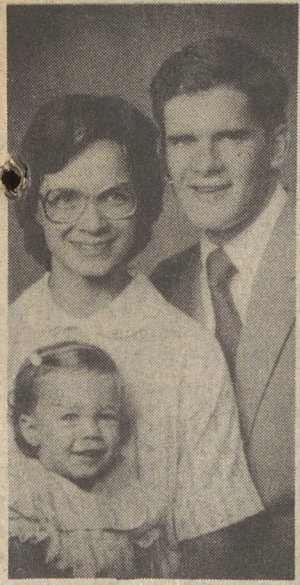


People in the news...



MR. AND MRS. DANIEL MACAVOY and daughter **BECKY** left recently for Nairobi, Kenya, East Africa to serve as missionaries for four years. They are serving under the Grace Independent Mission Board. They will be planting and strengthening Churches in East Africa.

Dan and Janice are both graduates of Bob Jones University, Greenville, S.C. Dan was ordained this month at the Bethel Baptist Church, Sellersville, Pa. At the same service, they were commissioned as Missionaries.

Dan is the son of Mr. and Mrs. Sheldon MacAvoy, Shavertown, Pa.

JACK I. SWIRE, a business administration major at Rutgers University, New Brunswick, N.J., has been notified that he attained the Dean's List for the 1981 spring semester.

A 1978 graduate of Lake-Lehman High School, Jack participated in football, track, and wrestling and was a member of the National Honor Society.

Jack is the son of Marilyn Swire Neifert, and the late Jack Swire of Loyalville. His brother Ronald, is presently a senior at Lake-Lehman High School.



JOYCE M. DOMBEK of Dallas and **JOSEPH J. VOY** of Ormond Beach, Florida were married recently in a double ring ceremony in Daytona Beach, Fla. Attendees were Mr. and Mrs. Wayne Shearer of Daytona. Mrs. Voy is a district manager for Avon Products and Mr. Voy is Director of Personnel and Industrial Safety at Florida Production and Engineering Company in Daytona Beach. The couple will reside in Ormond Beach, Fla.

WILLIAM GRIGGIN, vice president administration for Custom Management Corporation, Kingston, has been appointed to the 1981 faculty of the New England Hospital Assembly. He recently conducted a management workshop for health care executive and supervisory personnel representing forty-three hospitals throughout New England at the Assembly's fall 1981 conference series in Boston, Massachusetts.

Griffin and his wife Mary reside in Dallas with their three children: William Jr., T.J., and Shaunna.

RITA STEFANOWICZ of Harveys Lake and **JOHN MULLER** of Sweet Valley attended the Fourth Annual Eastern Regional 4-H Leaders Forum.

The conference was designed to help volunteer leaders gain additional skills in working with youth. Over 200 volunteer 4-H leaders from 12 Eastern States and the District of Columbia attended. Twenty-four 4-H leaders and two Extension staff participated from Pennsylvania.

John and Rita's participation was made possible by a travel scholarship from J.C. Penney Company and the Luzerne County 4-H Development Fund.

VESTA BREAKSTONE is a surgical patient at Daytona Community Hospital in Daytona Beach, Fla.

Formerly of Trucksville, she and her husband Royal Breakstone, have been residents of Florida for the past year. She was formerly employed in the Alumni Relations Office at Wilkes College.

JOHANNA MILLER of Johanna Miller Beauty Shoppe, RD 5, Chase Rd., Shavertown, Pa., recently attended the Redken Regional Seminar which was held at the Marriott Hotel, Philadelphia.

Highlighting the seminar was famed Canadian hairstylist, Martin Parsons, captivating the audience with his scientific methods of designing and cutting hairstyles. Other topics covered were the latest in color, perms, men's hairstyles, skin care and makeup.

Half the work that is done in this world is to make things appear what they are not. —E. R. Beadle.

Making a will very important

Ask any prudent person about making a will, and he'll reply: "Sure, it's the thing to do."

Actually a will is merely a legal declaration of intention as to how you want property disposed of after death. This is made known through a written declaration put into effect through legal procedures, points out B. Wayne Kelly, Extension farm management specialist at The Pennsylvania State University.

This means that anyone, married or single, who has real estate and or personal property can state in writing who shall receive his estate in the event of death.

If a person dies without a will, the legal term for this is "Intestate." In that event, disposition of the estate is handled by the laws of the state.

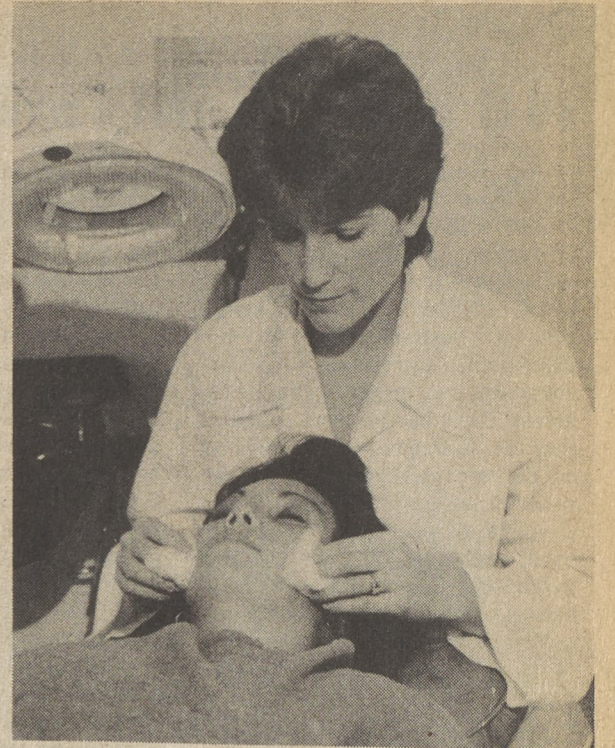
This is what might happen if a husband dies intestate (without a will):

--If the wife is the only heir, she receives all of the estate.

--If there are some children or descendants of children, the wife receives only one-third of the estate. The remainder is divided equally among the children. If the children are minors, this distribution of the estate may bring financial hardship for the mother who tries to keep the family together.

--If there are only brothers and sisters, the wife receives the first \$20,000 and one-half of the remaining value of the estate.

Having a lawyer write a will for you saves all this confusion and provides a means of getting property distributed according to the wishes of the family.



VICKI DELANEY, skin care specialist at Joseph Maniskas Today's Hair, Dallas, recently returned from Great Gorge, N.J. where she attended Redken Educational Seminar on skin care.

Upon completion of this course Mrs. Delaney received an award and is certified in professional skin care. She resides in Lehman with her husband and two daughters.

TAX FREE INTEREST



ALL-SAVERS CERTIFICATES

\$1,000 TAX-EXEMPT PER INDIVIDUAL
LIFETIME FEDERAL TAX EXCLUSION

ANNUAL INVESTMENT YIELD
10.77%
THROUGH NOVEMBER 27, 1981

\$2,000 TAX-EXEMPT
(IN THE CASE OF A JOINT RETURN)
LIFETIME FEDERAL TAX EXCLUSION

NOMINAL RATE*
10.360%
THROUGH NOVEMBER 27, 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 Certificates 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.

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MEMORIAL HWY., DALLAS

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TASTY FRANKFURTERS

FRESHLY MADE KIELBASSI, SCRAPPLE & LIVER PUDDING

—Smokehouse Specials—

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DARING'S FRESH COUNTRY SMOKED PICKLE LOAFlb. \$1.59
DARING'S FRESH COUNTRY SMOKED RING BOLOGNAlb. \$1.59

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LEAN BEEF CUBES \$1.89 lb.

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