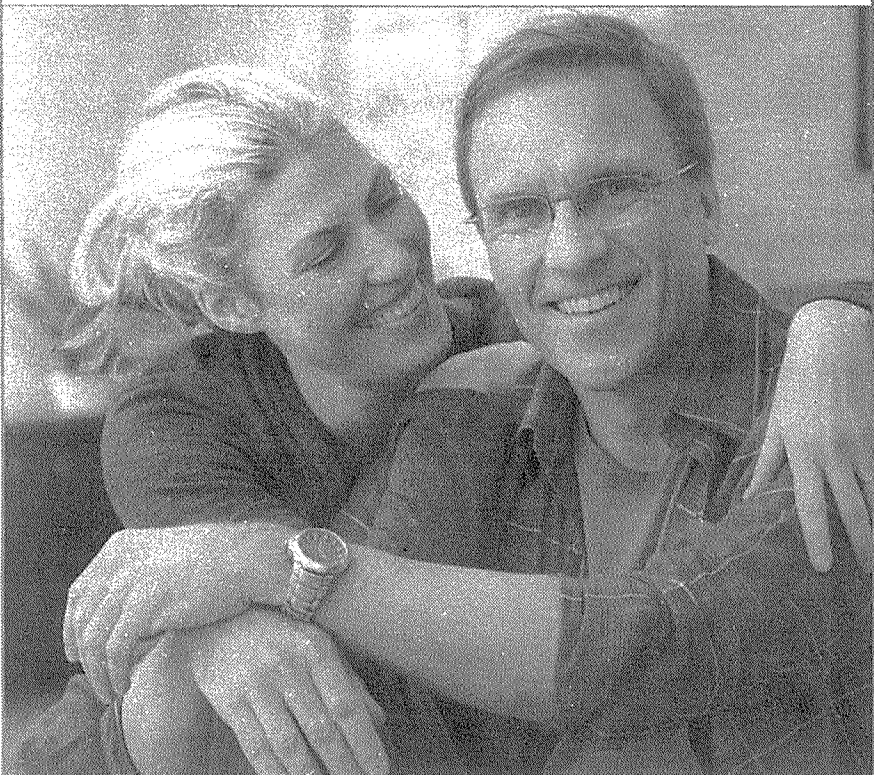


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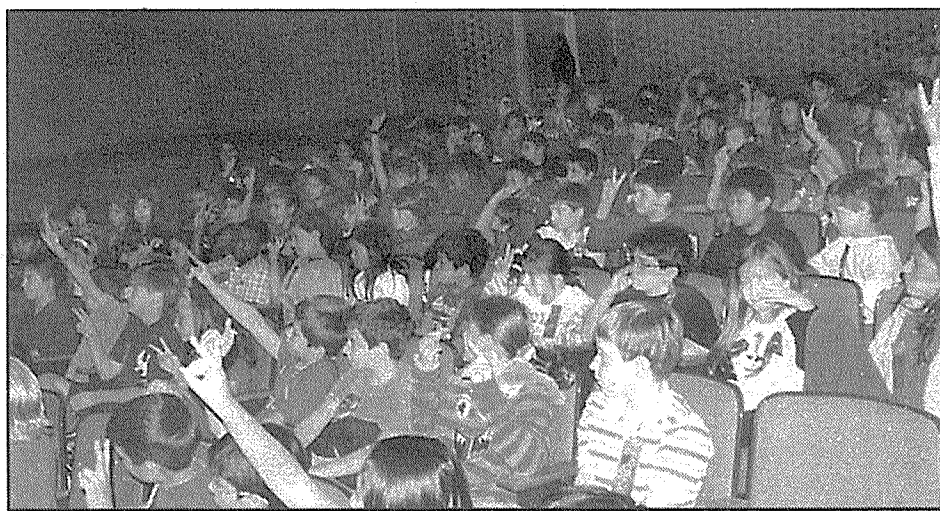
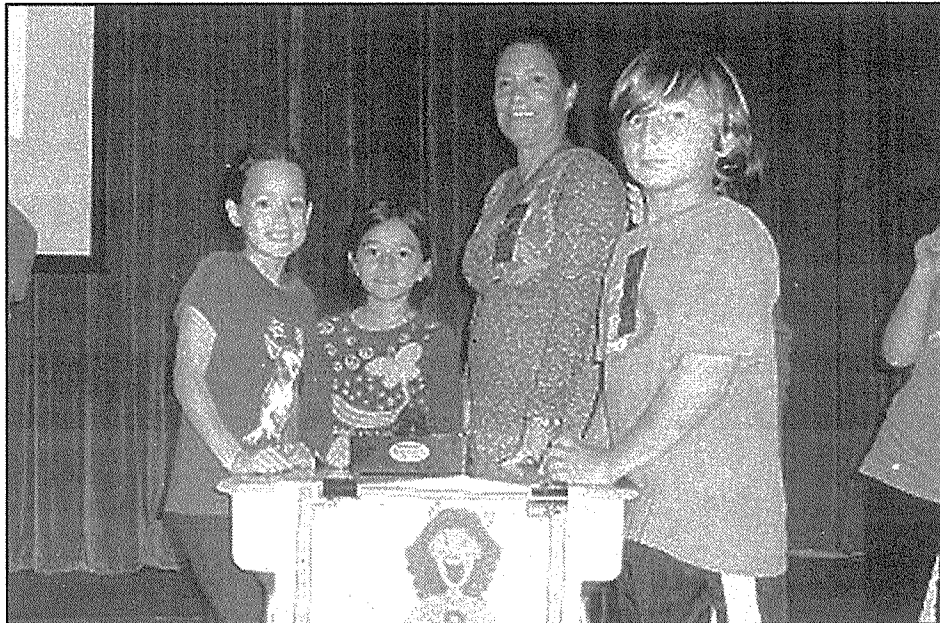
Rates effective 9/4/2012 and are subject to change without notice. Payment example based on a rate of 3.99%. The Annual Percentage Rate ("APR") is variable each month and will be established based on an index PLUS or MINUS a margin. The Index is the highest United States Prime Rate as published in the Eastern Edition of *The Wall Street Journal* on the last business day before the start of each month's billing cycle. As of 9/4/2012 that Prime Rate was 3.25%. HOWEVER, THE APR CAN NEVER GO BELOW THE MINIMUM APR OF 2.50%. The maximum APR will be 18.00%. As of 9/4/2012 for lines of credit from \$10,000 to \$500,000 the margins range from 1.24 to -.25 percentage points if you maintain a checking account throughout the term of your line, resulting in corresponding variable APRs ranging from 4.49% to 3.00%. As of 9/4/2012 for lines of credit from \$10,000 to \$500,000 the margins range from 1.49 to .00% percentage points if you do not maintain a checking account throughout the term of your line, resulting in corresponding variable APRs ranging from 4.74% to 3.25%. As of 9/4/2012 for lines of credit from \$200,000 to \$500,000 in first lien position, the margins range from 1.24 to -.50 percentage points if you maintain a checking account throughout the term of your line, resulting in corresponding variable APRs ranging from 4.49% to 2.75%. Please call for current rates and terms. There is a \$75 annual fee, which is waived for qualified People's United checking account holders for the first year only. If you close your account within three (3) years after the date of your Note, you must pay a prepayment fee of \$500. If the Note is secured by property located in the State of New York borrower(s) must also pay People's United Bank back the mortgage tax paid by People's United at the time of the origination of the Note. If you close your account after the third anniversary of the date of your Note, there will be no prepayment fee. Existing People's United Equity Credit Line customers are not eligible for this offer. Property insurance is required. Flood insurance may be required. Equity Credit Lines are available only for 1- to 2-family owner-occupied properties and approved condominiums located in Connecticut, Massachusetts, Vermont, New Hampshire, Maine and certain counties in New York and are not available on cooperatives or properties listed for sale. Speak with a lending expert for details. The Equity Credit Line has a minimum line amount of \$10,000 and a maximum line amount of \$500,000. Other terms and conditions apply. Consult your tax advisor regarding the deductibility of interest. Payment examples do not include escrow for property-related taxes and insurance that must be paid separately. ©2012 People's United Bank | Member FDIC

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2012 Red Ribbon Week Celebration

"Life is a Journey Travel Drug Free" was the 2012 Red Ribbon Week theme celebrated in both the Munsey Park and Shelter Rock Elementary Schools during the week of Oct. 15. Thanks to the dedicated and hardworking Manhasset SCA Red Ribbon Week Committee members, Rosa Stein, Sharon Messina, Leslie Fleck and Tara LaSalle, all kindergarten through sixth-grade students participated in an art project

to express the healthy choices they make or what makes them as special as they are. Students were invited to draw, paint, collage, or cut out pictures from magazines and were encouraged to add a poem or song to express the healthy choices they make. In addition, committee members provided families with parent education resources as well as red ribbons to tie on their trees in support of substance abuse prevention.



Students participated in a Great Body Shop Jeopardy Game that delivered interactive student dialogue highlighting the students' health curriculum. The Great Body Shop curriculum is followed in Manhasset's elementary schools and is a nationally recognized comprehensive health and substance abuse prevention program.

Our Lady of Fatima Statue Coming To St. Mary's November 13

The Church of Saint Mary will host the National Pilgrim Virgin Statue of Our Lady of Fatima on Tuesday, Nov. 13, from 8:45 a.m. to 8 p.m. The Statue arrives at St. Mary's through the efforts of the World Apostolate of Fatima, the organization named by the Vatican to be the official conveyor of Church teaching on the message of Fatima.

The statue is a beautiful handcarved work of art, crafted according to the descriptions of Sister Lucia, one of the Fatima visionaries. She was given to the United States by the Bishop of Fatima, blessed by Pope Paul VI in 1967 and has been traveling through the United States since then. Considered the official presence of Fatima in the United States, many miracles and healings are attributed to this statue.

Activities include the Welcome and unveiling ceremony at 8:45 a.m. followed by Mass at 9 a.m., the joyful mysteries of the rosary at 9:40 a.m., and a presentation by the statue custodian, William Sockeye at 10 a.m., who will explain how the mes-

sage of Fatima is more important now than ever. The day will continue with recitation of the rosary, Marian Vespers and time for private prayer and veneration.

In addition, the Knights of Columbus Father William A. Daly Council #212 will be providing an all-day honor guard, an informative video on Fatima will be playing in the Marian Room, and material from the World Apostolate of Fatima will be offered for sale.

All those interested in attending this celebration at any point during the day are welcome to St. Mary's Parish. A downloadable itinerary can be found on www.stmary.ws under the Parish Calendar of Events. To learn more about the World Apostolate of Fatima, please visit their Facebook page, Church of Saint Mary, Manhasset. The Church of Saint Mary is located at 1300 Northern Boulevard, Manhasset, NY 11030. For additional information, please contact Cath Morrissey, event coordinator at 516-627-4646 or rosarysociety@stmary.ws.