

# Only Yesterday

50 Years Ago - Dec. 25, 1931

Dr. Henry M. Laing Fire Company distributed \$700 worth of food-stuffs, clothing and toys to needy families in the community.

Ferman Wilson, East Dallas, was seriously burned in an automobile crash and gasoline blaze. Wilson, a contractor, was burned on the face, arms and hands and was hospitalized in serious condition.

Deaths--Lucinda Church Wolfe, Wyoming; Sarah Jacobs, Dallas; Mrs. Fred E. Chapman, Pasadena, Calif.

You could get--Cranberries 2 lb. 23c; walnuts 29c lb.; mince meat 2 lb. 35c; coffee 17c lb.; dates 2 lb.

19c; raisins 2 pkg. 19c; fancy chocolates 5 lb. gift box \$1.49; fruit cake 2 lb. \$1; ginger ale 3 pt. bottles 25c; pumpkin 3 big cans 25c.

40 Years Ago - Dec. 30, 1941

James Franklin, Harry Ohlman and Nick Cave were each being considered to replace James Ayre on the Dallas Borough Council. Ayre had accepted a job with the York Safe and Lock Company.

Following a family tradition Sheldon MacAvoy, a nine-year-old Shavertown boy, was accepted as a soprano soloist with the St. Stephen's Boy's Choir. Sheldon was the fifth MacAvoy male to be

chosen for this honor.

Engaged--Lillian Ward to Sgt. Richard Huddy.

Married--Catherine Scott and Donald Wilson; L.E. Kerr and B.H. Anderson.

You could get--24 lb. bag flour 79c; butter 35c lb.; 3 lb. can shortening 57c; 10x or brown sugar, 7c lb.; coffee 52c lb.; turkeys 32c lb.; chickens 29c lb.; potatoes 23c peck; cranberries 17c lb.; Nabisco sugar wafers 9c pkg.; orange juice 2 cans 23c; sirloin steak 33c lb.; pork chops 27c lb.

30 Years Ago - Dec. 28, 1951

Area factories enjoyed holiday

parties. Natona Mills feted 350 guests at the American Legion Wilkes-Barre; Bloomsburg Mill Supervisors Club partied at the Beaumont Inn.

Lehman-Jackson students worked so diligently on decorating their homerooms for Christmas that three rooms in both the senior and junio high tied for first place. Judges were Lester B. Squire, supervising principal, Mrs. Oran Lamb; Joseph Ellsworth; Kenneth Meade and Mrs. T.M.B. Hicks, Dallas Post.

Engaged--Anna Ehrhoff to Ralph Arnold Yeust; Lois Cragle to Anthony Yockavitch; Althea Jones

to Robert Fahringer.

Anniversaries--Mr. and Mrs. Albert Morris, Sweet Valley, 45 years.

Deaths--Fred Snyder, Sutton Creek Road; W.F. Dolbear, Plains.

You could get--Pork loins 39c lb.; smoked hams 59c lb.; rib roast 79c lb.; sausage 59c lb.; bacon 49c lb.; ground beef 65c lb.; rutabaga 5c lb.; oranges 35c doz.; pears 2 lb. 29c; sweet potatoes 2 lb. 23c; Wisconsin cheddar cheese 53c lb.; Swiss cheese 69c lb.; haddock 45c lb.

20 Years Ago - Dec. 28, 1961

Harveys Lake Women's Service Club distributed 150 baskets of

homemade cookies, canned goods, treats and toys to area needy families.

Dallas Rotary Club entertained youngsters of the community at the Prince of Peace Church Hall. Two Rotary foreign exchange students sent Christmas greetings to Post readers, George Jacobs from the Philippines and Mary Alice Knecht from Sweden.

Anniversaries--Mr. and Mrs. Morris King, 44 years; Mr. and Mrs. Elmer Haring, Beaumont, 48 years.

# CAN YOU AFFORD TO RETIRE WITHOUT AN IRA?

(a) Yes (b) No

## TAKE THIS SIMPLE QUIZ TO FIND OUT WHERE YOU STAND.

Check the surprising answers below.

- Social Security was originally designed to supplement your other retirement resources.**  
(a) True (b) False
- In 1950, for each person receiving benefits, 16 workers paid Social Security taxes. By the time you retire, how many workers will be sharing the burden?**  
(a) 18 (b) 15 (c) 5 (d) 2, possibly 3
- Should Social Security benefits suffer any reductions, your company pension can be relied upon to compensate your retirement.**  
(a) True (b) False
- Because of the recent changes in the tax laws, an Individual Retirement Account is a brand-new opportunity for:**  
(a) Anyone who earned income in 1982 (b) Only workers not covered by a company pension plan (c) Only those who are self-employed (d) All of the above
- How much would you have at age 59½ if you put \$2,000 per year in an IRA (for example, at 12% interest) starting when you're age 30?**  
(a) \$50,000 (b) \$104,000 (c) \$250,000 (d) \$540,585
- Beginning January 1, 1982, you'll be able to contribute how much to an Individual Retirement Account?**  
(a) Anywhere from \$1 to \$2,000 for a single taxpayer (b) Up to \$2,250 for a taxpayer with a non-working spouse (c) Up to \$4,000 for a working couple (d) \$7,500 (e) Answers (a), (b) and (c)
- Once you open an IRA, you must contribute every year.**  
(a) True (b) False
- Another advantage of putting money in an IRA is that it can drop you into a lower tax bracket.**  
(a) True (b) False

Answers: 1. b 2. a 3. b 4. d 5. d 6. e 7. b 8. a

Think about your future today! Whether you have a qualified pension plan where you work or not, effective January 1, 1982, you can build a cushion for retirement with an IRA from Wyoming National Bank.

## THE ARITHMETIC IS STAGGERING

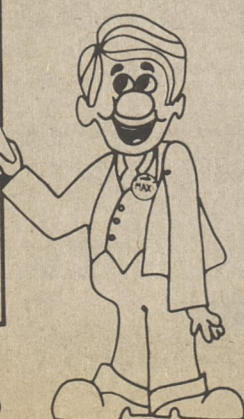
If you took our simple quiz, question six refers to a thirty year old person investing \$2,000 per year until the retirement age of 59½. Because of his investment, he will accumulate a retirement fund of over one half million dollars...sounds like fiction? Look again. Your investment today can secure your tomorrow. Add the fact that you can take a \$2,000 deduction per year by saving for your retirement in an IRA account, (double that amount if your spouse is working), and you will see the real advantage. Your taxes are deferred until you withdraw your savings at retirement age...your invested savings grows much faster...you have the ability to accumulate quite a large retirement fund.

## IRA OPTIONS

|          |  |
|----------|--|
| <b>1</b> | → <b>WNB 1½ YEAR FLOATING RATE ACCOUNT</b>   |
|          | <ol style="list-style-type: none"> <li>Minimum deposit - \$100.00 - additions may be made during the term of the account.</li> <li>Interest rate, which changes monthly, same as six month Money Market Certificate.</li> <li>Automatic renewal at maturity.</li> <li>At the end of the term, principal and interest may be converted into any of the WNB IRA options.</li> <li>Use MAC<sup>®</sup> to make your contributions.</li> </ol> |
| <b>2</b> | → <b>WNB 1½ YEAR FIXED RATE CERTIFICATE</b>  |
|          | <ol style="list-style-type: none"> <li>Minimum deposit - \$500.00</li> <li>Interest rate same as 30 month Treasury Note Certificate of Deposit.</li> <li>Automatic renewal at maturity.</li> <li>At the end of the term, principal and interest may be converted into another WNB IRA plan.</li> <li>No incremental deposits or withdrawals may be made during the term of the certificate of deposit.</li> </ol>                          |
| <b>3</b> | → <b>WNB 30 MONTH FIXED RATE CERTIFICATE</b>   |
|          | <ol style="list-style-type: none"> <li>Minimum deposit - \$1,000.00</li> <li>Interest rate same as 30 month Treasury Note Certificate of Deposit.</li> <li>Automatic renewal at maturity.</li> <li>At the end of the term, principal and interest may be converted into another WNB IRA plan.</li> <li>No incremental deposits or withdrawals may be made during the term of the certificate of deposit.</li> </ol>                        |
| <b>4</b> | → <b>WNB 6 MONTH CERTIFICATE OF DEPOSIT</b>  |
|          | <ol style="list-style-type: none"> <li>Minimum deposit - \$10,000.00</li> <li>Interest rate same as six month Money Market Certificate.</li> <li>Automatic renewal at maturity.</li> <li>At the end of the term, principal and interest may be converted into another WNB IRA plan.</li> <li>No incremental deposits or withdrawals may be made during the term of the certificate of deposit.</li> </ol>                                  |

\*Federal regulations require a substantial withdrawal penalty for savers who transfer their funds from existing IRA accounts to one of these four options before their existing accounts have matured. Once a saver has either opened or converted an IRA account with one of these four options, regulations require a substantial penalty for early withdrawal.

Act now to make your retirement affordable. Call Wyoming National today at (717) 826-9600.



# WNB WYOMING NATIONAL BANK

F.D.I.C.