October 21, 2012

Dear Sir or Madam,

Enclosed for your files is the affidavit of Kathleen Hivish, Publisher, attesting to the circulation of the *Glen Ridge Voice* for the period October 1, 2011 to September 30, 2012. This affidavit is provided to you to satisfy the requirements of N.J.S.A. 35:2-1, Rates for Official Advertising.

Effective November 1, 2012, the rate for Official Advertising in the *Glen Ridge Voice* is still .34 cents per line.

As an additional benefit, public notices placed in North Jersey Media Group newspapers are also published online at no extra charge. Your public notices are made available on our news website, [www.northjersey.com](http://www.northjersey.com) and on [www.njpublicnotices.com](http://www.njpublicnotices.com), a statewide site operated by the New Jersey Press Association.

Many offices are now placing their official advertising with our newspapers quickly and easily via e-mail. When your e-mail is received at publicnotices@northjersey.com, you will receive an electronic automatic response. If you’re not already using this convenience, we invite you to test it for ease and efficiency. Should you have any questions regarding the above procedure, please call 877-517-3343 and select option 4.

We take pride in serving our communities, with special emphasis on meeting the needs of municipalities and other public notice advertisers. We’re aware of the importance of these notices and are ready to handle their time-sensitive publication deadlines. As always, we welcome your feedback and suggestions. Please don’t hesitate to contact me.

Sincerely,

![Signature]

Nina Barakat
Classified Manager
973 569 7437
Barakat@northjersey.com

Encl.
STATE OF NEW JERSEY
COUNTY OF ESSEX

I, Kathleen Hivish, of full age, being duly sworn according to law, upon my oath despose and say:

1. I am publisher of Glen Ridge Voice.

2. For the period of October 1, 2011 to September 30, 2012, the average net paid circulation for Glen Ridge Voice was 613.

3. Pursuant to N.J.S.A. 35:2-1, the rate for official advertising in Glen Ridge Voice is .3438 cents per line.

Kathleen Hivish, Publisher

Sworn to and subscribed before me this 23rd day of October 2012

[Signature]

(Notary Public)

DIANA N. DEPSEE
NOTARY PUBLIC OF NEW JERSEY
ID # 2417949
My Commission Expires 3/1/2017
PUBLIC SERVICE ELECTRIC AND GAS COMPANY

NOTICE TO PUBLIC SERVICE ELECTRIC AND GAS COMPANY CUSTOMERS

Mechanisms and Changes in the Tariff for Electric Service. Effective October 1, 2012, Public Service Electric and Gas Company ("Company") is changing the mechanisms in the Tariff for Electric Service in order to reflect the Company's cost of serving its customers.

The Notice below summarizes the changes to the Mechanisms and explains the reasons for the changes. For more information, please contact your Company representative or visit the Company's website at www.pseg.com.

Effective October 1, 2012, the Company will implement the following changes to the Mechanisms in the Tariff:

1. Increase in the Base Rate:
   - Residential and Small Commercial Rates
   - Increase in the base rate by 0.005 cents per kilowatt-hour
   - Increase in the base rate by 0.007 cents per kilowatt-hour

2. Changes in the Fuel and Operations Adjustment (FOA):
   - Increase in the FOA by 0.005 cents per kilowatt-hour
   - Increase in the FOA by 0.007 cents per kilowatt-hour

3. Changes in the Grid Supply Adjustment (GSA):
   - Increase in the GSA by 0.005 cents per kilowatt-hour
   - Increase in the GSA by 0.007 cents per kilowatt-hour

4. Changes in the Gas Supply Adjustment (GSA):
   - Increase in the GSA by 0.005 cents per kilowatt-hour
   - Increase in the GSA by 0.007 cents per kilowatt-hour

These changes are designed to better reflect the Company's costs of serving its customers and to ensure that the rates charged are fair and just.

The Company encourages its customers to review their bills and to contact their representatives with any questions they may have about the changes.

For more information, please contact your Company representative or visit the Company's website at www.pseg.com.

Thank you for your continued support of Public Service Electric and Gas Company.

Sincerely,

[Signatures]
October 25, 2012

The Honorable Peter A. Hughes, Mayor
825 Bloomfield Avenue
Glen Ridge NJ, 07028

Dear Mayor Hughes:

Governor Christie, Commissioner Richard E. Constable, III and I are pleased to announce the continued availability of the New Jersey HomeKeeper Program which is intended to help assist New Jersey homeowners in jeopardy of foreclosure, stabilize our neighborhoods, preserve the municipality’s tax base, and help to restore the vitality of our impacted communities.

The New Jersey HomeKeeper program is funded through a federal grant from the United States Treasury’s Hardest Hit Fund for homeowners who are at risk of losing their homes to foreclosure as a direct result of unemployment or underemployment.

New Jersey HomeKeeper provides up to $48,000.00 in the form of a second forgivable mortgage assistance loan. New Jersey HomeKeeper loan proceeds may be used to cover arrearages and/or an approved amount of the homeowner’s monthly mortgage payment, including property taxes and mortgage insurance. Housing Counseling is also provided to prospective applicants at no cost.

If you know any of your constituents that may be interested in the program please direct them to www.njhomekeeper.gov or have them contact the toll-free HomeKeeper call center at (877)-496-4951.

Included in this packet you will find New Jersey HomeKeeper rack cards to display or distribute as you see fit. I look forward to working with you to lessen this crisis and to being part of the solution.

Please do not hesitate to contact Dawn Parrott, of my staff at (609) 278-7399 with any questions you may have about the New Jersey HomeKeeper program. I look forward to working with you to lessen this crisis.

Sincerely,

[Signature]

Anthony L. Marchetta
Executive Director
New Jersey Housing Mortgage Finance Agency