

292. Death Notices

DE CARLO— (nee Mignogna) 82 years, of 49 Sylvan Ter., Middletown, N.J. On Nov. 27, 1977. Beloved wife of the late William. Devoted mother of Joseph, Mrs. Concetta Courville, and Mrs. Charlotte Miller. Dear sister of Mrs. Margaret Williams. Relatives and friends are respectfully invited to attend the funeral on Wednesday at 9:15 a.m. from the John F. Pfeiffer Funeral Home, 115 Tindall Road, New Monmouth. Mass of Christian Burial, will be offered at St. Mary's R. C. Church, New Monmouth at 10 a.m. Interment at Mt. Olivet Cemetery, Middletown. Visiting Monday and Tuesday 2-4-7-9 p.m.

GAMACHE — Clifford J. age 62, of 583 Thompson Ave., East Keansburg, on Nov. 28, 1977. Beloved husband of Catherine (Adams); devoted father of Robert, John, Richard, Patricia Marvin, and Mrs. Catherine Schloeder; dear brother of Allege and Rose. Funeral Thursday at 1:15 a.m. from the John F. Pfeiffer Funeral Home, 115 Tindall Road, New Monmouth. Mass of Christian Burial will be offered at St. Catherine's R. C. Church, East Keansburg, at 9 a.m. Interment Mt. Olivet Cemetery, Middletown. Visiting Monday and Tuesday 2-4-7-9 p.m.

JOHNSON— "Billy" William, Of 26 W. Bergen Place, Red Bank, on Nov. 28, 1977. Dear friend of the family. Funeral service Wednesday evening 8 p.m. at the Childs Funeral Home, Rev. Andrew Mackey Jr. officiating. Interment Mount Olivet Cemetery, Middletown. Friends may call Wednesday evening 6-9 p.m.

RALSTON — James, 77, of Fair Haven, on Nov. 27. Beloved husband of Nellie (O'Sullivan); devoted father of William, beloved brother of Robert, Mrs. Ida Peden, Mrs. Elsie Pettie and Mrs. Margaret Anderson. Relatives and friends are respectfully invited to attend the funeral of the Anderson-Cutaiolo Funeral Home, 772 Broad St., Red Bank, on Wed., Nov. 30, at 2 p.m. interment to follow at Mt. Olivet Cemetery, Middletown. Visitation today any 7-9 p.m.

SMITH — Robert, Of 82 Linden Place, Red Bank, on Nov. 27. Devoted husband of Nellie (O'Sullivan); devoted father of four children. Funeral service Wednesday 2 p.m. at the Childs Funeral Home, 344 Shrewsbury Ave., Red Bank. Rev. Andrew Mackey Jr. officiating. Interment family plot, White Ridge Cemetery, Eatontown. Friends may call at the funeral home Tuesday 6-9 p.m.



INSURANCE CORNER
by H. WILLIAM MULLANEY

BAILOR AND BAILEE

There are certain types of businesses where a company holds property belonging to someone else. A warehouse where household and other items are stored would be an example of this kind of operation. Other examples are cleaners, laundries, tailors, and furriers. In the language of insurance, the name for the company or person holding the items is "bailee." The owner of the property entrusted to the bailee is called the "bailor."

The bailee (holder) cannot take out insurance against any kind of loss of the property AS owner. If you store your grand piano in a storage-warehouse, that piano still belongs to you. The storage company is only keeping it for you. The company, however, does want to protect the piano. They can do this by taking out a Bailee's Customer Policy. With this Policy, the storage firm insures the property FOR you. The firm thus has an insurable interest in the piano and can collect on the policy if there is damage. If the bailee-holder collects anything over his own claim, he holds that extra amount in trust for the bailor (owner).

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Obituaries

Mrs. Katherine Van Zandt

NEW MONMOUTH — Mrs. Katherine S. Van Zandt, 88, of 263 Wilson Ave., died Wednesday at Riverview Hospital, Red Bank. She was the grandmother of "Miami Steve" VanZandt, lead guitarist with the Bruce Springsteen Band, and Billy VanZandt, who will be featured in the forthcoming movie, "Jaws II."

Mrs. VanZandt was born in Marion, N.C., and lived in Hackensack for 50 years before coming here. She was the widow of Harold L. VanZandt Sr. She was a member of the First Baptist Church of Hackensack.

William Johnson

RED BANK — William "Billy" Johnson, 80, of 26 W. Bergen Place, died Saturday at Community Hospital, Toms River.

He was a lifelong resident here. Mr. Johnson was a former borough employee.

He was an Army veteran of World War I. There are no known survivors.

The Childs Funeral Home is in charge of arrangements.

of the First Baptist Church of Hackensack.

Also surviving are three sons, Harold VanZandt Jr. of St. Petersburg, Fla., Robert VanZandt of Hackensack, and William B. VanZandt, here, and three other grandchildren.

The Riccardo Funeral Home, Hackensack, was in charge of arrangements.

Daniel Chestnut

FREEHOLD — Daniel Chestnut, 71, of 2 Phyllis Road, died yesterday at Monmouth Medical Center, Long Branch, following a long illness. He retired in 1966 as executive director of the Freehold Area YMCA, with which he had been associated since 1953.

He then was employed as a case worker for the Monmouth County Board of Social Services (formerly the Welfare Board).

Mr. Chestnut, who was born in Germantown, Pa., had resided here for 24 years. He was an Air Force veteran of World War II, a member of the First United Methodist Church, here, and a past president of the Freehold Rotary Club.

Surviving are his widow, Mrs. Genevieve Liscavage Chestnut; a son, Capt. David D. Chestnut, stationed at Sheppard Air Force Base, Wichita Falls, Tex.; three daughters, the Misses Mary Ann, Carol Jean, and Marie Chestnut, all at home; a brother, James Chestnut of Roxbury, Pa.; a sister, Mrs. Elizabeth Irwin of Upper Darby, Pa., and three grandchildren.

The Higgins Memorial Home is in charge of arrangements.

Mrs. Juanita Lambertson

HAZLET — Mrs. Juanita Young Lambertson, 65, of Bayshore Ave., died Thursday at Marlboro Psychiatric Hospital.

She was the widow of Harry Lambertson.

There are no known survivors.

The Higgins Memorial Home, Freehold, is in charge of arrangements.



AP Wirephoto

DIES — Sen. John L. McClellan, D-Ark., died yesterday in his sleep in Little Rock, Ark., his office announced. The senator, who had served in the Senate for 35 years and ranked second in seniority, was 81.

Delbert Burlett

MIDDLETOWN — Delbert Burlett, 84, of 167 Kings Highway, died yesterday at Marlboro Psychiatric Hospital in Marlboro.

Born in Red Bank, he lived in Monmouth County all his life.

He was a mason by trade.

Surviving are his widow, Mrs. Ella May Lawrence Burlett here; a sister, Mrs. Susie Lavalley of Red Bank; two grandchildren; and four great-grandchildren.

The Bedie Funeral Home in Keyport is in charge of arrangements.

Luther Herman

MARLBORO — Luther Herman, 49, of Route 520, died Saturday at Marlboro State Hospital, here.

Born in Minnesota, he had lived in Hazlet for 17 years before moving here three years ago.

He was a sheet metal mechanic at the National Sheet Metal Co., New York, for 25 years and for the Universal Sheet Metal, Bronx, N.Y.

He was a member of the Sheet Metal Workers, Local 28, New York City.

He was a U.S. Army veteran of the Korean War.

Surviving are his widow, Mrs. Joan Herman; three sons, Steven, Richard and Martin Herman, all at home; a daughter Miss Tracey Herman, at home; his mother, Mrs. Margaret Herman of Minnesota; two brothers, Vernon and Will Herman, both of Minnesota, and a sister, Mrs. Darlene Longo of Jamesburg.

The John F. Pfeiffer Funeral Home, New Monmouth, is in charge of arrangements.

Ganey Holman

RED BANK — Ganey Holman, 77, of 37 Leighton Ave., died Saturday at the John L. Montgomery Nursing Home, Freehold.

Born in North Carolina, he had lived here most of his life.

Surviving is a sister, Mrs. Sally Washington of Brooklyn.

The Childs Funeral Home is in charge of arrangements.

James Ralston

FAIR HAVEN — James Ralston, 77, of 33 Jackson St., died Sunday at Riverview Hospital in Red Bank.

Born in Scotland, he lived in Rumson before moving here 38 years ago.

He was a maintenance man for Bendix Corp. in Eatontown, retiring in 1968.

He was a member of the First Presbyterian Church in Red Bank.

Surviving are his widow Mrs. Nellie Ralston; a son, William Ralston, at home; a brother, Robert Ralston of Scotland; and three sisters, Mrs. Isa Peden of Ocean City, Mrs. Elsie Pettie of Greenwich, Conn., and Mrs. Margaret Anderson of England.

The Anderson-Cutaiolo Funeral Home, Red Bank, is in charge of arrangements.

Mrs. Doris Patton

RED BANK — Mrs. Doris A. Patton, 64, of 181 Prospect Ave., died yesterday at home.

Born in Spring Lake, she had resided here for the past 35 years.

She was the widow of James G. Patton, who died in 1973.

She was a member of the Fair Haven Garden Club.

She was a member of the First Presbyterian Church of Red Bank.

Surviving are two sons, J. Palmer Patton of Holmdel, and Douglas A. Patton of Mendham; a sister, Mrs. James F. Humphreys; and six grandchildren.

The Adams Memorial Home, Red Bank, is in charge of arrangements.

Clifford J. Gamache

EAST KEANSBURG — Clifford J. Gamache, 62, of 583 Thompson Ave., died yesterday at the Bayshore Community Hospital, Holmdel.

Born in New York, he had moved here 35 years ago.

He was a self-employed house painter before retiring last month.

Surviving are his widow, Catherine Adams Gamache; three sons, Robert and John Gamache, both of here, and Richard Gamache of Seattle, Washington; two daughters, Mrs. Catherine Schloeder of Middletown, and Mrs. Patricia Marvin of Eatontown; two brothers, Alfage Gamache of Cranford, and Rene Gamache of Union; 16 grandchildren; and one great-grandchild.

The John Pfeiffer Funeral Home, New Monmouth, is in charge of arrangements.

Robert Smith

RED BANK — Robert Smith, 75, of 82 Linden Place, died Sunday at home.

He was a lifelong resident here.

He was a retired handyman.

Mr. Smith was a member of the Shrewsbury A.M.E. Zion Church, here.

Surviving is a sister, Mrs. Ida Taylor, here; and four nieces.

The Childs Funeral Home is in charge of arrangements.

Mrs. May Lee

HIGHLANDS — Mrs. May B. Lee, 88, of 113 Navesink Ave., died yesterday at her home.

Born in New York City, she moved here 81 years ago.

She was the widow of William Lee, who died in 1964.

She operated her own grocery store before her retirement in 1961.

She was a member of Our Lady of Perpetual Help Roman Catholic Church, here.

She was a member of the Highlands Senior Citizens Club.

Surviving is her cousin, John Scanlon.

The Posten Funeral Home, Atlantic Highlands, is in charge of arrangements.

Rumson school fund increased \$100,000

By DAVID TURNER

RUMSON — The Board of Education last night unanimously introduced a budget of \$2.2 million for the 1978-79 school year, up \$100,000 from the current budget.

The budget will require a local tax levy of \$1,848,000, up \$57,000 from the current budget.

The board anticipates using \$74,000 of the district's surplus funds, as well as receiving \$244,000 in state aid and \$22,000 in federal aid.

Current expense items total \$2,009,000 and debt service totals \$198,000, with no capital outlay item.

John F. Gruz

HAZLET — John F. Gruz, 67, of Golden Lane, died yesterday at Bayshore Community Hospital, Holmdel.

Born in Newark, Mr. Gruz lived in Union City, before moving here two years ago.

Mr. Gruz retired in 1975 from Clinton Milk Co., Newark, where he had worked as a truck driver for 35 years.

Mr. Gruz was a former Vice President of the National Tern Vernin, Irvington. He was a member of the Keyport Elks and the Chancelar Fishing Club.

Surviving are his widow Mrs. Helen Morrison Gruz;

two sons, John F. Gruz, Jr. of White House, and Robert E. Brunner of California; three daughters, Mrs. Joan Ellis of Bridgewater, Mrs. Elaine Serpico of Keyport and Mrs. Louis Caputo of Matawan; two sisters, Mrs. Tessie Durick of Irvington and Mrs. Josephine Tavaska of Garwood; seven grandchildren and one great-grandchild.

The Day Funeral Home, Keyport is in charge of arrangements.

Board President John Emery said that the current expense portion of the budget, approximately \$2 million, is being increased by 4.6 percent over last year's budget.

"This is a budget with no additions to the program or to the staff. Because we intend to use \$74,000 from surplus funds, the amount to be raised through local taxation is going up only 3.2 percent," he said.

Board members have suggested that the budget rise would not have a significant effect on property taxes here, in part because recent construction has increased the total value of taxable property in the borough.

The board's portion of the borough tax rate may actually go down four cents because of a possible revaluation of property in the borough, according to some board members.

The board's portion of the tax rate was \$1.16 per \$100 of assessed valuation this year, and borough officials have estimated that it may go down to \$1.12 next year, Mr. Emery has said.

The current expense portion of the budget includes \$975,000 in teacher salaries, up from \$920,000 for the current year; \$80,000 for administrative costs, up \$76,000 and \$50,000 in principals' salaries, down \$53,000.

Personnel costs amount to 81 percent of the total budget, or \$1.6 million, according to Mr. Emery.

Superintendent Dr. Mary L.

Staff luncheon set

NEPTUNE — A luncheon in honor of new physicians will be sponsored by Jersey Shore Medical Center's medical and dental staff in the Ford Auditorium Friday at noon.

Barley described the budget as "adequate."

"We are increasing the amount spent on supplies and textbooks by \$7,000, which is substantially less than personnel costs are going up. The number of personnel on the staff is not being increased," she noted.

Mr. Emery said that the 4.6 percent increase was well under the current rate of inflation, which he said may be about 6.5 percent.

The budget will be put before the voters in a February election, after public hearings are held on Jan. 25.

Mr. Emery said that the use of \$74,000 surplus funds would reduce the district's surplus to approximately \$64,000, an amount which could be used up by several possible contingencies.

The board may have to use the surplus funds to pay legal fees arising from litigation concerning teachers' pensions and recent construction at the school, \$12,000 for new lighting at Forrestdale School, \$13,000 to replace tiles in the corridors at Forrestdale, and \$10,000 for a new tractor, according to Mr. Emery.

"These claims could leave us in a deficit situation. If the money were gone, it would be a situation like that in Ohio, where the schools ran out of money and had to be closed," he said.

Mr. Emery said, though, that the board felt the remaining surplus funds would be sufficient to meet those contingency expenses likely to occur during the next year.

Lottery winners

TRENTON — The winning number in the New Jersey Pick-It Lottery yesterday was 545. The straight bet paid \$381.50; there was no box betting, and the pairs each paid \$38.

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