten Commandments with her five and six year olds. After explaining the commandment to ‘honor thy father and thy mother,’ she asked, “Is there a commandment that teaches us how to treat our brothers and sisters?” Without missing a beat one little boy answered, “Thou shalt not kill”.

A very dirty little fellow came in from playing in the yard and asked his mother, “Who am I?” Ready to play the game she said, “I don’t know! Who are you?” “Wow!” cried the child, “Mrs. Johnson was right! She said I was so dirty, my own mother wouldn’t recognize me.

Are You Retirement Savvy?

1. b. You are eligible to claim some benefits as early as 62. But if you do, it will permanently decrease your benefit by 20 to 30 percent. It’s probably better to wait until you can claim full benefits - at age 65, 66 or 67.
2. False. Though it means a smaller paycheck, contribute the maximum to a 401(k) or similar account. “A rule of thumb is to save about 15 percent of your gross income, including what you stock away in a 401(k),” says Gayle Buff, a financial advisor with Buff Capital Management in Newton, Mass.
3. c. On average - barring major life or economic changes - a yearly review of your investment decisions is plenty.
4. a. “If you’re coming up short for retirement and you’re 80 percent in bonds and relatively young, reallocate to put more into stocks,” says certified financial planner Mari Adam of Adam Financial Associates in Boca Raton, Fla. Over time, stocks or stock funds will yield the highest rate of return. As retirement draws closer, you may want to lower the percentage of stocks in your portfolio.
5. False. Pay yourself first to get into the habit of saving. The longer you wait to save, the less time your money will have to compound.
6. False. Because compounding pays interest on interest, the more frequently you put in small amounts, the more you earn. Plus, it’s easy to skip a lump-sum deposit when you’re hit with unexpected bills. No amount is too small: Put away $20 a week and, assuming a modest five-percent annual rate of return, you’ll have $1066 over a year. Save that amount for 25 years, and you’ll be pocketing a nifty $51,000.
7. False. Again, you’ll lose out on compounding interest. And people often lower their contribution while paying back a loan. Getting a loan from just about any other source - except a loan shark - is usually better than taking from your retirement. “Stay focused on the fact that you’re investing over the long term,” advises financial planner Stewart Welch.
8. False. The new tax-cut bill recently passed by Congress offers some help in playing catch-up. If you’re 50 or older you may be able to contribute more to a 401(k)-type retirement plan - an additional $1000 in 2002 and up to $5000 by 2006.