

# Now's the time to lower tax

"Now is not the time to reduce taxes," Pennsylvania State Education Association (PSEA) President Nancy M. Noonan said recently in response to Governor Thornburgh's call for a tax reduction.

"It is the time to fulfill the state's responsibilities to the people and the students in Pennsylvania's schools."

"According to a public survey conducted last summer for PSEA by a private polling company, the Commonwealth's citizens believe that the state should use surplus monies to fund state government and its required functions."

"Funding the public schools is a priority function and any effort to cut taxes will limit the state's ability to provide aid to schools."

"Education is the state's most valuable product. There is nothing more positive for the preservation of Pennsylvania's economy than to make certain the revenue-base for subsidizing the public schools is maintained."

"The heart of most communities is the public school system and the state's responsibility is to provide equal educational opportunity for all children."

"But it is not happening. School districts are not being funded equitably. Many school districts are receiving only 80 percent of their instruction subsidy entitlement."

"The state's share of instruction funding has dropped and there is a divergence of nearly \$2,500 per pupil in instruction expenditures for the highest and lowest income districts."

"Since there is a surplus and the state has the money, it's time to protect the future by funding the schools now."

"The impact on the quality of education is severe."

According to a statewide study of school effectiveness conducted by PSEA by Penn State University, as school district resources increase:

1. Salaries become more competitive
2. Community support increases
3. There are more adequate instructional resources
4. There are more programs for exceptional children
5. Curriculum is rated more effective
6. Professional development of teachers is more effective
7. Individual attention to students increases.

"Increasing teachers' salaries also is a top priority that the state must face," Noonan pointed out.

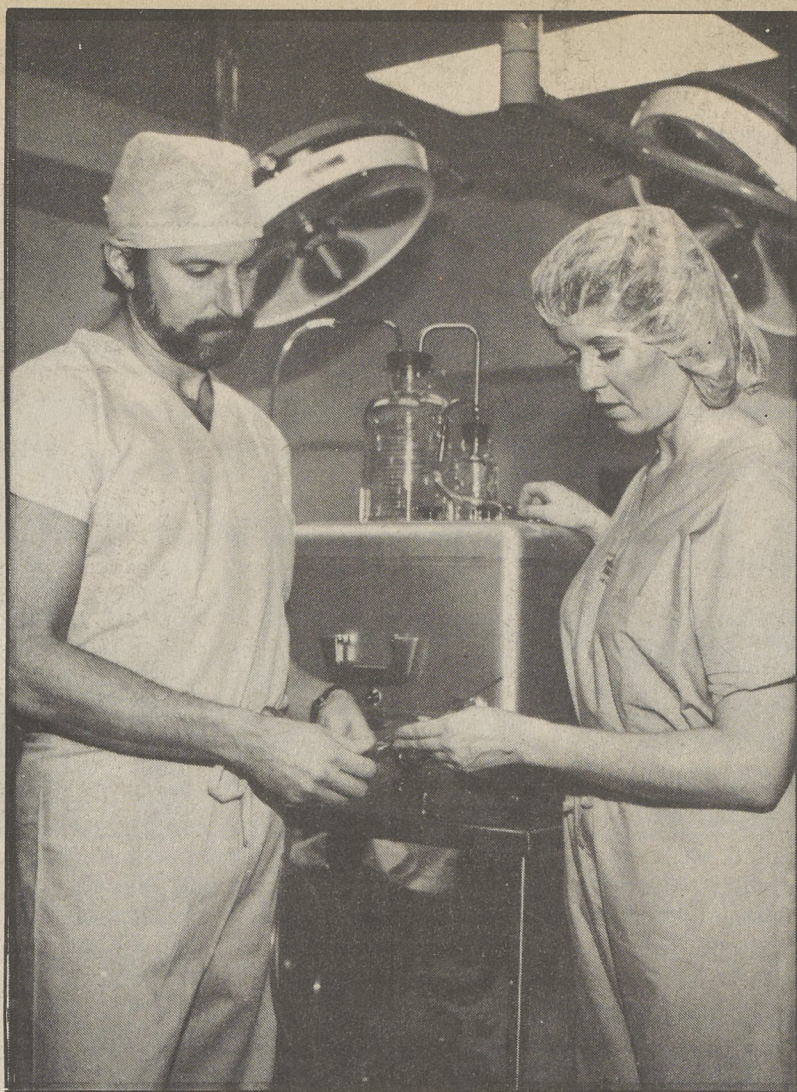
"The average starting salary for teachers in Pennsylvania is \$15,588 for 1985-86. This is not competitive with starting salaries in other states and therefore makes Pennsylvania less than a competitive market for the teaching profession."

"Other states are doing what Pennsylvania should have done last year and that is to mandate better salaries for teachers."

"New Jersey recently enacted an \$18,500 minimum salary for teachers and the Governor's Commission in Connecticut has proposed a \$19,300 starting salary and doubling all teachers' salaries within 14 years."

"Just as with inequities in state funding of schools, the inequities in salaries between wealthy and poor districts is becoming more severe each year."

"It's time for Pennsylvania to come to grips with this issue."



## New procedure

Nesbitt Memorial Hospital is introducing a new type of cosmetic surgery to Wyoming Valley. Suction lipectomy, a technique that has been used for many years in Europe but introduced only recently in the United States, is designed to improve body contours through the removal of excess fatty tissues from the hips, thighs, abdomen and buttocks. Staff gynecologist Harry Reich, M.D., will perform the procedure using a device called an aspirator. The unit is a dual suction pump, fitted with a rounded irritation-reducing Cobra suction tip which is inserted beneath the skin to remove fatty tissue accumulations. Compression garments are fitted after surgery to aid in the contouring and support of surface tissue until shrinkage and healing has taken place. The procedure produces the best results in men and women who have dieted and exercised but who still have areas of fatty tissue. Suction lipectomy is a well founded technique which improves the treatment of aesthetic problems. However, it is not a cure for obesity or a universal remedy for all patients with excessive fat. Shown examining the new equipment are Dr. Harry Reich and Carol Flowers, R.N., operating room nurse.

## ACS has speakers available

Dottie Henry, President of the Wyoming Valley Unit of the American Cancer Society, announced recently that speakers are available to interested groups.

Topics include cancer prevention, smoking, warning signals, and self-breast examination.

Any club or organization that would like information should contact the A.C.S. office at 825-7763.



DOTTIE HENRY

# Make a New Year's promise to get finances organized

The holiday season can be a joyous occasion, but it can also be a time of overindulgence and overspending. That is why we have New Year's resolutions.

Every New Year, we promise ourselves we are going to drop bad habits, get more exercise, keep in touch with friends more or get our financial affairs in order. Of all the New Year's resolutions, the one most important for today's consumer is getting and keeping one's financial affairs in order, according to the Pennsylvania Credit Union League, an association of credit unions in the Commonwealth.

"We all wish we could manage our money better," noted Michael J. Judge, president of the League, which is involved in promoting thrift among the state's two million credit union members.

The following financial resolutions are good ones to consider for the person who never seems to have enough money for the things he or she needs, is constantly overwhelmed with bills and does not have an adequate system of record-keeping.

1. "I will adopt a monthly budget once and for all." This resolution is the first basic step for anyone serious about getting their financial affairs in order. A monthly budget shows where the money is being spent and, therefore similarly, where expenses can be cut. A monthly budget can help assure that there is enough money to meet necessary expenses.
2. "I will save 10 percent right off the top of every paycheck." A good budget system will have a category for savings. Direct deposit is an excellent way to save for those tempted to spend all of their paychecks. Most credit unions and some banks offer payroll deduction to make it easy for workers to deduct a percentage of their pay into a savings account.
3. "I will organize my vital records." Quick and easy access to vital records such as birth certificate, investment records, marriage license, insurance papers, deeds, etc. can save a person many a headache when tax time comes

around, when an insurance claim needs to be processed or a property is being sold. Vital records should be kept in a safe place and a list made of where they are for fast retrieval.

4. "I will prepare (or update) my will." A will lets a person decide where accumulated possessions will go after death. Without such a document, this determination will be made by strangers.

5. "I will finish paying for the motorcycle before I buy the boat." It is a good idea to finish paying for old discretionary purchases before taking on new ones. Affordable loans are available to most people for necessary items (car, home, major appliances) and discretionary items (vacation, television, stereo), but credit unions discourage people from borrowing to pay

for more than one discretionary item at a time.

"Adopting even one of these resolutions can start a person on the road to financial security," said Judge, adding "the key to making resolutions into realities lies in the planning."

"Often, the reason we fail to keep a resolution is that we don't make a corresponding plan," Judge said. "It will help if a plan is adopted along with the resolution."

That plan should include a series of small steps to be completed, and an accompanying timetable that sets dates for their completion. For instance, the simple task of gathering together all receipts and bills may be an important first step to be taken when actually establishing a regular monthly budget.

## 'Stress' — a word that makes headlines

"Stress." It's a household word which has made headlines in publications that range from medical journals to newsstand tabloids. Stress, the body and mind's reaction to tension and pressure, can help people perform their best in difficult situations. When the stress level is too high, however, it can impair a person's ability to perform daily tasks well.

For people with physical disabilities such as arthritis, stress can be a special problem, increasing the pain and frustration they already experience. The Arthritis Foundation has produced a booklet titled Coping With Stress to help people handle the double problems of stress and arthritis.

"People with arthritis often must adapt to change in their job status, hobbies, energy levels or body image," said Michael Kirby, Public Relations Director of the Eastern Pennsylvania Chapter of the Arthritis Foundation. "None of these adjustments is easy - and all can

produce a stress. In addition, stress creates muscle tension, which can increase the pain of arthritis. A vicious cycle of stress, pain and depression can develop - stress creates pain, pain leads to depression, and depression adds to stress. It is important that people with arthritis learn how to manage stress and break the cycle."

Arthritis refers to more than 100 different rheumatic diseases which are chronic and can be serious. Managing stress can help a person with arthritis have less pain and feel healthier. For more information about stress management for people who have arthritis, contact the Eastern Pennsylvania Chapter of the Arthritis Foundation and ask for a copy of the booklet, Coping With Stress. Write Arthritis Foundation, 311 South Juniper Street, Philadelphia, PA 19107 or call 215-735-5272.

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