

# Commentary

## Editor's notes

A little of this...  
...a little of that

RENEE MINTZ, who works in the Community Relations Department at the Wilkes-Barre Campus of Penn State, loves the sign I have hanging in my office.

For those of you who may have missed it, I got a plaque for Christmas and immediately hung it in my office. The saying - "Some leaders are born women. Behind every successful woman is a man who's surprised."

And Renee says she laughed hysterically when she read about that in my column a few weeks ago. And, I guess she's just having a ball telling people about it.



DOTTY MARTIN

A BILLBOARD advertising Cellular One car telephones on Route 309 reads, "Chat with Alice on your way to Dallas."

The ironic thing about that board, so I've been told, is that it sits right in front of a property where Alice Saporito lives. And, also from what I've been told, Alice Saporito is one person in the Back Mountain who knows what's going on.

My sources tell me Alice's nickname is "Alice from Dallas." Maybe the billboard was put in her front yard for a reason.

JEAN WILSON is a rather talented woman when it comes to needlepoint. Jean makes a lot of Christmas gifts from needlepoint and, although she has probably already started working her way toward Christmas 1986, the things she makes are absolutely beautiful. Jean's sister, our staff correspondent, Charlot Denmon, is sporting a brand new camera strap with her initials worked right into it - a gift from Jean herself.

A GREAT BIG WELCOME to John Hoinski, our new staff writer.

John, a resident of Plains, is a graduate of Bishop Hoban High School and the University of Scranton where he received a Bachelor's Degree in Communications.

A stringer for both The Wilkes-Barre Times Leader and the Sunday Independent for several years, John brings quite a bit of newswriting experience to The Dallas Post.

With the addition of John to our staff, we look to our news coverage of the Back Mountain to be more extensive than ever.

ALSO A GREAT BIG WELCOME to Jean Hillard of Dallas, who is now writing a column for us entitled, "Back Mountain on the Move."

Jean, who works full time in the cosmetics department at Stapinski's Drug Store, is no newcomer to the newspaper business, having served as business manager and columnist for another local newspaper for several years.

Jean's got a lot of contacts and knows a lot of people in the Back Mountain and what they're doing.

And, frankly, we're thrilled that she's now sharing her knowledge with readers of The Dallas Post.

Between Jean Hillard and Joan Kingsbury, who also writes a "people" column for us, we'll know more about more Back Mountain residents than ever before.

STANLEY, a resident of the Hillside Personal Care Home in Dallas, is a lot warmer and a lot happier since his friends at the Country Surrey Restaurant (formerly Coscia's) gave him some holiday presents.

Stanley, who also celebrates a birthday near to Christmas, is a regular at the coffee counter at the Country Surrey. Seems Stanley was in need of some winter clothing for this cold weather so the waitresses at the restaurant and the guys who frequent the counter got together, took up a collection and presented Stanley with a hat, coat and gloves for this frigid weather we've been having.

And, from what I've been told, Stanley is just thrilled - and is going around telling anybody and everybody who will listen.

THE STORY ABOUT THE BLIND SKIER that appeared in my column last week has sparked some remarks from my readers.

And, the first thing I want to make clear is that I did not make up the story just to create some attention. I really did see a blind skier and he really was skiing downhill.

This young man, who followed the voice of a female friend, is one of the most courageous human beings I have seen in a long time. Handicapped, maybe, but certainly not disabled. He wanted to go skiing and so he did.

The story was not made up - the man was not a figment of my imagination. It really did happen and for those of us who have a tendency to get down on ourselves for one reason or another, we should remember those who are worse off than we are, but will stop at nothing to accomplish what they set out to do.

YES, FOOTBALL FANS, I am still crying in my beer about the poor showing of the Miami Dolphins in the AFC championship game this past Sunday.

Dan Marino, who usually achieves the impossible during almost-impossible situations, just couldn't get his act together against a tough New England Patriots defense and the Dolphins crumbled, thus giving up a trip to New Orleans and Super Bowl XX.

And, although I think Raymond Berry is a terrific coach and I do admire the Patriots for what they've become this year, I have to go with the Chicago Bears for a victory in this year's Super Bowl.

I like Walter Payton, I love to watch William "Refrigerator" Perry eat, and I absolutely adore Coach Mike Ditka's hairdo - and for all those reasons, I'm going to be rooting for the Bears in two weeks.



Shawnee area

Shown here is an old photo of the Main Street, Shawnee area.

## Only yesterday

# Circus man returns to manage minstrel troupe

50 YEARS AGO - JAN. 17, 1936

Durwin Transue, who left Noxen 14 years ago to join a circus, returned as manager of his own minstrel troupe.

Andrew Mahler of Demunds Road, Dallas Township was one of the three men selected by Governor George H. Earle to investigate complaints against the administration of unemployment relief in Luzerne County.

Trucksville Methodist Church celebrated the 25th anniversary of its dedication with special services.

Married - Margaret Belford to Raymond Price; Emily Frantz Honeywell to Herman Reagal Schnure.

Deaths - Elizabeth Croom Lewis, Trucksville; Anna Philip Ross, Orange; Mrs. Catherine Jacobs, Kings-ton.

You could get - Pork loin 19c lb.; fresh hams 27c lb.; chuck pot roast 17c lb.; 5 lb. bag oranges 25c; Libby's Corned Beef Hash 2 cans 25c; Sparkle gelatin desserts 5 pkgs. 25c; macaroni or spaghetti 3 pkgs. 10c; Oats 1g. pkg. 15c.

40 YEARS AGO - JAN. 18, 1946

Pfc. Paul Kocher, Staff Sgt. Harold Kepner and S-Sgt. George Ray were all verified as being killed in action during World War II according to confirmation received from the War department.

Harold J. Borton was named train station master in Dallas succeeding A.S. Culbert who retired. Borton had served as Alderson and Noxen station master since 1928.

Carl Mathews, a senior in the Vocational Agriculture Department at Laketon High School was awarded first place for the second year in the State Projects contest. Mathews won for his acre of strawberries in the small fruit class.

Engaged - Irene M. Banks to Arthur G. Parrish; Janice Ruggles to Lawrence W. Drabnick; Victoria Niezgod to John Andrukite, Jr.; Norma VanTuytle to J.C. Hutchinson.

Married - Geraldine Bertram and Claude Chase.

You could get - Leg o lamb 39c lb.; lamb chops 37c lb.; chuck roast 25c lb.; sweet potatoes 3 lb. 29c; tangerines 2 doz. 29c; cabbage 2 lb. 9c; tomato soup 3 cans 23c; Rice Krispies 2 pkg. 23c; Old Dutch cleanser 2 cans 15c.

30 YEARS AGO - JAN. 20, 1956

Forced with necessity for a building program, representatives of Dallas, Kingston, Franklin and Monroe Townships met to discuss the need for a school jointure, and construction of a new senior high school building.

Donald D. Smith, West Dallas was nominated for Vice-President of the Pennsylvania Society of Profes-

sional Engineers. Smith was the youngest registered engineer ever to hold this office.

Birthdays - Mrs. Frank Wright, Idetown, 86 years.

Deaths - John Fritsky, Dallas.

You could get - Rib, porterhouse or sirloin steaks 69c lb.; ducks 49c lb.; eggs 59c doz.; oranges 39c doz.; onions 3 lb. bag 19c; Lipton's tea bags box of 48-68c; cake mixes 9 oz. pkg. 10c; 16 oz. pkg. strawberries 39c.

20 YEARS AGO - JAN. 20, 1966

Dr. John A. Blase was inducted as president of the Kiwanis Club. Harry Lefko was first vice-president; Robert W. Parry, second vice-president; James Huston, Sr., treasurer and Vincent D. Romas, secretary.

Marilyn Eck, daughter of Mr. and Mrs. Fred Eck, 85 N. Lehigh St., Shavertown was named to Who's Who Among Students in American Universities and Colleges. She was one of 14 seniors at Susquehanna University to receive the honor.

Married - Janet Turner and Carl Williamson; Carol Ann Pope and James R. Martin, Jr.; Ellen Shively, R.N. and Ralph A. Fletcher.

Anniversaries - Mr. and Mrs. Sam Spaciano, 46 years.

Deaths - Russell Coolbaugh, Lehman; Sara Bond, Trucksville; Emily Cooper, Shavertown; Elizabeth Heinbach, Centermoreland.

You could get - Boneless round roast 89c lb.; veal shoulder roast 49c lb.; potatoes 20 lb. bag 89c; oranges 69c doz.; butter 71c lb.; cottage cheese 25c lb.; American cheese 2 lb. loaf 99c; tomato soup 10c can; 1/2 gal. Clorox 32.

10 YEARS AGO - JAN. 22, 1976

Officials of strike-bound Commonwealth Telephone Company and the union this week reported no change in the status of negotiations between the firm and the Communication Workers of America on strike since Dec. 13. The strike involved 427 workers.

Back Mt. Firemen's Association elected new officers for the year. George Sabaluski, Sweet Valley was incoming president; Ted Newcomb, Shavertown, vice president; and Jack Dodson, Kunkle, secretary-treasurer.

Engaged - Dorothy Summers and James Aloysius Dalton; Joleen A. Shumacher and Calvin W. Gensel.

Deaths - Earl M. Nulton, Centermoreland; Mrs. Steve Adamchick, Shavertown.

You could get - Sirloin steak \$1.69 lb.; T-bone steak \$1.89 lb.; lean ground beef 88c lb.; Hunts tomato sauce 3-15 o. cans \$1; 49 oz. Cheer detergent \$1.19; 5 lb. bag Idaho potatoes 79c; 3 lb. D'Anjou pears \$1; radishes 10c pkg.

## LIBRARY NEWS

By NANCY KOZEMCHAK  
Library Correspondent

The Back Mountain Memorial Library circulated 3,316 adult and 1,709 juvenile books for the month of December, and completed 585 reference questions. There were 194 new books added to the collection and Book club circulated 188 books. New borrowers for the month included 21 adult and 21 juvenile and 470 patrons were re-registered. All of the Children's story hours held Christmas parties, including the toddler program and Hilltop Nursery. The children's room received a double-sided record browser, which was ordered through the LSCA grant.

The library Board of Directors is seeking individuals who can help the library by remembering that the library is a worthy institution to be considered in your will. There is no better way for you to go on living in the hearts and minds of your neighbors than through a memorial bequest to your library. Your gift will still be working to improve minds through the dissemination of knowledge in years to come. Won't you consider the library in your will? It can provide long range help to insure financial security.

The library is selling the Junior Women's Club cookbooks at \$3.00 each, the proceeds of which benefit the library. The Woman's Club donated the cookbooks to the library when they disbanded. These may be purchased at the front check-out section of the library.

The following books have been donated to the memorial shelf at the library: "The Baseball Encyclopedia" by Reichler in memory of Ernest Gay presented by Ferne Whitty; "The Oxford Companion to English Literature" in memory of Ernest Gay presented by Anita, Mary Ann and David; "Patchwork Patterns" by Beyer in memory of Theresa Decker presented by Pennsylvania Quilters; "Australia" in memory of Florence L. Wood presented by Loretta Farris and Barbara Law; "Birds of North America, Eastern Region" in memory of David Hettiger presented by Mrs. Stephen Wasley and "Texas" by James Michener in memory of George Vincent presented by Sylvia Schoner.

New books at the library: "Depths of Glory" by Irving Stone is a biographical novel of Camille Pissarro which spotlights one of the most important, endearing, and enduring figures in art history. The novel is itself set against a vibrant canvas - nineteenth century Europe - and shows the Impressionist group struggling to be seen and to survive.

"World's Fair" by E.L. Doctorow is a poignant creation of a certain New York City boyhood of the 1930's, seen simultaneously through the eyes of the child himself and through the eyes of the adult who recollects that childhood. A time of innocence and depression.

## STATE CAPITOL ROUNDUP

Here is a summary of important event that occurred on Capitol Hill last week from Rep. Frank Coslett, 120th Legislative District.

LEGISLATION WHICH would establish a tax-deductible category for child-care expenses on state tax forms was unanimously approved by the House Finance Committee this week. Sponsored by Rep. Elinor Z. Taylor (R-Chester), the bill would exempt child-care expenses from being considered as taxable personal income under Pennsylvania's tax laws. Taylor's measure would establish an "across-the-board" child-care deductible for parents and guardians regardless of income. Taylor said she believes such a deduction would encourage working parents to seek out adequate child-care services instead of leaving children unattended.

PENNSYLVANIA'S METHOD for determining legislative districts would be changed under legislation introduced this week by Rep. David G. Argall (R-Schuylkill). Argall said the intent of his proposal is to minimize the number of instances in which counties, cities, towns, townships and boroughs are split into more than one state legislative district. The legislation would provide that, as much as possible, district lines be drawn to coincide with the boundaries of local political subdivisions. Argall stressed that the state constitution provides that unless absolutely necessary, no municipality be split in forming a legislative district. "It is impossible to avoid splits entirely, but I wish to see to it that splits of municipalities are limited as much as possible," said Argall.

PLANS FOR rail service between Philadelphia and Pittsburgh moved forward this week as the High Speed Rail Commission met to finalize their plans. The commission, which is completing a \$3 million study to determine the feasibility and cost of constructing such a system, plans to ask the legislature for permission to construct the nation's first high speed line.

# OPINION

Grossman on economics

## Insurance costs pose new challenge to organizations

By HOWARD J. GROSSMAN  
Special to The Dallas Post

Municipal governments, corporations, businesses, professions, and non-profit organizations are all facing a new challenge as a result of skyrocketing insurance costs for liability and casualty purposes in recent months.

This national trend has caused state insurance commissions, legislators, other government officials, and organizations such as the Economic Development Council of Northeastern Pennsylvania (EDCNP) to examine this issue and to develop policy actions which are designed to help stem the tide of potential business economic failure as a result of not only skyrocketing insurance costs, but cancellation of policies and the impossibility of finding replacement insurance.

In Pennsylvania, the problem has reached staggering proportions. It has caused the Pennsylvania Insurance Commissioner to become deeply embroiled in attempts to help organizations find new ways to secure insurance or to prevent cancellation of policies, at least on a temporary basis.

It has caused legislators in Harrisburg to hold public hearings and to take testimony from governmental, non-profit, and private sector leaders as to the increased cost for insurance and the inability in too many cases to find replacement insurance or to handle the problem in a cost-effective way. In still other cases, in other parts of the country, municipal officials have actually resigned or temporarily halted services as a result of the staggering costs of insurance.

It has further caused the initiation of a wide range of alternatives

designed to stem the tide of the rising costs of insurance. One of these alternatives is a pooled insurance risk program which is self financed by a group of governments or a group of private sector organizations through an umbrella coordinator agency. Whether this technique will permanently resolve the problem remains to be seen.

Municipal governments are facing severe constraints on their budgets. This is a problem that has existed for a number of years. The issue over accelerating insurance costs and the ability to obtain insurance coverage is a new crisis which now faces local governments across the country.

In Northeastern Pennsylvania, a recent survey of the Economic Development Council of Northeastern Pennsylvania revealed the nature of the problems facing municipal governments. Costs for insurance have accelerated tremendously and in some cases, some municipal governments have found it impossible to find insurance at a cost which would not be so severe as to limit the ability of that local government to provide services at a level and at a cost to which constituents have become accustomed.

The pooling of risk has reached all levels of government. For example the State of Colorado on September 27 enacted legislation to establish its own insurance plan covering

most liability situations rather than pay steep premiums to its existing private insurer.

The Public Risk and Insurance Management Association states that the insurance industry's shortfall based upon falling interest rates, among other factors, led to the industry's \$3.5 billion shortfall in recent times.

Even good risks are being exposed to accelerating costs as well as cancellation of policies. Part of this is due to court awarded financial penalties against state and local governments which have made private insurers "wary of certain areas of exposure even though many jurisdictions are known good risks." This was stated recently by the Association's Executive Director in an article on the Colorado action.

Risk management has become a popular word throughout government and the private sector. In the State of Colorado, a decentralized approach has been undertaken with individual officials in a different state agencies assuring "loss control type functions" as additional duties to their jobs.

The state's newly created Division of Risk Management has directed all state agencies to develop risk management policies and take steps to reduce risk liability. The other significant aspect of the legislation

is the establishment of a Self Insurance Fund coupled with a specific outline of the State's liabilities and a continuation of financial award ceilings.

The legislation also establishes a 1.8 million dollar self insurance fund to pay certain claims in the current fiscal year with the remainder to be invested. The funds were secured from state agencies which had already budgeted specific amounts for their liability coverage.

These types of actions may be the forerunner of many new ways to handle this critical issue. Northeastern Pennsylvania needs to keep abreast of current trends to determine what approaches might be suitable for its local and county governments as well as non-profit organizations and the private sector.

The Economic Development Council of Northeastern Pennsylvania has much information which might be useful to those wishing to examine the problem. This information may be secured by writing the Economic Development Council, 1151 Oak Street, Pittston, Pa. 18640.

(Howard J. Grossman is the executive director of the Economic Development Council of Northeast Pennsylvania.)

The DALLAS POST

A Publication of Pennprint, Inc.

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