



Wallace honored

Linda Wallace has been selected as the Employee of the Month of February at the Meadows Nursing Center, Dallas, according to an announcement by John Muth, Personnel Director. A graduate of Coughlin High School, Mrs. Wallace joined the Meadows in August, 1983, as a nurses aide. In December, 1983, she accepted the position of laundry coordinator and was recently promoted to laundry supervisor. Mrs. Wallace resides in Loyalville with her husband, Jack, and sons, Scott and Dale. A cash award is shown being presented to Mrs. Wallace by John Muth, Personnel Director, while Mrs. Wallace's supervisor, Thomas Thorne, executive housekeeper, looks on.

Convert house equity to cash

If you are among the more than 10 million older Americans who own their homes free and clear, without any outstanding mortgage, the "equity" you have accumulated probably represents your single largest asset - your major lifetime investment. In all, the home equity held by senior citizens in this country totals more than \$700 billion.

But for too many seniors, home equity is like having money in a safe without a combination. These house-rich and cash-poor seniors are unable to "unlock" the dollars they have in their home and convert it into income or cash in hand.

Several national studies have shown that low and middle-income elderly homeowners could raise their monthly incomes by drawing upon the equity in their homes. For some families, the money is needed just to meet primary monthly expenses, such as food and utility costs. Others could draw upon home equity to make much-needed repairs on their homes or to customize their homes in such a way - adding ramps, handrails, or bathrooms - as to allow them to continue to live self-sufficiently. Still others desperately need cash to meet health care expenses.

If you are sitting on a gold mine in equity, and would like to tap into it to help meet expenses now, there are several programs available designed to do just that. The three most commonly used equity conversion tools are describe below.

— Reverse Annuity Mortgages (RAM): With a RAM, you borrow against equity in your home, with the loan paid in monthly installments over a set period of time (as 10 years). If you have \$120,000 in equity, and you arrange for a 10-year term with a fixed 14 percent interest, plus some fees and other charges, you would receive \$463 a month income. After 10 years, you would have to repay or renegotiate the loan.

None of the reverse mortgage plans available now offers a guaranteed income for the remainder of the borrower's life. But the income from equity in even a

modest house - say \$40,000 - can generate an extra \$50 or more per month for 10 or more years. It might be just the cash you need for those extra medical bills or home repairs!

— Sale-Leaseback: This is one of the oldest methods of equity conversion. In the standard sale-leaseback, an investor purchases your home (often at a discount price) and you retain the right to rent it from him for either the remainder of your life or a more limited tenancy. You may receive payment for the house in a variety of ways: A lump sum in equal monthly payments based upon an annuity purchased by the investor; or in monthly mortgage payments from which the agreed-upon monthly rent is deducted.

To illustrate how this plan works, assume your house is appraised at \$80,000 and you sell it to an investor for \$63,000 (a 21 percent discount.) You receive a downpayment of \$6,300 and a 12-year note at 10 percent per year for the remaining \$56,700. You'll receive \$679 from the investor each month, and pay him back \$279 in rent, leaving you \$400 a month net income.

— Deferred Payment Loan: These loans permit you to borrow money against your equity and defer payment of all principal and interest either for a specified term or until the house is sold. A DPL can be helpful if you plan to sell your house and need cash for repairs or if you need money to weatherize your home, for example.

Home equity conversion might not be the most appropriate way for you to generate additional income. Be sure to consult with your lawyer and or an investment counselor before deciding on a plan.

For more information, contact the American Bar Association, Commission on Legal Problems of the Elderly; 1800 M Street, N.W., Washington, D.C. 20036 (202) 331-2297. Or, contact: National Center for Home Equity Conversion, 110 East main St., Room 1010, Madison, Wis. 53703 (608) 256-2111, attention Ken Scholen.

What to do after a fire

What to do? Whom do you call? What can be salvaged? All of these questions and more face people who had home fires says Mrs. Josephine Kotch, Extension Home Economist from Luzerne County.

There are some do-it-yourself methods and restoration methods that should be done by professionals.

The National Institute of Fire Restoration and the International Fabricare Institute recommend contacting a company who specializes in cleaning fire and smoked damaged homes and their contents. This is because the lay public has difficulty recognizing the differences in smoke and soot residues which often requires different cleaning methods.

They also find most attempts at cleaning by non-professional not only unsatisfactory, but in some cases the restoration of walls, ceilings and home furnishings in the future can be made more difficult.

Such as: SMOKE versus SOOT. Smoke is a type of residue resulting from materials not being fully consumed by combustion. The type of residue that is left will vary widely depending upon the material that was burned and how quickly it was burned. Experts in the field can distinguish between odors from a quick, hot fire and one that slowly smoldered. Soot, the visible component of smoke, is made up of the unburned carbon particles.

ODORS: Smoke odor will depend upon the type of fire, not the amount of soot deposits. It is detected through the inhaling of molecules from the burned substance. These molecules may be suspended in the air at the actual source of the fire, or may be from smoke residue left on items some distance from the fire. Treatments to eliminate smoke odors from homes will depend upon the type of fire and the type of materials damaged.

DEODORIZATION: A quick-relief measure is wide-area spray deodorization followed by a thorough cleaning and restoration processes. It is aimed at halting an objectionable odor by absorbing the odor-producing molecules and neutralizing them. It may also consist of eliminating from the premises odor-retaining materials such as wall insulation, or sealing charred framing members in a home.

REODORIZATION: Aerosol sprays, aromatic powders or wick bottles of perfume are other temporary methods used to mask smoke odors and are only effective while the aromatic material is actually present. They cannot treat the source, only the odor in its "vapor phase" as it is suspended in the air.

THE DO-IT-YOURSELF METHODS ARE:

General odors: Place small dishes of PURE vanilla extract, wine vinegar or activated charcoal around the house to absorb odors (Note: Imitation vanilla will not be effective.)

Appliances-chrome fixtures-tub fittings-towel bars: Clean thoroughly and protect with a light coating of vaseline or oil.

Clothing-upholstery-drapes-carpets: Blow off or brush-vacuum loose soot particles.

If articles are washable, and NOT RAYON, submerge items in an enamel sink or tub filled with a solution of one cup of automatic dishwasher detergent per one gallon of water. (Note: The wearing of protective plastic gloves is recommended.) Let the items soak over-

night and launder as usual.

If items are not washable, and NOT WOOL or SILK, a thorough scrubbing with a diluted solution of liquid chlorine bleach is often effective. (Follow the instructions on the container for the correct proportions.) Be sure to get into all corners and crevices. Dry completely before using.

Houseplants: Wash both sides of leaves with plain water or water that has a small amount of water softener added.

Phone network pushed

Legislation to create a state-wide volunteer telephone network to monitor daily the health and safety of participating senior citizens and the handicapped who live alone has been cosponsored by Rep. Frank Coslett.

The Luzerne County lawmaker said the so-called Senior Citizens Reassurance Program would be based on a similar undertaking which was established in a Montgomery County township.

The measure would require counties and Area Agencies on Aging to develop and implement a telephone

monitoring system staffed by volunteer operators whenever possible.

Participating seniors and permanently disabled individuals would be directed to call the operators each morning to report that no difficulties are being experienced.

The proposed program would be overseen by the state Department of Aging. The Commonwealth would provide matching grants to counties to fund the project. The matching grant money would be appropriated from the state lottery fund, which is designed specifically to benefit Pennsylvania's elderly.

Trucksville has new tanker

The Trucksville Vol. Fire Company's new tanker was put into service on Jan. 16, 1985. The water capacity of this tanker is 3500 gallons.

Special thanks to the Ladies Auxiliary of the Trucksville Vol. Fire Co. for their donation of \$1,000.

The Fire Co. meeting is held the first Friday of every month at 8:00 at the fire hall in the Municipal Building. Work night is every Tues-

day at 7 p.m.

The Fire Co. will hold an Open House this Spring.

The new membership drive will start in March. It will also be open to Junior Firemen.

The Trucksville Vol. Fire Co. Fund Drive will be the first week of March. Donations will be used for operating expenses and updating and purchasing of equipment.

Obituaries

FLORENCE M. GORSKI

Mrs. Florence M. Gorski, 70, of Old Lake Road, Shawanese, Harveys Lake, died at home February 14.

Surviving are her husband, Albert J.; son, Edward A., Plymouth Township; daughters, Mrs. Bertha E. Brodowicz, Nanticoke; Mrs. Carol A. Spencer, Lightstreet; Mrs. Florence J. Harris, Noxen; brothers, Joseph David, Minneapolis, Minn.; Robert Davis, Pequot Lake, Minn.; Harold Davis, Clearwater, Fla.; sisters, Mrs. Margaret Squire, Endicott, N.Y.; Mrs. June Thomas, Niagara Falls, N.Y.; Mrs. Pearl Golomb, Nanticoke; Miss Mabel Davis, St. Petersburg, Fla.; 12 grandchildren; three great-grandchildren.

Funeral was held February 16 from the Richard H. Disque Funeral Home, Dallas, with Rev. Jerry Talant, pastor of Independent Bible Church, Noxen, officiating. Interment, Memorial Shrine Cemetery, Carverton.

MILDRED THOMAS

Mrs. Mildred D. Thomas, 75, of Newberry Estates, Dallas, died February 11 in Wilkes-Barre Gen-

eral Hospital following an illness.

Surviving are her husband Noel A.; daughter, Mrs. Robert Vinso, West Chester; son, Noel A. Jr., Buffalo, N.Y.; grandchildren, Linda Michelle and Sandra Beth Vinso and Jason Miers Thomas.

Funeral services was held in the Forty Fort United Methodist Church with The Rev. Dr. James A. Baker officiating. Interment, Forty Fort Cemetery.

CHRISTINE PROTZELLER

Mrs. Christine I. Protzeller, 90, of the Meadows Nursing Center, Dallas, died February 15 in Wilkes-Barre General Hospital.

Surviving are her daughters, Mrs. Ruth Porter, Virginia Beach, Va.; Mrs. Theim a Brubaker, Ford City; Mrs. Carole Pyle, Dallas; sisters, Mrs. Bernadine Schroyer, Pottstown; Mrs. Helen Reid, New York, N.Y.; 10 grandchildren; eight great-grandchildren.

Funeral services will be held today at 1 p.m. from the Long Funeral Home Inc., 822 Philadelphia Ave., Barnesboro, with the Rev. Ruth Baker officiating. Interment will be in Ebensburg Cemetery, Ebensburg.

'D' stamps now available

An adequate supply of "D" stamps and other nondenominated items is available at all Post Offices to help customers make a smooth transition after the Feb. 17 postal rate change.

Mary Brown Sectional Center Manager, Lehigh Valley, Pa. said that the nondenominated "D" stamps in sheets, coil and booklet

formats represent the new 22-cent first class rate. There are also nondenominated postal cards and plenty of two-cent stamps that, when added to 20-cent stamps, make up the new first-class letter rate.

Commemorative stamps, beginning with the Jerome Kern stamp, and other 22-cent stamps are expected to replace the "D" stamps

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