Educational loans available

Pennsylvania's new Family Partnership educational loans for middle income families now are available through the regular State Guaranteed Student Loan application process according to an announcement recently by the Pennsylvania Higher Education Assistance Agency. Families above the \$30,000 income level may secure up to \$5,500 at an annual interest cost of about 10 percent through PHEAA's new student loan program. Applications may be obtained from participating banks, credit unions and savings and loan associations according to PHEAA.

Pennsylvania students and parents who are now not eligible for the federal Guaranteed Student Loan Program because of their income will be able to borrow under the new program to attend college, proprietary and nursing schools anywhere in the country. In addition, all students at Pennsylvania schools, colleges and universities will be eligible to borrow even though their home may be out of

Pennsylvania is the only state able to offer its students from middle income families loans at the 10 percent interest rate because federal restrictions imposed on bond issues last year and those recently

approved in Congress have prevented other states from floating bonds to operate similar programs in 1984. While Pennsylvania students and their parents will be able to borrow in matched amounts under the Family Partnership concept resulting in a blended interest rate of 10 percent, only a handful of other states will offer middle income family loans and those will be at higher rates of interest. PHEAA avoided the need for federal approval and beat the new restriction on student loan bond issues by entering the bond market before the end of 1983. Families interested in the new

PHEAA Family Partnership Loan Program should have their student obtain the regular student loan application from their local bank or other lender and submit the loan application according to the instructions on the form. PHEAA emphasized that families must apply through the regular process, even though they may expect to be found not eligible for the federal program. If the student is not eligibile or has the requested loan amount reduced because the family income exceeds the limit of the program, PHEAA automatically will consider the family for a loan under the new Family Partnership Loan Program.

VA urges participation

The Veterans Administration is hourly wages up to \$10,000, to pro-Veterans' Job Training Act.'

the program.

The program, which is aimed at tional instruction. helping unemployed Vietnam Era and Korean Conflict veterans, is since November, and as of May 7, administered jointly by the VA and 1984, more than 120,000 veterans the Department of Labor. It funds have been granted certificates of 50 percent of the veteran's starting eligibility.

urging veterans and employers to vide a maximum of 15 months of take advantage of the "Emergency training for certain veterans with service-connected disabilities, and VA Administrator Barry N. Wal- up to nine months for other particiters said there is still time and pants. It also will allow employers money available for participants in to enter into agreements with educational institutions to provide voca-

The program has been operational



Makoto Okamura, above center, has completed his year as a Rotary International Exchange Student and will return soon to his hometown of Kumamoto, Japan. Okamura was sponsored by the Wilkes-Barre Rotary Club whose officers saluted him recently. While in this area, Makoto attended Crestwood Area High School as a junior and resided in the Mountaintop area with the families of Bruce Spencer and Marshall Jacobson. Extending a farewell to Okamura are Leo Mohen, Dallas, club president and Alvin Rothstein, Dallas, chairman of Rotary's Foreign Exchange Committee.

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program, a non-profit group, these standing another person's culture students are attempting to realize though. their dream of spending a year in America. They cannot do it without

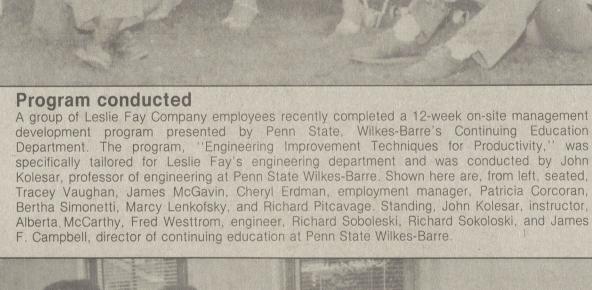
English, well screened by their high schools and the A.S.S.E. program and have expressed a sincere desire to learn about our way of life by living with an American family and attending a public school. "Any family is eligible," said A.S.S.E. Area Coordinator, Sandra Storer. "They should, of course, be prepared to be flexible toward under-

The students, three boys and one

your help. All four of the students are desiring a home in this area are fluent in

girl, hail from Europe and have diversified hobbies and interests. "In order to afford the best possible placements, we try to match exchange students with the interests of the host family," said Mrs. Storer, "it helps make for a more natural atmosphere during the ini-

tial introduction into the family. Families interested in receiving more information about hosting one of these European students should contact: Paula Martini at 717-489-7600 as soon as possible.





Youth hosted

The Circle K Club of Luzerne County Community College recently hosted the Youth Council Committee of the American Red Cross for its summer blood drive held at the college's main campus in Nanticoke. Among those who participated in the drive are, from left, Cathy Lavenduski, Ashley, staff nurse; Brian Porter, Shavetown, LCCC student; Mrs. John Bottan, Nanticoke, volunteer worker; Michelle Gobel, Nanticoke, student volunteer; and Jenny Keiner, Nanticoke, student volunteer. Approximately 80 pints of blood were collected fo the day-long drive, and the Youth Council Committee provided free hot dogs and soda for those who donated

Host families needed for exchange students Once again local residents have