

NOTICE is hereby given that Letters Testamentary have been granted in the Estate of Mildred Cooke Davis...

PUBLIC NOTICE The Kingston Township Zoning Hearing Board will hold a Public Hearing on Thursday Evening, October 19, 1978...

SWITZER-PEARSON CONTRACTORS PANELING, STORM WINDOWS, CABINETS, GENERAL REPAIRS 693-0672 288-3833

Like to meet people? JOIN SINGLES DATING and have "DATES GALORE!" Divorced, Widowed, Single people may join...

WANTED Person to clean offices in Dallas Area after 5 p.m. 2 hrs. per night - Mon. thru Fri. Call 675-1131

FOR RENT Comfortable room with kitchen privileges CENTRAL DALLAS 675-2896

ATTENTION Plate Collectors All Annual Hummel Plates, including Anniversary, Balls & some Figurines...

GARAGE SALE SAT. & SUN. Sept. 30 - Oct. 1 235 Ferguson Ave. Shavertown, Pa.

NOTICE TO BID Sealed Bid Proposals for Kingston Township Community Park, Shavertown, Pennsylvania, will be received by:

KINGSTON TOWNSHIP SUPERVISORS 11 CARVERTON ROAD TRUCKSVILLE, PENNA. 18708

until 4:30 PM prevailing local time, October 11, 1978, at which time bids will be publicly opened and read for the following Children's Playground Equipment:

- (1) ea. Mexico Forge No. 681-100 or equal, 12' Sand Box (1) ea. Mexico Forge No. 400-554 or equal, 4-Unit See-Saw (8 Seats) (2) ea. Mexico Forge No. 1003-600 or equal, Extra Heavy Duty Swing, 3 Unit, 10' High...

Notice is hereby given that the following amendment to the Traffic Ordinance will be considered for adoption by the Council of the Borough of Harveys Lake...

An amendment to the Vehicle and Traffic Ordinance of the Borough of Harveys Lake lowering the speed limit on a certain street in said Borough...

Be it ordained and it is hereby ordained as follows: 1. Old Lake Road from an area of Puterbaugh's Store to Pa. Route 415 is hereby declared a congested area...

NOTICE IS HEREBY GIVEN TO MILLIE LEVI, HER UNKNOWN HEIRS, PERSONAL REPRESENTATIVES, DEVISEES, ASSIGNS AND ANY AND ALL OTHER PERSONS HAVING AN INTEREST IN SAID PROPERTY...

BEGINNING at a corner on Northampton Street of land now or late of Frederick Pickett; THENCE in the southwesterly direction along the line of said Pickett's land two hundred and three feet to land late of L. Hughes...

The Court has fixed the 23rd day of October, 1978, at 10:00 A.M. in Hearing Room No. 6, Luzerne County Court House, as the time and place for a hearing in said action.

You are hereby notified to appear and defend this action within twenty (20) days from publication hereof. In default of appearance and defense of such action a decree of court may be entered holding that the plaintiffs have a valid and indefeasible title to said premises...

If you wish to defend, you may enter a written appearance personally or by an attorney and file your defenses or objections in writing with the Court. You are warned that if you fail to do so, the case may proceed without you and judgment may be requested by the plaintiffs...

Legal Services of Northeastern Pennsylvania, Inc. 410 Centennial Building 15 Public Square Wilkes-Barre, Pennsylvania 18701 (717) 825-8567

PATRICK J. FLANNERY, Attorney 323 United Penn Bank Bldg. Wilkes-Barre, Pennsylvania 18701

HARRY'S SERVICE CENTER Route 6, Tunkhannock Now Has A Complete Line Of UNFINISHED PINE FURNITURE (Finishing Available) Mon. thru Sat., 8 a.m. - 5 p.m. Phone 836-2346

Notice is hereby given that the following Ordinance will be considered for adoption by the Council of the Borough of Harveys Lake at its regular meeting to be held at 8:00 PM on October 5, 1978 in the Daniel C. Roberts Fire Company Building, Harveys Lake, Pa.

HARVEYS LAKE BOROUGH ORDINANCE NO. 1978 Adopted on: 1978

AN ORDINANCE GRANTING TO GAMMA COMMUNICATIONS, INC. AND ITS ASSIGNS, THE EXCLUSIVE RIGHT AND PERMISSION TO CONSTRUCT, ERRECT, INSTALL, MAINTAIN, IMPROVE, EXPAND, AND OPERATE A COMMUNITY ANTENNA TELEVISION SYSTEM AND OTHER CLOSED CIRCUITS FACILITIES AND ADDITIONS THERETO...

BE IT ENACTED AND ORDAINED, and it is hereby enacted and ordained as follows: SECTION 1. SHORT TITLE This Ordinance shall be known and may be cited as the "Cable Television Franchise Ordinance."

SECTION 2. DEFINITIONS For the purposes of this Ordinance, the following terms, phrases, words, and their derivations shall have the meaning given herein. When not inconsistent with the context, words used in the present tense include the future, words in the plural number include the singular number, words in the singular number include the plural number...

(a) "Borough" is the Borough of Harveys Lake. (b) Business year shall mean any twelve (12) months of operation of the system as measured initially from inception of actual operation of the system by the Company.

(c) "Cable Television System" or "System" shall mean any facility, or group of facilities which, in whole or in part, receives, modifies, or originates television, FM radio or other electrical signals for the purpose of transmitting or distributing such signals by wire, cable or other means to subscribing members of the public or to selected customers, as herein contemplated.

(d) "Company" is Gamma Communications, Inc. (e) "Council" is the Council of the Borough of Harveys Lake. (f) "Person" is any person, firm, partnership, association, corporation, company or organization of any kind.

(g) "Complaint Officer" is the person designated by the Council to implement the complaint procedure herein provided.

SECTION 3. GRANT OF AUTHORITY Having determined as part of a full public proceeding that the Company's legal, character, financial, technical and other qualifications are adequate, and that its proposed construction, expansion and maintenance schedules are feasible, the Borough hereby grants unto the Company the exclusive right and privilege to construct, erect, install, maintain, improve, expand and operate within the boundaries of the Borough to the extent permitted by law, all component parts and facilities necessary and proper for the operation of a cable television system and the production of a quality television picture within the jurisdiction of the Borough...

SECTION 4. FRANCHISE TERM This grant shall be for a period of fifteen (15) years from the effective date of this Ordinance. Upon the expiration of said fifteen (15) year term, the Council shall have the right to (a) renew or extend the franchise, upon the same terms and conditions as are here provided except for Sections 12 and 14, which shall be revised by agreement of the parties at that time. The Council shall notify the Company of its decision to renew or extend the franchise no later than twelve (12) months prior to the expiration date of the franchise term...

SECTION 5. CONSTRUCTION OF SYSTEM The Company shall extend energized trunk cable throughout the Borough to all residents of the Borough currently served by a cable television system and also offer to extend energized trunk cable to all other residents of the Borough not currently served by a cable television system, but who wish to subscribe to the Company's system, within three months after the latter of either the date the Company accepts this Ordinance or receives or has received a valid certificate of compliance from the Federal Communications Commission, if any is necessary.

SECTION 6. CONDITION OF STREET OCCUPANCY (a) All transmission and distribution structures, lines and equipment erected by the Company within the Borough shall be so located as to reasonably cause minimum interference with the proper use of streets, alleys, and other public ways and places, and to reasonably cause minimum interference with the rights or reasonable convenience of property owners who adjoin any of said streets, alleys, or other public ways and places. The Company shall obtain any permits required by law prior to construction.

(b) In case of any substantial disturbance of pavement, sidewalk, driveway or other surfacing, the Company shall at its expense and in a manner approved by the Borough replace and restore the same in as good condition as before said work was commenced.

SECTION 7. COMPLIANCE WITH APPLICABLE LAWS AND ORDINANCE The Company shall, at all times during the term of this Franchise, be subject to all lawful exercise of the police power by the Borough. Additionally, any modifications of the provisions of Section 76.31 of the Federal Communications Commission's Rules resulting from amendment by the Commission and mandated by the Commission to be incorporated into existing franchise agreements, shall be incorporated into this Ordinance within one (1) year of adoption of the modification, or at the time of franchise renewal, or as required by said amendment, whichever occurs first.

SECTION 8. COMPANY LIABILITY - INDEMNIFICATION The Company shall save the Borough harmless from all loss sustained on account of any suit, judgment, execution, claim or demand whatsoever, resulting from the operations of the Company in the construction, operation or maintenance of its System in the Borough unless said suit, judgment, execution, claim or demand shall be the result of action or inaction on the part of the Borough, its employees, servants, workmen or employees, in whole or in part. The Borough shall notify the Company within ten (10) days after the presentation of any claim or demand, either by suit or otherwise, made against the Borough on account of any damages or losses as aforesaid resulting from the operations of the Company...

Thirty (30) days from the enactment date of this Ordinance, the Company shall furnish satisfactory evidence in writing that it has enforced public liability insurance of not less than Two Hundred Fifty Thousand (\$250,000.00) Dollars for any one person and Five Hundred Thousand (\$500,000.00) Dollars for any one accident and property damage insurance of not less than Two Hundred Fifty Thousand (\$250,000.00) Dollars duly issued by an insurance company or insurance companies authorized to do business in this Commonwealth.

SECTION 9. MAINTENANCE AND SERVICE COMPLAINT PROCEDURES (a) Throughout the term of its franchise, the Company shall maintain all parts of the system in good, working condition, and maintain a quality television picture throughout the system.

(b) The Council and the Company shall adopt a cooperative, coordinated program for the investigation and resolution of subscriber complaints. The Company shall have a local business office or agent to provide adequate and prompt service to all subscribers. The Council shall appoint a Complaint Officer to be directly responsible for assuring that all complaints have been reported to and investigated by the Company so that they may be satisfactorily resolved. Notice of reporting and resolving service problems and response by the Company shall be given to each subscriber by the time of initial subscription to the cable system and said procedures shall be repeated at the time of renewal.

HARVEYS LAKE BOROUGH: BY: PRESIDENT ATTEST: SECRETARY The within Ordinance is approved this day of 1978.

J. Karp & Sons, Inc. WATER WELL DRILLING PUMPS & SEPTIC TANKS INSTALLED & SERVICED R.D. 1, Factoryville, Pa. 18419 Call after 6 p.m. 836-1317

The Company (1) Upon discovering cable service problems, the subscriber shall report same to the Company by communicating with its local business office or agent. The Company shall respond to all service complaints and correct malfunctions as promptly as possible...

(2) The Company shall keep a record in its files of every complaint received and a memorandum of same indicating the manner of disposition thereto. Complaint records shall be maintained by the Company for one (1) calendar year following the initial report of same. The Company shall make the file available during the aforesaid one (1) year period to the Borough, the Complaint Officer or any other designees of the Borough, for review and inspection during normal business hours...

The Borough (1) The Complaint Officer shall conduct investigation of unresolved complaints as the deems necessary to effectuate resolution. Furthermore, he shall maintain records of all complaints directed to him and disposition thereof and shall retain copies of same for a period of one (1) calendar year. Whenever the Complaint Officer believes that the Company is not providing proper service, the Complaint Officer shall bring this matter to the attention of the Company, and if the matter remains unresolved for a period of thirty (30) days following the initial dialogue between the Complaint Officer and the Company, or its representative, then said Complaint Officer shall bring this matter to the attention of the Council and an appropriate conference among representatives of the Council, the Company and the subscriber shall be convened to effectuate resolution.

SECTION 10. SUBSCRIBER RATES AND RATE INCREASES The rates for service shall be \$10.00 for an initial connection fee and \$6.00 basic monthly service rental and \$1.00 per extra set per month. No connection fee will be charged to existing cable users during conversion of the system. The Company shall have authority to request of Council increases in its connection fee, basic monthly service rental fee and its monthly fee for extra sets, as the need for such increases become reasonably necessary. Any and all such increases in subscriber rates to be requested by the company shall be made in good faith and shall be effective only after authorization therefor is granted by the Borough following a full public proceeding affording due process, permission for such increases to be not unreasonably withheld by the Council.

SECTION 11. PREFERENTIAL OR DISCRIMINATORY PRACTICES PROHIBITED The Company shall not, as to rates, charges, service facilities, rules, regulations, or in any other respect make or grant any preference or advantage to any person, nor subject any person to any prejudice or disadvantage, provided that nothing in this Ordinance shall be deemed to prohibit the establishment of a graduated scale of charges and classified rate schedules to which any customer coming within such classification would be entitled. No charge for installation and service, however, shall be made to the municipal fire company in the Borough.

SECTION 12. FRANCHISE FEE PAYMENTS The Company shall pay to the Borough as franchise fees the maximum percentage of its gross subscriber revenues as permitted by the Federal Communications Commission, but not to exceed five (5) percent, throughout the term of this franchise. The Company shall furthermore pay to the Borough an initial payment of Two Thousand (\$2,000.00) Dollars within thirty (30) days. Payments of franchise fees thereafter shall be made within thirty (30) days after the close of each business year. The reasonableness of the franchise fee is based upon current and projected inflationary tendencies throughout the franchise term and consideration of the cost to the Borough for the services of a Complaint Officer including supplies and facilities.

SECTION 13. PROGRAMS AND SERVICE CONTENT The Company shall within three (3) months after the latter of the date it accepts this Ordinance, or receives or has received a valid Certificate of Compliance from the Federal Communications Commission, if any is necessary, provide to all subscribers and users, four (4) channels, which shall include no more than two (2) educational channels, one (1) home box office channel, and one (1) time and weather channel, three (3) local channels and five (5) independent channels. The Company further agrees to provide two (2) live public meeting broadcasts per month at the written request of the Borough Council, which request shall be provided to the Company, at least seventy-two (72) hours prior to said meeting, supplying without cost therefor all material and labor for a maximum period of three (3) hours each meeting and will within two (2) years provide to subscribers for a reasonable installation and monthly service charge fire and burglar alarm hookups within the System for all subscribers.

The Company also agrees that service on all 12 channels shall not remain interrupted for more than thirty (30) days unless such interruption be attributed to an Act of God or conditions not within control of the Company or which are not the result of negligence on its part.

SECTION 14. PERFORMANCE BOND The Company agrees upon acceptance of this Ordinance to furnish at its own expense, a surety Bond with a reputable Bonding Company or letter of credit or certification of deposit in a Pennsylvania Banking Institution in the amount of Twenty-Five Thousand (\$25,000.00) Dollars for the life of this franchise conditioned on the faithful performance of all provisions of this Ordinance. Forfeiture of the aforesaid Twenty-Five Thousand (\$25,000.00) Dollars shall take place only after there has been a determination through the American Arbitration Association as hereinafter provided that there has been a substantial and continuing breach of this Franchise Agreement by the Company.

SECTION 15. PENALTIES Any substantial violations by the Company of this Franchise or any material part thereof or the continued failure with reasonable promptness to perform any of the provisions thereof, shall be cause for the forfeiture of this Franchise and all rights hereunder to the Borough after written notice to the Company and the continuation of such violation or default except where same is due to an Act of God or conditions not within the control of the Company or which are not the result of negligence on its part. This forfeiture is in addition to other rights accruing to the Borough relating to performance by the Company, as set forth herein.

SECTION 16. ACCEPTANCE OF FRANCHISE If the Company shall decide to exercise the rights and privileges set forth in this Ordinance, it shall file in writing hereof with the Borough within thirty (30) days of final enactment of this Ordinance. Such an acceptance shall constitute an agreement on the part of the Company to comply with all of the terms, conditions and provisions of this Ordinance.

SECTION 17. PUBLICATION COSTS The Company shall assume the cost of publication of this Ordinance as such publication is required by law and shall pay the same upon demand by the Borough.

SECTION 18. TIME LIMITATIONS All time limitations imposed hereunder shall be subject to and susceptible to modification by Court Orders or Decrees or legislative enactments specifically relating hereto.

SECTION 19. ARBITRATION Any controversy or claim arising out of or relating to this Agreement, or the breach thereof, shall be settled by one (1) arbitrator, with all hearings to be conducted in the City of Wilkes-Barre, Pennsylvania, pursuant to and in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator shall be final and conclusive and may be entered in any Court having jurisdiction thereof.

SECTION 20. SEPARABILITY If any section, subsection, sentence, clause, phrase or portion of this Ordinance, is for any reason held invalid or unconstitutional by any court of competent jurisdiction, or by F.C.C. Rules and Regulations, such portion shall be deemed as separate, distinct and independent provision and such holding shall not affect the validity of the remaining portions of this Ordinance.

SECTION 21. ORDINANCES REPEALED All prior official actions taken by the Borough of Harveys Lake which are in conflict or inconsistent with the provisions of this Ordinance, including but not limited to any and all ordinances, resolutions, licenses, permits, permissions or authorizations, in whole or in part are hereby repealed and revoked.

SECTION 22. ENACTMENT The effective date of this Ordinance shall be the date of the final Enactment of the Ordinance. This Ordinance is hereby duly executed and ordered into law this day of 1978.

HARVEYS LAKE BOROUGH: BY: PRESIDENT ATTEST: SECRETARY The within Ordinance is approved this day of 1978.

SECTION 23. MAINTENANCE AND SERVICE COMPLAINT PROCEDURES (a) Throughout the term of its franchise, the Company shall maintain all parts of the system in good, working condition, and maintain a quality television picture throughout the system.

(b) The Council and the Company shall adopt a cooperative, coordinated program for the investigation and resolution of subscriber complaints. The Company shall have a local business office or agent to provide adequate and prompt service to all subscribers. The Council shall appoint a Complaint Officer to be directly responsible for assuring that all complaints have been reported to and investigated by the Company so that they may be satisfactorily resolved. Notice of reporting and resolving service problems and response by the Company shall be given to each subscriber by the time of initial subscription to the cable system and said procedures shall be repeated at the time of renewal.

HARVEYS LAKE BOROUGH: BY: PRESIDENT ATTEST: SECRETARY The within Ordinance is approved this day of 1978.

SECTION 24. MAINTENANCE AND SERVICE COMPLAINT PROCEDURES (a) Throughout the term of its franchise, the Company shall maintain all parts of the system in good, working condition, and maintain a quality television picture throughout the system.

(b) The Council and the Company shall adopt a cooperative, coordinated program for the investigation and resolution of subscriber complaints. The Company shall have a local business office or agent to provide adequate and prompt service to all subscribers. The Council shall appoint a Complaint Officer to be directly responsible for assuring that all complaints have been reported to and investigated by the Company so that they may be satisfactorily resolved. Notice of reporting and resolving service problems and response by the Company shall be given to each subscriber by the time of initial subscription to the cable system and said procedures shall be repeated at the time of renewal.

BEAUTIFY YOUR HOME ROOFING NEW ROOFS & REPAIRS ALUMINUM SIDING MEANS SAVINGS PROMPT SERVICE ON STORM DAMAGE & INSURANCE WORK RALPH STOGOSKI & SONS SIDING ROOFING PATIO GUTTERS & LEADERS STORM WINDOWS & DOORS SHUTTERS FULLY INSURED FREE ESTIMATES DALLAS 639-1762

Inflation Investing

Common stocks

by Ken Adams

Thomson, McKinnon Securities Inc.

A key -- indeed, critical -- word in investment management is "balance". It applies to the relationship in a portfolio between the safe, fixed income investments on the one hand and the riskier equity oriented commitments on the other.

Private investors about to embark on their first investment voyage must have a clear understanding of the rule of balance or the trip may be a short and disastrous one. Experienced investors who are successful never forget it.

The unsuccessful ones aren't around. They never remembered it long enough to survive. We've spelled out the vital prerequisites to investing. We've also carefully itemized and otherwise identified the precise nature of fixed income investments and the critical role they play in any investment program, large or small, new or old.

But no investment tale would be complete without a careful exploration of the risk or equity side of the portfolio spectrum. It's in this area where fortunes can be made -- sadly -- lost. But most of the risk comes from ignorance rather than the investment itself. That's where we come in. We'd like to offset a little of the risk with a little education.

We define equities as investments that involve ownership and all the risks and rewards attendant thereto. It can be ownership of a corner filling station, a milk cow, or a fast food franchise. It can be a partnership with some fellow investors in some joint venture. It can also be a common stock.

Common stocks head the equity popularity list because most of them can be bought and sold with ease, speed and minimal expense. They're also easy to follow because daily price changes are published in virtually every daily newspaper in America.

Equity (common stock) investments are made for two principal reasons. First, the prospect of receiving a good dividend -- perhaps even an increasing one over the years. And, second, the possibility of price appreciation. Most good common stocks provide both -- at one time or another. The bad ones, neither -- most of the time.

There is a better way. Successful common stock investments should emphasize major corporations; companies that are dominant in their respective industries. Such names are easy to come by without recourse to hot tips or any other irresponsible sources.

We believe new investors should look for companies that have demonstrated an ability to grow not only in the past but seem committed to it in the future as well. Dominant companies usually pull this off with the greatest consistency. That's why we recommend them for priority consideration.

Now for some investment principals to guide the new investor through the common stock quagmire. Since common stocks represent risk investments it makes sense to spread the risk, at least a little bit.

Accordingly, diversify. Plan to own at least six or seven different common stocks. More, if it makes you more comfortable.

Next, take the long view. Buy for the "pull". Not for overnight results. There is no investment law that we know that rules common stock investments must go up after each new investment is made. Sometimes they do. But just as often they go the other way. Temporarily.

Corporations do not grow overnight. It tends to be a slow evolutionary process. So the investment should be expected to behave accordingly. If you key on the good quality company -- like we keep saying -- give it time to prove itself.

Thirdly, dollar average your purchases. That means invest the same amount of money in the same issues at regular, or at least irregular, intervals. This process insures your buying more shares at lower prices and fewer at higher price tags. It is one of the few magical investment processes we know about that always works.

And speaking of magic, we know of one other mystical process. Compound your investment income and results by automatically re-investing all dividends. Chances are, as a new investor, you don't need the income currently so let the money go back to work without delay. It'll generate more income later on when you do need it -- at retirement time, or thereafter.

Don't put all your investment funds in common stocks. Keep a portion in safe, fixed income investments. How much, like we said before, is up to you. How much risk can you afford? When periods of business adversity come along -- and they do from time to time -- a lot of them don't sleep too well at night. If you're ease up on equities and back up the fixed income investments.