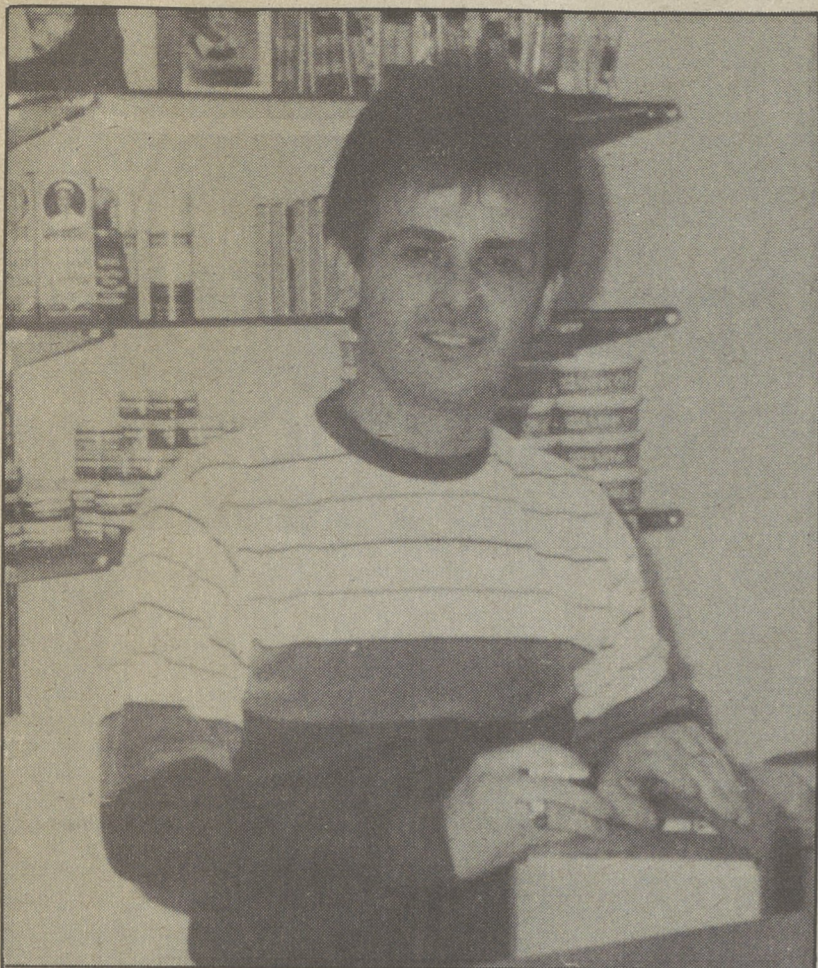
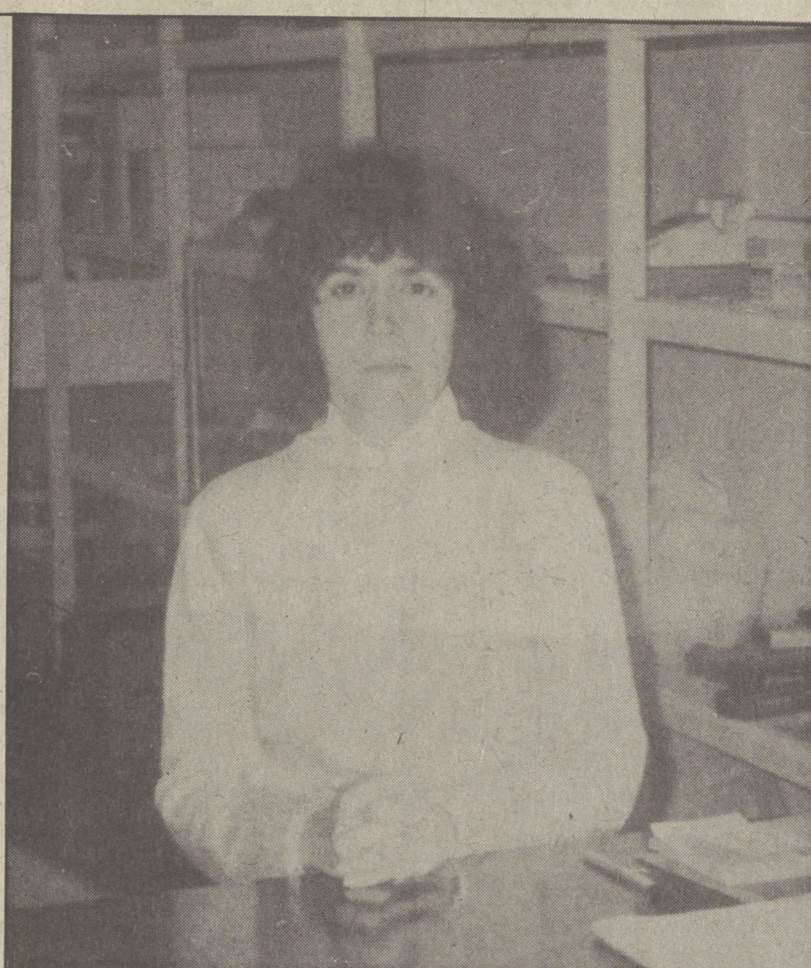


Business



Gino at new store

Jonathon Ginochetti, owner of Gino's Shoe Store is shown here at his new location on Route 309 across from First Eastern Bank.



Mary Ellen stays busy

Mary Ellen DeRemer, whose husband Bob owns DeRemer's Laundry on Route 309 in Dallas is shown here as she helps operate the business.

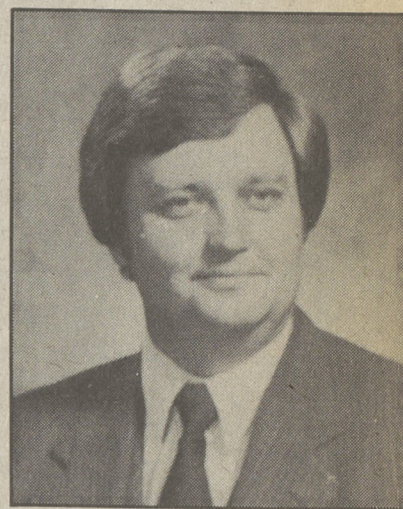
Frank Poplaski joins Falcone Beverage Co.

Frank E. Poplaski has joined Falcone Beverage Company in Pittston, as Sales Manager.

During the past 13 years, Mr. Poplaski has had an extensive management background in the food and beverage industry. He has held positions as an Area Supervisor for Franklin Family Restaurants and Director of the Food and Beverage service for the Gus Genetti Convention Center in Wilkes-Barre.

Mr. Poplaski, who resides in Shavertown, with his wife, Kathy and his son Jason, will assume full responsibility for all sales and sales related programs for Falcone Beverage Company.

Falcone Beverage Company is the Importing Distributor for Anheuser-Busch products for Lackawanna, Luzerne and Wyoming Counties.



FRANK E. POPLASKI

O'Brien is promoted

Donald B. Jennings, President of Hanover Bank of Pennsylvania, announced that the Board of Directors recently appointed James M. O'Brien Executive Vice President for the Bank. In addition to his administrative duties, O'Brien will continue to be responsible for the Bank's investment portfolio.

A cum laude graduate of King's College, O'Brien holds a degree in accounting. He joined Hanover's staff in 1971, was appointed Assistant Vice President in 1975 and Vice President in 1977. In 1979, he became Senior Loan Officer, and in 1981 was named Senior Vice President.

O'Brien is a Director and the immediate past Chairman of the Northeastern Group of Robert Morris Associates, the national association of bank lending officers. He formerly served as a legislative contact for the Pennsylvania Bankers Association. A member of the King's College Century Club and the Westmoreland Club, he has participated in the annual campaigns for King's College and Misericordia.

O'Brien is the son of Mrs. Mary H. O'Brien and the late James P. O'Brien of Wilkes-Barre. He and his wife, Cheryl, reside in Shavertown with their children Christopher and Katie.



JAMES M. O'BRIEN

Gino's, DeRemer's complete holiday season in new location

By JOAN KINGSBURY
Staff Correspondent

Gino's Shoe Store and DeRemer's Laundry have recently completed their first holiday season in their new location opposite First Eastern Bank on Route 309.

Gino's Shoe Store, owned by Jonathon Ginochetti, has been a Back Mountain business for 20 years. Jonathon took over the store 17 years ago. He and his brother operate a shoe store in Tunkhannock which is also known as Gino's Shoe Store. The Tunkhannock store is managed by Tracy

Coolbaugh.

Gino's Shoe Store carries name brand shoes at discount prices. They also do specialty orthopedic and corrective work. The holiday business was, very good according to Jonathon, who credits the convenient parking with increased business.

Jonathon, his wife Patricia and their family live on Carverton Road. There are four Ginochetti children, Gino Mario, Brian, Annette and Nadine.

Bob DeRemer has been a Back Mountain businessman for eight years. In addition to DeRemer's Laundry he is proprietor of

Dallas One Hour Cleaning, located in the Dallas Shopping Center.

Customers' requests for laundry services led to the establishment of DeRemer's Laundry. The laundry features morning to night service. Bob also sells feather wall hangings at the laundry.

The DeRemers, Bob, his wife Mary Ellen who helps in the businesses, Robert Jr. and Michelle live in Harveys Lake Borough. Robert Jr. is a student at Lake-Lehman High School. Michelle is a Lake-Lehman graduate who attends King's College where she is taking a para-legal course.

Toll-free housing number established

Rep. George C. Hasay announced today that the Pennsylvania Housing Finance Agency has established a toll-free hotline to answer questions and take the names of prospective applicants for the new Homeowners' Emergency Assistance Program.

The phone number is 1-800-342-2397 and will be used while the agency develops a workable program to carry out the intentions of Act 91 of 1983.

The lawmaker said the agency has also mailed letters to the president judges in each county, explaining the temporary stay of at least 90 days which the new law places on certain foreclosure actions in the

Commonwealth.

"The agency has asked the president judges to make this information available to all the judges, appropriate county officers and the sheriff's and prothonotary's offices in each county," Hasay said.

The stay on foreclosure actions is to give PHFA time to develop program guidelines, send notices, provide counseling and develop application forms.

"The new law was enacted to help unemployed homeowners who are behind in their mortgage payments through no fault of their own and who face the possibility of foreclosure," Hasay said.

"Under the law, qualifying homeowners can get loans for up to 36 monthly mortgage payments at 9 percent interest.

"Interest-free loans will be made to people who are at least two months behind in their house payments and whose housing and utility costs consume more than 35 percent

of their income. These people must also show a reasonable prospect of resuming full mortgage payments within three years," he added.

Hasay said the homeowners will begin repayment with a 9 percent interest when their housing costs fall below 35 percent of income or first mortgages are paid off.

Mortgages covered under the law include those on one-family and two-family owner-occupied residences that are the principal residences of the affected mortgagors and that are not insured by the Federal Housing Administration (FHA).

Hasay said commercial properties, businesses, vacant houses, vacation or second homes and houses insured by FHA are not included under Act 91.

He urged all unemployed homeowners who think they may qualify for help to call the toll-free hotline for additional information and to register for application forms and counseling.

Publications now available

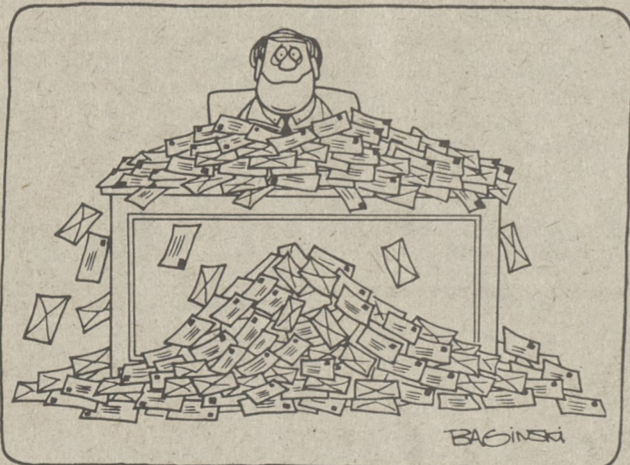
Publications describing various projects of interest to Northeastern Pennsylvania citizens and officials are available to interested persons according to Sanburn Sutherland, President of the Economic Development Council of Northeastern Pennsylvania (EDCNP). In recent weeks, the Council has issued a series of Regional Action Program Bulletins describing projects which are important to the growth and development of Northeastern Pennsylvania.

Howard J. Grossman, Executive of the Economic Development Council stated that, "These publications demonstrate the wide range of information and critical programs which can be of service to Northeastern Pennsylvania and help stimulate the region's economy."

The various publications which are free to regional citizens by writing the council include the following:

1. Small Communities Program - Community Development, September, 1983.
2. Small Communities Program - Economic Development, September, 1983.
3. Available publications of major significance in Northeastern Pennsylvania, September, 1983.
4. Home Price Comparisons Reveal Important Asset in Greater Scranton-Wilkes-Barre, and Pottsville Areas, October, 1983.
5. Making Industry in Small Communities Aware of the Urban Development Action Grant, December, 1983.
6. Ridesharing Program Offers Interest-Free Van Pool Loans, December, 1983.
7. Regional Energy Information Center at EDCNP, December, 1983.
8. Area Awareness and Action Program Information.
9. The Ben Franklin Partnership. These publications may be ordered free of charge by writing the Economic Development Council, Box 777, Avoca, PA 18641.

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With a Purchase of \$10.00 or More. Limit ONE Coupon Per Shopping Family.
Coupon Good Only at Dallas IGA, Jan. 25 to Jan. 29, 1984.

DALLAS ONLY
IGA
Half Gallon Container
Crowley
ORANGE JUICE 30¢
(NRC)
With This Coupon
With a Purchase of \$5.00 or More from the Dairy Dept. Limit ONE Coupon Per Shopping Family. Coupon Good Only at Dallas IGA, Jan. 25 to Jan. 29, 1984.