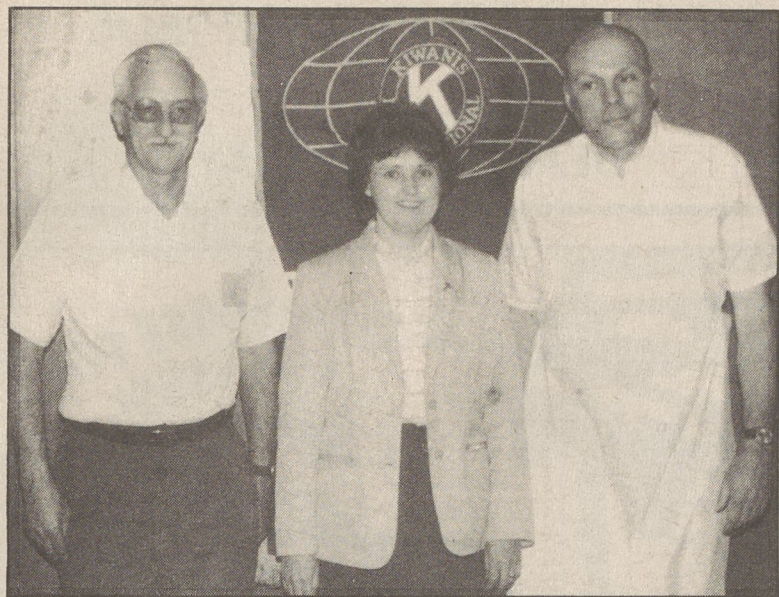


Health



Donation made

A supply of aprons was donated to St. Vincent de Paul Kitchen by the Back Mountain Kiwanis Club at a recent breakfast meeting at Irem Country Club, Dallas. Shown in the photo are, from left, Dick Alters, Chairman, Major Emphasis Program; Sister Lucille Brislin, R.S.M. Coordinator of the Kitchen; and Stuart Oakley, President.



DeLeo honored

Judy DeLeo was named Employee of the Month for May at The Meadows Nursing Center, Dallas. Born in Kingston, Mrs. DeLeo graduated from Lake-Lehman High School. She joined The Meadows in September, 1983, as a cook in the dietary department, and since September, 1984, is head cook. She resides in Loyalville with her husband, Joseph, and daughter, Nicole. Mrs. DeLeo, above right, received a cash award for her award winning idea from her supervisor, Lori Frey, Dietary Manager, above left.

Government will help to make repairs on home

Most homeowners are unaware that regardless of their income there are Federal, state and local programs that will help them repair and remodel their homes.

Government at all levels recognizes that neighborhoods are the basis of life in our country. When a neighborhood deteriorates, many things happen both physically and socially. When the homes look shabby, a neighborhood seems more attractive to crime and criminals. An area in decline is like a spreading cancer. As homes become shabby looking and in need of maintenance, the residents lose their desire to keep up the neighborhood. Streets become receptacles for trash, schools lower their standards and very quickly the selling price of homes in the area drops sharply. This accelerates the cycle of degeneration.

In order to keep and maintain the nation's housing and neighborhoods, government at all levels have programs to give homeowners money (that does not have to be repaid) for repairs or to lend them money at below market levels or at no interest. In many areas utility companies will either do energy conservation work free or at low cost and in other places will lend homeowners money at no interest to pay the contractor of their choice for the necessary work. In addition there are tax incentives to promote efficient energy use.

These programs are not restricted

to low-income people, slum areas or urban neighborhoods. Owners of single or multi-family dwellings are eligible. Most of the loans offer long terms and low payments.

Some programs have no income ceiling and others allow income of as much as \$50,000 per year. There are even programs for which tenants are eligible and many allow loans to poor credit risks. In many areas, people with disabilities can receive grants to pay for needed repairs such as access ramps and widening of doorways.

Some of the other home improvements covered under these programs are: Attick and wall insulation; new windows; outerwall siding; security doors and locks; window guards; sidewalks and masonry work; bathrooms and kitchens; electrical and plumbing; new roofs, gutters or downspouts.

Consumer Education Research Center, a national non-profit consumer group, has compiled a book listing loan and grant programs offered by all levels of government as well as utility companies and others. The book Consumers Guide to Government Housing Grants and Loans is available for \$7 from CERC, 439 Clark Street, South Orange, N.J. 07079.

Since it is important that the work be done properly, the book includes a section that gives a rough estimate of the cost of many jobs as well as advice on picking a contractor and even negotiating a contract.

IRMA mortgages are now available

With increasing frequency, older homeowners living on fixed incomes are experiencing difficulty in financing their retirement years.

In most cases, neighbors can't see their plight. They live in nice homes and to all outward appearances are managing well. But in reality many are depriving themselves of necessities...adequate medical care, diet, heating, etc.

Moreover, many of these older homeowners live in daily fear of losing their greatest source of security, their home, because of higher property taxes.

Take the case of Mr. H. At age 78 he was a fairly typical retired homeowner. His home was one of many like it in a quiet suburban neighborhood and his equity in it was substantial.

Still, living on a fixed income consisting of Social Security and a modest pension, he had little left over after paying \$2,000 in real estate taxes every year and meeting the \$1,400 winter heating bills.

In reality, Mr. H. was house rich but cash poor. Like many of his retired friends and neighbors, he was considering selling his home of 25 years, worth \$73,000, to produce more retirement income.

But now Mr. H. is better off, even able to afford a trip to see his sister in Florida, to have minor repairs done to his home. He is even putting a few dollars into the bank each

month for occasional large expenditures he may wish to make.

Mr. H. has achieved his financial turnaround by utilizing a long term reverse mortgage called the Individual Retirement Mortgage Account (IRMA). This long-term reverse mortgage is a financial instrument which allows older homeowners to receive monthly tax-free income for as long as they live in their homes.

Offered by American Homestead Mortgage Corporation, a mortgage bank, the IRMA program is available in Connecticut, Maryland, Massachusetts, New Jersey and Pennsylvania and will be available in Ohio in the first quarter of 1986. The program enables homeowners 62 and over to retain title to their homes, yet enjoy the whopping nest egg of equity, actually savings, accrued over years of ownership.

In essence, homeowners borrow a monthly amount, up to \$700, against equity in their homes. They continue to receive this monthly advance until they sell the home or die.

In addition to the monthly cash advance, a lump sum is also available to pay, for example, back taxes, medical bills.

(A free brochure explaining how reverse mortgages work, is available by writing: Consumer Affairs Department, American Homestead, Executive Offices, 305 Fellowship Road, Mt. Laurel, NJ 08054, or by calling toll free 1-800-233-4762.)



Serve at kitchen

Several members of the Back Mountain Kiwanis Club helped serve at the St. Vincent dePaul Soup Kitchen, Wilkes-Barre, after a recent Saturday morning breakfast meeting at Irem Country Club, Dallas. Shown in the photo with the regular kitchen staff are, left to right, Dick Alters, Stet Swan and John Tasco.



Open house held

In recognition of Pennsylvania Nurse Week, the Nursing Department at Luzerne County Community College held an open house of its nursing classroom and office facilities. The open house was open to the public and gave prospective students the opportunity to see the facilities and talk with faculty members about the college's associate degree nursing program. A blood pressure screening program was also conducted. Coordinating the open house at LCCC were nursing faculty members, from left, Cora Porter, Shavertown, associate professor; Janet Trinkwalder, Wilkes-Barre, adjunct faculty member; and Doris Andes, Wilkes-Barre Township, associate professor.



Free fingerprinting

Wilkes-Barre General Hospital's Obstetrics and Pediatrics Departments are offering free fingerprinting for siblings of infants born at General and for hospital pediatric patients. Staff obstetrics and pediatrics nurses perform the fingerprinting upon request and immediately provide parents with the fingerprints. The nurses were instructed in the procedure by members of the Luzerne County Sheriff's Department. Shown fingerprinting five-year-old Christopher Stanco of Thornhurst and his four-year-old sister, Danielle, is Obstetrics Assistant Head Nurse Karen Connors, of Harveys Lake. Mrs. Lynn Stanco and her husband, Jerome, holding newborn son, Shawn, look on.

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