



THE COUNTRY FAIR—The Women's Fellowship of the Church of Christ Uniting in Kingstow will sponsor THE COUNTRY FAIR on Thursday, Oct. 22, 10 a.m. to 8 p.m. in Fellowship Hall. Mrs. Andrew Paterson, chairman and Mrs. James Mac Intyre, cochairman, named the booths for the fair at Christmas, The Thimble Box, Plants, Jewelry, Baked Goods, Toys and Games, Books and records, Arts and Crafts, and Attic Treasures. Lunch and dinner will be an added attraction. Members of the committee, are, left to right, Mrs. Stanley Semmer, baked goods; Mrs. John Eidam, plants, standing, Mrs. Thomas Roberts, Plants, Mrs. William Davidson, baked goods; and Mrs. Frear Scovell, hostesses.

Lock Haven rep at Dallas

A representative from the admissions office at Lock Haven State College will visit the guidance office at Dallas Senior High School, Tuesday, Oct. 6, at 2 p.m. to meet with guidance counselors and to confer with students interested in furthering their education. Students will have the opportunity to hear about and discuss information on admissions procedures and requirements, costs, financial aid, student life, and a summary of the 35 degree programs offered by Lock Haven State

FOX HUNTER
JUNIOR & MISSY SPORTSWEAR
Corner N. Main & Union Street
Downtown Wilkes-Barre 829-3292

PILOT PANTS OUR PRICE **\$24⁹⁵**
Reg. \$32
CORDUROY and SUPER SUEDE

DESIGNER JEANS ONLY **\$19⁹⁵**
Reg. \$25.00

DESIGNER TOPS **\$15⁰⁰**
Reg. \$25.00 NOW AS LOW AS
STORE HOURS: 10 to 5 Daily (Closed Sundays) Thurs. Night 'til 9
PLENTY OF PARKING IN REAR

The Robbins Nest
We're now open for business... and we're the largest and most experienced waterbed dealer in N.E. Pa.!

COMPLETE KING SIZE WATERBEDS START AT \$299
THE ROBBINS NEST
In The Showcase 649-51 Wyoming Ave., Kingstow 288-9552
HOURS: Daily 10-8 • Sat. 10-4
Financing Available



If you didn't get your balloon at the Luzerne County Fair, don't cry — we'll be back with more balloons next year!

It was a tremendous pleasure to work with so many unselfish Back Mountain volunteers at the Luzerne County Fair this year... and it was a valuable experience to meet so many Luzerne County residents who stopped by our booth to tell us their favorite business and to get a free balloon... or two... or three.

This experience left us with a great feeling about you - and about how you react to our money-saving promotions which arrive at your home three times-a-year.

It was the best...
Gary Fisher
Don Burke

trimark COUPONS



WITH FOND REMEMBRANCE—The Oakdale School, Jackson Twp., 1934. Morris King was teacher at the time. He is now in his nineties, and lives in Shavertown. While it may be difficult to identify the students, it may help the reader to start with the two boys at left in knickers and the two girls at right, one with white stockings and the other with the long coat, as the first row. They are, Alfred Baranowski, Edward Sobieski, Eida Murray Lomax and Roslyn Varanowski. Second row: Leo Baranowski, Steven Stash, Edward Baranowski, Henry Sobieski, Paul Salansky, Stanley Filipowski, Edward Levi, Nadine Carichner, Steve Salansky, Ruth Shouldice, Sophie Salansky, Margaret Elencik Harrison, and Doris Fela. Back row: Joseph Urick, Mr. Morris King, Albert Levi, Leonard Sibieski, Helen Urick Niezgodna, Betty Sholtis Gutch, Agnes Elencik Manzoni, sylvia Fela. Photo submitted by Mrs. Steve Stash, who came to school two years later.

TAX FREE INTEREST

WNB ALL-SAVERS CERTIFICATES

\$1,000 TAX-EXEMPT PER INDIVIDUAL
LIFETIME FEDERAL TAX EXCLUSION
ANNUAL INVESTMENT YIELD **12.14%**
THROUGH OCTOBER 31, 1981

\$2,000 TAX-EXEMPT*
(IN THE CASE OF A JOINT RETURN)
LIFETIME FEDERAL TAX EXCLUSION
NOMINAL RATE* **11.623%**
THROUGH OCTOBER 31, 1981

THE ALL NEW WNB ALL-SAVERS CERTIFICATE MAY BE IDEALLY SUITED TO YOUR SAVING NEEDS. BELOW ARE THE MOST-ASKED QUESTIONS CONCERNING WNB ALL-SAVERS CERTIFICATES AND ANSWERS INTENDED TO HELP YOU EVALUATE WHETHER ALL-SAVERS CERTIFICATES ARE FOR YOU.

IMPORTANT QUESTIONS AND ANSWERS

- Q. WHAT IS THE TAX-EXEMPT WNB ALL-SAVERS CERTIFICATE?**
A. The tax-exempt WNB All-Savers Certificate is a one-year certificate, issued anytime from October 1, 1981 to December 31, 1982.
- Q. WHO SHOULD BE INTERESTED IN INVESTING AND WHAT IS YOUR MINIMUM INVESTMENT?**
A. Individuals with a taxable income of approximately \$15,000 or those in the 30% tax bracket and above may benefit from All-Savers Certificates. The minimum deposit in an All-Savers Certificate is \$500.
- Q. WHAT IS THE RATE OF INTEREST BASED ON?**
A. The Certificate will have an annual investment yield equal to 70% of the average yield on 52-week Treasury Bills. The rate will be based on the most recent auction (before the week in which the certificate is issued). The rate of interest at the time you are issued your WNB All-Savers Certificate remains the same for the life of the certificate and may be paid quarterly. Payment of interest quarterly will lower the annual investment yield.
- Q. WHAT IS TAX-EXEMPT UNDER THESE NEW SAVINGS-CERTIFICATE REGULATIONS?**
A. The interest is tax-exempt up to certain maximums. The amount that anyone may exempt from federal income taxes under the new provisions is limited to a life-time federal tax exclusion of \$1,000 (\$2,000 in the case of a joint return). If for example, you as an individual receive \$800 of All-Savers interest in 1982 and \$500 in 1983, only the first \$1,000 of interest income is tax-exempt. In the case of a joint return, if both parties receive \$1,600 of All-Savers interest in 1982 and \$1,000 in 1983, only the first \$2,000 of interest is tax-exempt.
- Q. HOW LONG WILL YOU BE ABLE TO EARN THIS TAX-EXEMPT EXCLUSION?**
A. First of all, you must purchase an All-Savers Certificate between October 1, 1981 and December 31, 1982. Although no further All-Savers Certificates will be issued after December 31, 1982, the interest paid on such certificates issued through December 31, 1982 will be entitled to the exemption. This means that all of the interest tax-exempt under the certificate will be earned by December 31, 1983.
- Q. DO CORPORATE FUNDS QUALIFY FOR ALL-SAVERS CERTIFICATES?**
A. Yes. But interest paid to corporations will be fully taxable. The interest paid on All-Savers Certificates is tax-exempt on a federal tax return only when earned by an individual or an estate which acquires that certificate due to the death of that individual.
- Q. CAN I CASH IN MY ALL-SAVERS CERTIFICATE PRIOR TO MATURITY?**
A. Yes, you may. An early withdrawal will eliminate the tax-exempt status of your certificate. Also, A SUBSTANTIAL PENALTY is required by law in the event of an early withdrawal.
- Q. CAN I CONVERT MY PRESENTLY HELD WNB CERTIFICATES OF DEPOSIT INTO A WNB ALL-SAVERS CERTIFICATE?**
A. Yes, if your presently held WNB Certificates will mature in less than 12 months, you may convert, without a pre-payment penalty, and invest the proceeds in a WNB All-Savers Certificate. Provided, the rate in your converted Certificate of Deposit is equal to or higher than the All-Savers Certificate.

*Nominal rate applies where quarterly payments of interest are withdrawn. Each deposit is insured by the F. D. I. C. up to \$100,000.

FOR MORE INFORMATION ON WNB ALL-SAVERS CERTIFICATES CALL TODAY OR STOP BY ANY ONE OF OUR OFFICES. WE'LL BE HAPPY TO ANSWER ALL OF YOUR QUESTIONS.

WNB WYOMING NATIONAL BANK F.D.I.C.