



Franklin First Savings Bank's ribbon-cutting ceremony

Ribbon cutting ceremonies were held July 22 at the new Dallas office of Franklin First Savings Bank, located at the intersection of Route 309 and Upper Demunds Road. The Grand Opening Celebration included refreshments and prizes for customers, a grand prize of 2,000 quarters and a drawing for a \$500 savings account. Attending were, from left, row 1: Walter Vorbleski, Advisory Board Trustee; Jack Schmidt, Trustee; Mayor LaBar, Dallas Borough; Thomas H. Van Arsdale, President and C.E.O., Franklin First; Tommy van Arsdale, Philip Walter, Dallas Township; Elmo Clemente, Trustee; William Umphred, Trustee. Row 2, Ed Young, former Advisory Board Trustee; Henry Schultz, Trustee; Elmer Klimchak, Trustee; Robert Tippet, Trustee; Richard Mebane, Executive Vice Supervisor, Dallas branch; Theodore Jenkins, Karen French, Retain Services Supervisor; Dallas branch; Wolf's Wolfie and Topper; Alan Finley. Row 3, Patty Searfoss, Branch Coordinator; Stan Stavetski, Facilities manager; Edward Steltz, Human Resources; Walter Marino, Branch Administration; Jack Casey, District Manager; Rick Walling, Residential Loan Officer.



Planning a celebration for the Back Mountain Memorial Library's 50th anniversary celebration are, on left side of table from rear, Pauline Kutz, Lois Townsend, Charlotte Bartizek, Jane Ressa, Joanne Runner, Shirley Forney. Right side of table, from rear, Joseph Dwinchick, Connie Scott, Barbara Lemmond, Ernie Ashbridge, Durelle Scott, Beth Rosenthal, Lisa Bjelich, Cynthia Eckman.

Library plans week of celebration

The Back Mountain Memorial Library invites Back Mountain residents to join in its 50th Anniversary Celebration.

Dr. Sally Mitchell of The Pennsylvania Humanities Council will speak October 11 at 7:30 p.m. in the new Community Room on "Reading Popular Fiction".

Reservations are required and may be made by calling the Li-

brary at 675-1182. Refreshments will be served. (The Library is the first in the county to use the PHC Commonwealth Speakers Program.)

A Children's Story Hour will be held October 13, 7-8 p.m. for ages 3 to 7. Theme: Scarecrows! Reservations required—make one for your child by calling the Library, 675-1182.

A parade will be held October 15 at 1 p.m., starting at the Little League field on Church Street and proceeding down Lake Street to Main Street to the Library on Huntsville Road.

Ceremonies and activities at the Library will follow at 2 p.m., featuring speakers, State Sen. Charles Lemmond and State Rep. Phyllis Mundy, balloons, refreshments and children's activities.

Sr. Mildred Ludes notes 105th birthday at Mercy Ctr.

DALLAS TOWNSHIP - At 105, Sister Mildred Ludes has been a nun for 84 years - longer than many people have been alive.

A resident of the Mercy Center in Dallas, Sr. Mildred retired only two years ago, from managing the gift shop at the St. Margaret Mary Convent in Harrisburg.

Born October 4, 1890, in Lykens, PA, Sr. Mildred entered

the Sisters of Mercy of Harrisburg in 1908 and took her final vows on August 23, 1911. She earned her bachelor's degree in science and her master's degree in history from Villanova University. For most of her life she taught in grade schools and high schools in the Harrisburg Diocese.

At the tender age of 103, Sr. Mildred was featured on NBC's

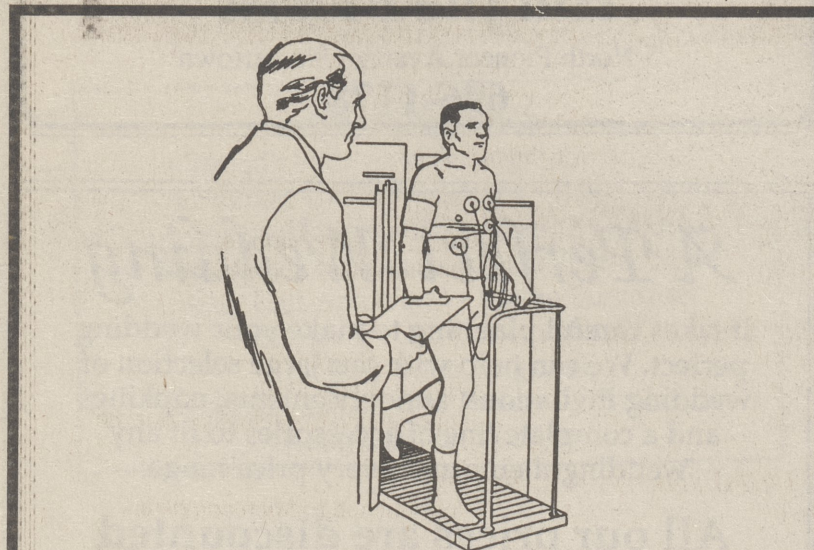
Good Morning America, receiving a special birthday greeting from the charming Willard Scott. Last year President William Clinton sent her a personally autographed birthday greeting.

Presently she's active in the Mercy Center's prayer ministry and also corresponds with relatives and friends.



Tell our advertisers you saw them in The Post. They'll be glad, and so will we.

† Gifts From Above †
BIG TENT SALE
 Up to 75% off on special items
 Bibles, Books, Greeting Cards, Gifts and More
 Thursday Friday Saturday
 October 12, 13, & 14
 Come Meet Our Special Angel!
 675-0354 • N. Memorial Hwy., Dallas, PA



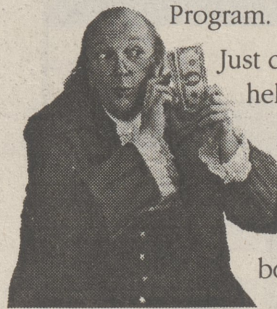
Coming October 18
Health & Fitness
 Special pages in
 The Dallas Post
 and
 The Abington Journal
 Advertising Deadline: Fri., Oct. 13
 Call 675-5211

FRANKLIN FIRST SAMPLE
Mortgage Loan
PRE-QUALIFIED
 Issued to John and Mary Public
 Highest Loan Eligibility \$195,000
 Franklin First Mortgage Bank has reviewed the eligibility of the applicant(s) named herein. Based on the information on file on the date of issue, Franklin First deems the applicant(s) to be pre-qualified for a mortgage loan up to the amount noted above.
 HOME LOAN APPLICATION DATE OF ISSUE PRE-QUALIFICATION PERIOD

FIRST THINGS FIRST.

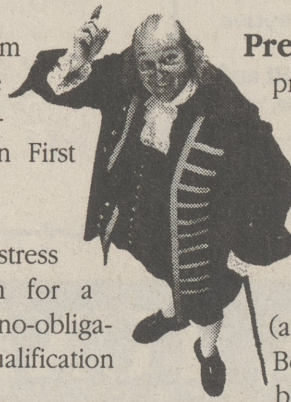
Pre-Qualification. Conventional wisdom says that homebuyers should first find the home of their dreams, and then start looking for a way of paying for it. Franklin First couldn't disagree more.

The way we see it, you can avoid a lot of stress and uncertainty by putting the search for a mortgage first. That's why we offer a free, no-obligation Franklin First-Step Mortgage Pre-Qualification Program.



Just come in and meet with one of our helpful loan counselors. Based on information about your income, assets and liabilities we'll be able to determine how much you can comfortably afford to borrow — and what that may mean in terms of home prices. That way, you'll be able to know exactly what you'll be able to afford before you go out looking. And whether or not you find the home of your dreams, there's no charge for this service.

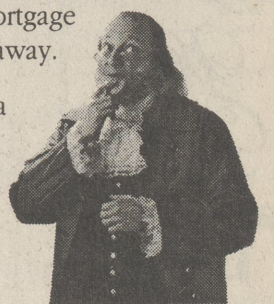
What's more, being pre-qualified gives you extra negotiating power with your Realtor® and seller. They can confidently accept your offer without having to worry that you won't be able to find financing.



Pre-Approval. Want to speed up the mortgage process? Choose our Franklin First-Key Pre-Approval Program and we'll take you through all the steps except appraisal. You can even lock in a low rate for up to 60 days, in most cases. Once you've found your home and the appraisal conforms to value needed to grant the loan, you'll have your mortgage approved (assuming your financial status hasn't changed). Best of all the cost is a low \$100, which is applicable towards your application fee.

Mortgage Counselors. People like Rick Walling, our Luzerne County mortgage pro, will walk you through every step of your application. He'll not only make sure you get the best rate available, Rick and our other Mortgage Counselors will make sure you get the right kind of mortgage to match your goals. And if you have a question that pops up during the evening or weekend, Rick, like all our Mortgage Counselors, is just a beeper call away.

If you're thinking of looking for a new house call 1-800-262-1210. See Franklin First and put first things first...with a Pre-Approved Mortgage.



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