

Area home sales

Recent real estate transactions in the area include the following:

BERGENFIELD

27 New York Ave.....\$380,000
15 S. Demarest Ave.....\$380,000
54 Bridge St.....\$385,000
34 Magnolia St.....\$385,000
86 Morgan St.....\$389,000
36 Deerfield St.....\$392,500
61 Glenwood Drive N....\$400,000
318 Manning Pl.....\$405,000
256 W. Main St.....\$410,000

CLOSTER

14 Greenway Ct.....\$559,000
17 Poplar St.....\$629,000

DUMONT

196 W. Madison Ave.
Unit 10.....\$390,000
46 Romano Drive.....\$399,000
45 Sherwood Rd.....\$399,900

ELMWOOD PARK

164 17th Ave.....\$359,470
149 Washington Ave....\$372,500
178 Lee St.....\$375,000
393 Falmouth Ave.....\$375,000
50 Summit Ave.....\$380,000
136 Philip Ave.....\$380,000
249 Orchard St.....\$380,000
178 Stefanic Ave.....\$385,000
47 15th Ave.....\$385,000
77 Van Riper Ave.....\$392,000

FAIR LAWN

30-33 Heywood Ave.....\$350,000
8 Prescott Place.....\$350,000
27-14 Morlot Ave.....\$362,000
5-15 Grunauer Pl.....\$370,000
92 & 94 Heights Ave.....\$379,000
11-01 Morlot Ave.....\$385,000
26-14 Morlot Ave.....\$388,000
9-21 Mansfield Dr.....\$399,000
3-26 Lyncrest Ave.....\$405,000
36-15 Garden View Terrace.....\$405,000
39-38 Romana Dr.....\$407,000
2-28 17th St.....\$410,000
39-37 Wenonah Dr.....\$410,000
13-15 Eastern Dr.....\$415,000
31-06 Garrison Terrace..\$416,000
12-35 Rosewood St.....\$420,000

GARFIELD

233 Midland Ave.
Unit 202.....\$249,900
34 Willard St.....\$257,000
233 Midland Ave.
Unit 106.....\$265,000

GLEN ROCK

34 Henry St.....\$490,000
439 S. Broad St.....\$495,000
11 Austin Place.....\$499,900

HACKENSACK

970 Main St.
Unit H-6.....\$259,900
300 Park St.
Unit 1a.....\$261,000
150 Overlook Ave.
Unit 12a.....\$262,000
277 Prospect Ave.
Unit 5g.....\$265,000
326 Prospect Ave.
Unit 2hnorth.....\$275,000
116 Lodi St.....\$275,000
131 Clinton Place.....\$279,900
23 Water St.....\$282,500
115 Polifly Road
Unit 5e.....\$285,000
69 Kansas St.....\$285,000
33 Henry Place
Unit C-3.....\$285,000
131 Clinton Place
Unit 418.....\$295,000
415 Parker Ave.....\$320,000
255 Mary St.....\$320,000
47 Byrne St.....\$333,000
447 Simons Ave.....\$335,500
235 Prospect Ave.
Unit 310.....\$340,000
290 Anderson St.
Unit 3k.....\$342,000
100 Coles Ave.....\$350,000

HAWTHORNE

195 Seventh Ave.....\$348,000
19 Park Ave.....\$352,600
370 Rea Ave.....\$370,000

PARAMUS

164 Village Circle E.....\$530,000
659 Victoria Ave.....\$535,000
259 Mckinley Blvd.....\$540,000
271 Henry St.....\$550,000

RIDGEWOOD

641 Arcadia Road.....\$580,000
913 Elaine Terrace.....\$600,000
346 N. Monroe St.....\$600,000
635 Albert Place.....\$609,000

RIVER EDGE

39 Sherwood Court
Unit 8.....\$444,000
132 Continental Ave.....\$449,000
172 Manchester Rd.....\$450,900

SADDLE BROOK

10 Harrop Ave.....\$367,000
222 Wilson St.....\$384,000

TEANECK

18 Grayson Place.....\$370,000
927 Commonwealth Drive
Unit 4.....\$370,000
651 Maple Ave.....\$375,000
379 Birch St.....\$378,000

Melnikoff gets sales achievement award



Melnikoff

PARAMUS – Long-Term Care Sales Strategies magazine has awarded Gary Melnikoff, a partner of LTC Financial Partners LLC, the 2005 National LTCi Sales Achievement Award. The honor recognizes the nation's leading long-term care insurance specialists and was presented at the recent National LTCi Producers Summit, the annual industry conference.

"There are over 25,000 insurance agents and brokers nationwide who specialize in long-term care protection," says Jesse Slome, editor-in-chief of Sales Strategies magazine, the long-term care insurance industry's professional trade publication. "To be recognized as one of the top 100 is truly an indication of the individual's professionalism, accomplishment

and dedicated commitment to serving consumers in their community."

Melnikoff ranked 58 in the nation. In all, 150 top producers were honored; of the honorees 60 are fellow Partners of Melnikoff's organization, LTC Financial Partners. "We generate a high volume of business because we put the customer first and we really know our business. Long-term care insurance is all we do," says Melnikoff. "Also, we focus on education and service, not selling."

LTC Financial Partners is America's only national agent owned

brokerage that specializes in long-term care insurance from multiple carriers. Maintaining offices in Paramus, Melnikoff serves the local area and other states. "We can help virtually anyone, anywhere, in any kind of circumstance," says Melnikoff.

Melnikoff was recently elected to the Board of Directors of LTC Financial Partners. He has been involved in the long-term care insurance industry for over 12 years. A prior member of the Million Dollar Round Table, he has also been recognized by the American Association for Long Term Care, as one of the top 100 specialists in the country.

For more information, visit www.eranova.com/ltcfp-garymelnikoff.

Civil service jobs are a viable idea for many

(MS) – Each year, schools across the country churn out young and impressionable students who are ready to make big bucks in the corporate world. With their degrees in hand, they interview for positions that would maximize their liberal arts education. However, reality soon strikes as these recent grads learn it's quite difficult to secure employment in this fluctuating economy. If they're lucky to find a position even remotely related to their areas of study, the entry level salary offered may not even be a livable wage.

Unfortunately, many educators still instill in high school students that obtaining a college education is the only way to succeed in life. Similarly, most businesses won't even consider an applicant who doesn't possess a college degree.

Students who don't want to go the traditional college route shouldn't overlook the option of attending a vocational or trade school in lieu of a college or university. Trade jobs, like mechanics, plumbers, electricians or beauticians comprise an important segment of the country's economy. Also, their entry-level salaries may be considerably higher than some non-trade-oriented positions. Whether you call it vo-tech, trade

school or career college, it all basically boils down to the same thing, which is a post-high school, non-academic education that has a curriculum in a particular field of study built right into it. Trade education has its pros and cons, just like with any other field of study:

Programs tend to be shorter in duration than regular academic college programs because they are field specific. If you want to enter the job market faster, this is the way to go. In addition, your instructors will have personal experience in the field in which they teach; they may even be known experts in their field. Also, if you need a license to be employed in a particular field, vocational schools will let you know exactly what it takes to get one.

Vocational schools are intense in pace. If you have trouble keeping up, this might not be the way to go. In addition, schooling may be costly. If you decide on a particular trade and then find out it's not for you, you may have wasted time and money in the process. Also, such a specific area of study may leave you with limited employment options and no room for advancement, particularly if demand for your trade decreases. Always inves-

tigate the market and demand for workers in your desired trade before making a firm commitment to a school.

Another option is to pursue civil service positions and government jobs. States, cities, even counties have their share of jobs that need to be filled. From law enforcement personnel to bookkeepers and teachers to computer programmers and administrative workers, there may be a position that fits with your personality and skills. Civil service jobs may require a certain number of college credits. Military or on-the-job experience may be acceptable in lieu of college credits.

One big advantage to these types of positions is job security. Oftentimes, once you're in a government or civil service position, your job is guaranteed until you retire. Retirement packages, pensions, and structured salary increases are often the perks that come with these kinds of positions. They are good for those who desire structure and predictability.

For a listing of available government positions, visit www.jobs.gov and to find a list of possible vocational positions, visit www.jobprofiles.org.