

Pilger receives Carnegie medal for heroism

Robert Pilger of Beaumont was notified early this week that he was selected as the recipient of the bronze medal accompanied by a check for \$1,000 by the Carnegie Hero Fund Commission.

Robert W. Off, president and manager of the fund, in a letter to Pilger stated that the medal and monetary award was in recognition of the heroic act in which Pilger attempted to rescue Henry Muraski and David L. Loberg from burning on May 19, 1979.

Off explained to Pilger that the award is not subject to federal income tax under Section 74 b-1 of the 1954 Award for Heroism Code.

Pilger told the Post that he and a friend, Bryant Moravec, attempted to save five people from a burning van following a head-on collision on Route 309, south of Beaumont on May 19.

Pilger said that he was driving toward Dallas with Moravec and two other passengers in his car when he arrived at the scene of the

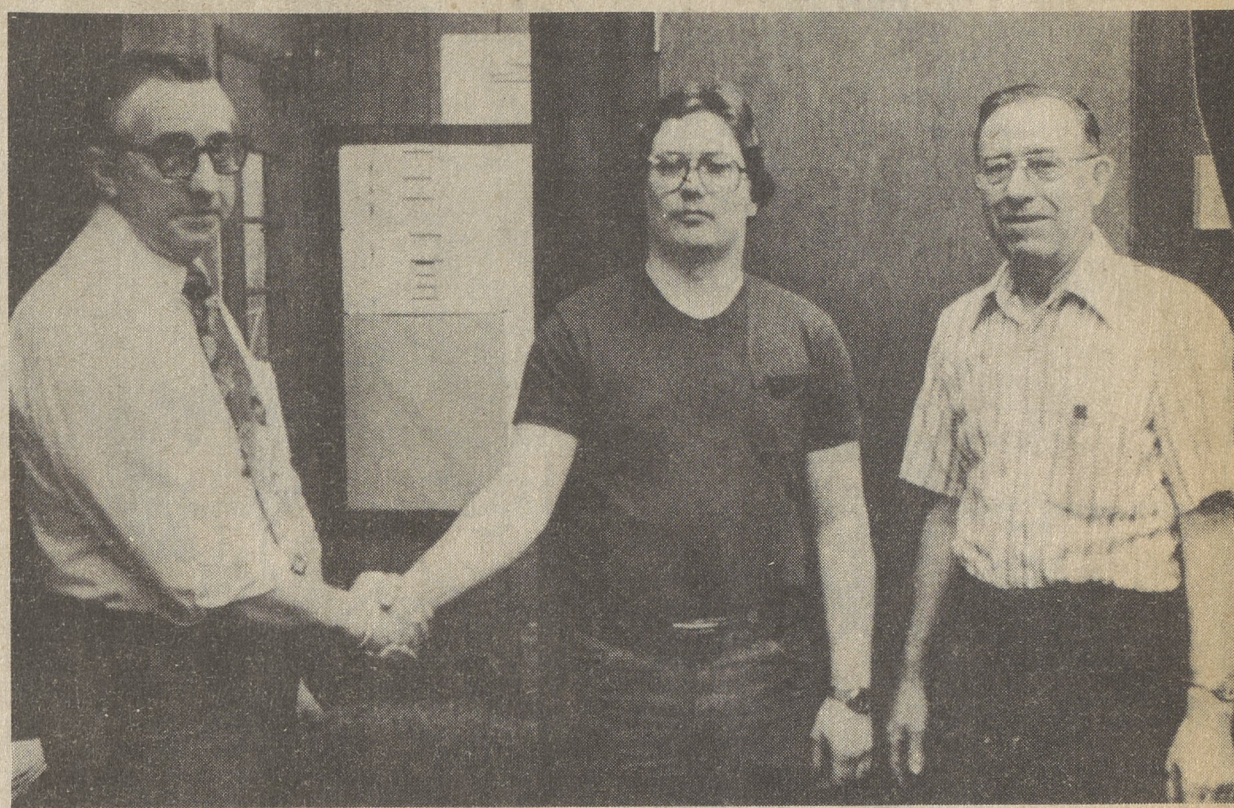
accident about a minute after the collision occurred.

He said three of the men were out of the van but two others were trapped inside. Pilger was successful in getting Muraski out of the van but the driver, David Loberg, died inside the vehicle due to burns. The men were reportedly on their way to work at Charmin Paper Products, Procter & Gamble, Mehoopany.

Pilger, who graduated from Tunkhannock High School in 1975, has been employed at Offset Paperback, Inc. for the past five years. He is the son of Robert Pilger, Sr., Beaumont and Mrs. Rita Bulford of Harveys Lake.

"I was surprised when I received the letter saying that I was the recipient of the medal," said Pilger. "I was interviewed sometime ago but I never expected to be selected. They only give 50 each year."

Paul Nulton, deputy Wyoming County Corner, was one of the persons who recommended Pilger for the award.



MEDAL WINNER—Donald Lockhart, vice president of Offset Paperback Inc. congratulates employee Bob Pilger on winning the Carnegie bronze medal for heroism while Pilger's father, Robert, Sr. looks on with pride. (Photo by Mark Moran)

Kingston Twp. meets

April 1 was officially proclaimed "Census Day" for Kingston Township at the Supervisors meeting last Wednesday evening. All citizens are encouraged to fill out and mail in their census questionnaire on April 1.

Failure to do so will result in the loss to the township of \$230 per year for each person not counted. Money received from community development and revenue sharing grants will be based on the new census figures.

Spring clean-up will be delayed until August or September. West Side Landfill claimed they could not accommodate non-members until the new section of the land-fill is opened after June or July.

The township's planning and zoning commission will be holding a public hearings to determine if the fee for a zoning variance should be raised from \$20 to \$50 and if the fee for a zoning change, which requires two hearings, should be raised from \$25 to \$100.

CAC chairperson resigns, cites 'unrewarding experience'

The Citizens Advisory Committee to the Lake-Lehman School District has become inactive until the time more C.A.C. members can be recruited and additional projects assigned to the group.

Last Tuesday night seven of the Lake-Lehman school board members present at the monthly meeting engaged in a discussion dealing with the problems facing the C.A.C.

Board president Angelo DeCesaris reported he attended a recent meeting of the C.A.C. with only he and four C.A.C. members present. At that session, they discussed the dwindling membership and asked the school board for direction and also if the board wished the C.A.C. to continue.

At that time, DeCesaris noted, it was suggested the board recruit additional C.A.C. members and assign projects to the association. About then, one of the four mem-

bers resigned, leaving only three.

It was then decided to "leave the C.A.C. inactive" until those goals could be realized, stated DeCesaris. "The group should be reactivated as soon as possible," he said.

Since then, the C.A.C. has been reduced further to a two member committee without a leader, due in part to the Tuesday night announcement of the resignation of Chairman Labette Riggins, who resigned both as C.A.C. chairman and member.

She cited the "ands, ifs, and buts concerning our (CAC's) existence" in her letter of resignation. She termed the time spent as chairman of the C.A.C. as "an unrewarding experience."

In other action brought before the board, a kindergarten student whose family recently moved into the district will be transported by taxicab to the Plymouth Holy Child Elementary School at a cost of \$10

daily for the next 54 days remaining in the school term. The Plymouth Cab Company will provide the transportation.

Director D.A. Williams registered the lone negative vote on the question which will cost the district over \$500. It was quickly pointed out the youngster will attend Lake-Lehman next year.

Board members Don Jones, Al Keiper, and Paul Crockett were asked to meet with the district's bus contractors regarding gasoline and general concerns.

Superintendent Dr. M. David Preston reported that the Reading Information Project has proven a very successful program. The district has been invited to submit its program results for national validation as an "exemplary program." For each month of instruction, students involved have advanced 1.9 months in accom-

plishment. Preston said that national recognition could find Lake-Lehman enjoying additional federal funding.

Without explanation, not one of the seven board members present would originate a motion to approve the new Luzerne Intermediate Unit budget. Matter was held in abeyance and will be presented at a later date, perhaps following the I.U.'s annual convention on April 15 at the Tioga St. administrative offices.

The Lake-Lehman's 1980 budget and administrative salary committee will be comprised of chairman Gil Tough; Don Jones, Al Keiper, K. Williams, and Al Sorchik. Substitute teachers list was updated to include Harry G., Trebilcock, RD 4, Dallas, who is certified in music for all levels.

Former solicitor, Judge Charles Lemmond, Jr., withdrew from the

case of the district versus Marilyn Cigarski, et. al, allocation docket. The new solicitor, Pete Savage, has asked the court for an extension to file the brief by April 28.

Atty. Savage, responding to a question from a board member, offered the legal opinion there is no conflict of interest for the business manager and secretary to the board, Ray Bowersox, to serve in both positions.

H.A. Berkheimer Associates told the board the firm is in the process of using writs of execution to collect some taxes.

Resignation of Doreen Goodwin as junior high cafeteria worker was accepted with regret. Secretary Bowersox mentioned in passing the fact that the Lehman cafeteria is not experiencing financial difficulty as are some districts.

Tony Marchakitus informed the board "there is not an abundance of

applicants for the CETA anti-vandalism (nightwatchman) project, although one candidate was interviewed last Wednesday."

Board accepted the storage building and authorized the administration to complete payment and request the Department of Labor and Industry to make a final inspection and issue a certificate of occupancy.

Board appointed the firm of Joseph H. Williams, CPA's, Wyoming Avenue, Kingston, as district auditors for the '79-'80 fiscal year. Maryland Casualty informed the board through Howell and Jones that a small additional premium of about \$112 will be necessary to cover students going to England.

Future board meetings will be held in Room 2 of the high school with the next session, a special meeting, scheduled for March 31 at 8 p.m.

Local bankers believe economy will get worse



Comments vague, uneasy

Why did 5 coaches resign at DHS?

The resignation of five coaches submitted at the March 10 meeting of the Dallas School Board was accepted unanimously without question by the directors. However, some taxpayers at the meeting questioned whether the resignations submitted without specific reason were coincidence or not.

Coaches submitting resignations were Miss Mabel Jenkins, girls senior high hockey coach; Miss Jennie Hill, girls assistant hockey coach; Jay Pope, Dallas Senior High varsity baseball coach; Kenneth Payer, assistant varsity baseball coach; and Charles Preece, Dallas Senior High assistant basketball coach.

When approached as to the reason for his resignation, Preece said that in his resignation he gave his reasons as "personal." He said, however, that things were not perfect in coaching, that there were a lot of problems existing for a long time. Preece said that he had been specific "too many times in the

past" and would not go through them again.

"The highlight of my coaching career, however," said Preece, "was the past two years I spent as an assistant to Basketball Coach Clint Brobst. He is one of the finest gentlemen I know and his philosophy is great.

"The boys were gentlemen and this was inspired by Brobst. For the first time in years there were boys playing basketball who really enjoyed the game. His discipline with the boys is outstanding and for the first time in a long time we had a good two-year record. I am proud of this year's record of 16-12, a great achievement in two years."

But Preece said, besides any problems in the athletic program, he was sincere when he said that he couldn't coach a major sport and give the time he should to his family.

Miss Jenkins said that she initiated the hockey program when the new senior high school opened in 1961.

The economy will get worse before it gets better is the opinion of area bank officials, questioned this week following President Jimmy Carter's announcement of new anti-inflation measures.

The mortgage business much lower for the months of January and February of this year as compared to the same period in 1978 and 1979, they reported.

Richard M. Ross, president of First Eastern Bank, said that the high cost of money makes it impossible for persons to afford to borrow money to purchase property.

"The mortgage business is way down in this area," said Ross, "But it is not down as much as in Stroudsburg. It always has been a little higher in that area."

Ross pointed out that the prime rate in New York City as of March 14 was 18 1/4 percent to the best borrower. Here, he said the rate was a little lower for the very best risks, but for some higher because of risk. First Eastern's present average commercial loan interest rate ranged from 17 to 17 1/2 to 18 percent, according to Ross.

First Eastern's present home mortgage rate is 15 percent for a 20-

year period whether the borrower has 25 or 50 percent down. The down payment makes no difference in the interest rate.

Ross said that the First Eastern Bank was currently paying four and half percent interest on savings account from the date of deposit to the date of withdrawal.

On certificates of deposit the interest rates vary according to the certificates. First Eastern Bank pays 5.5 percent interest compounded quarterly on CD's with \$1000 minimum for three months automatic renewal. One to two year automatic CD's receive six percent interest and two and a half years automatic renewal CD's receive 6.5 percent interest. Interest on eight year CD's is 7.75 percent interest. All of these have a minimum of \$1,000 and are compounded quarterly with a choice of interest payment options.

First Eastern Bank's interest rate on investment certificates, \$1,000 minimum with four years single maturity, is 11.75 percent. The interest rate on Money Market Certificates of \$10,000 minimum with 26 weeks single maturity is 14.956 percent for the period March 13 to March 19.

Savings are going down, ac-

ording to Ross, because many people are converting into six month CD's.

"Things will get worse before they get better," said Ross. "Long term rates may stabilize but I believe that short term rates will go higher. Money costs are so high that even installment loans will become more difficult."

Ross does not believe a wage and price control is the answer. In his opinion it would be a huge expense, create an enormous bureaucracy. "Attempts in the past have not been successful," said Ross. "The only time controls worked was during the war when patriotism caused our people to make sacrifices they would not make during peace."

Ross believes that there is such a huge amount of oil above ground in this country presently that it will be almost impossible for OPEC to raise prices.

In Ross's opinion prices should even out by late summer and perhaps decrease slightly.

Bob Patton, vice president and public information director at Wyoming National Bank, is not so optimistic.

In Patton's opinion, he firmly believe that rates will never go back to where they once were. There will be no more six percent mortgages, no free checking accounts, according to Patton.

Patton said he wouldn't even begin to predict where rates might stabilize because costs change so quickly and so often.

Wyoming National home mortgage rates are 14 1/2 percent on loans with 30 percent down payable in 20 years and 14 percent on mortgage loans with 50 percent down payable in 20 years.

Mortgage business is down tremendously at the Wyoming National Bank. The bank is getting very few mortgage loan applications which are completed, according to Patton.

Patton explained that the applications are usually not completed for the following reason. When a couple comes in to apply for a mortgage loan, a bank official figures their monthly payment, then explains to the couple what their other liabilities such as insurance, taxes and fuel will amount to. Most realize that they can't afford the amount.

Many of the prospective borrowers are two-income families and when they give serious consideration about what happens if

one loses his or her income, they decide against the loan.

Patton pointed out, however, that it is not interest rates alone which discourages purchasing homes.

"It is a combination of economic factors," said Patton, "How about school taxes, insurance, energy, utilities—they all are part of the picture."

"Wyoming National Bank is in compliance with the Community Reinvestment Act. We accept applications from all of our consumers who bank with us in every market they serve," said Patton.

Wyoming National Bank's interest on passbook savings is 5 1/4 percent compounded quarterly with an annual yield of 5.35 percent.

The bank has three month to one year Certificates of Deposit which run through to eight year CD's. On six month CD's the interest changes weekly and on 30 month CD's, it changes monthly.

Wyoming National Bank's current interest rate on three month to one year CD's is 5.75 percent compounded quarterly with the annual yield at 5.88. One year to two and a half year CD's are paid interest at six percent compounded quarterly with the annual yield 6.14 percent.

Two and a half year to four year CD's receive 65 percent compounded quarterly with the annual interest yield 6.66. Four year CD's receive 7.25 percent, six year CD's 7.5 percent, and eight year CD's 7.75 percent.

Six month money market certificates at the minimum amount of \$10,000 are quoted weekly and the bank is presently paying 14.956 percent with a variable annual percentage rate of interest. Thirty month treasury note certificates are quoted monthly with a current interest rate of 11.75 percent interest. Minimum amount of the 30 months notes is \$1,000.

Compounding is not allowed on the six-month money market certificates which are paid at maturity. Interest is compounded quarterly on the 30 months treasury note certificates paid at maturity or as arranged.

Patton said that a lot of Wyoming National's consumers money is no longer in checking accounts and that savings go into CD's.

"Some of our holders of eight year CD's at 7.75 percent interest are paying the penalty and cashing them in at one year to buy CD's at a higher rate of interest."

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