

## Penn State will host three fall accounting seminars

Penn State is offering three seminars for accountants and financial professionals who wish to earn continuing professional education units.

**Vampires of the Bottom Line** is a humorous and informative seminar on fraud which is offered on October 18 from 1-5 p.m. Howard Silverstone and Kip Hamilton from the Philadelphia office of Lindquist Avey MacDonald Baskerville, Inc. will conduct the seminar which qualifies for four hours of accounting and auditing credits.

**Insurance and Financial Planning for the Older Client** is planned for November 8 from 8 a.m.-5:30 p.m. This seminar addresses the continuing education needs of life

insurance agents, accountants, and others in the financial planning field. Bryan E. Boyle and Roger Howell of Howell Benefit Services will lead this seminar, and 8 hours of credit in the "other" category can be earned.

On November 29 a seminar, **What's New In GAAP**, will be presented by Elliott A. Roth of Goldenberg Rosenthal Friedlander, LLP. Conducted from 1-5 p.m., this seminar offers four hours of accounting and auditing credits.

All seminars will be held at the Penn State Wilkes-Barre campus in Lehman. Fees vary for each seminar. More information is available by calling Janet Rosenbaum in Continuing Education at 675-9102.



### New 4-H Club forms

The Dream Catchers 4-H club is one of the area's most unique 4-H clubs. It practices tribal living skills, studying everything from outdoor cooking to wilderness survival. Michelle MacKenzie, and her friends Tiffany, Sarah Tamanini and Doralee Wilkie, cleaned buffalo hide with sand. At the Luzerne County Fair it displayed a brain-tanned buffalo hide and individual projects including a tipi dream catcher made by Elia Tamanini which won first place in the craft section. The only requirement to join the 4-H is to be between ages 8-18. Adults can volunteer too, and younger siblings can accompany members as tag-a-longs. For more information on the club call 639-3155. For other clubs in the area call Pennsylvania State Cooperative Extension.

## Karen Crispell is named to Lock Haven Univ. faculty

Karen Crispell Winters of State College, daughter of Mary J. Crispell and the late Loren N. Crispell, has been named to the staff of Lock Haven University as a tenure-track professor beginning in the fall.

Winters, an assistant professor of elementary and secondary education, was formerly an assistant professor of foundation studies at Lock Haven University.

She is certified in comprehensive English and as a reading specialist. She holds a doctorate in philosophy from Penn State, a master of arts degree in education from Mansfield University and a bachelor of arts degree in English from College Misericordia.

## L-L chorus sells savings cards for area businesses

The Lake-Lehman Chorus has a Knights Savings Card for all people in the Back Mountain. The Savings Card is a credit card sized card that includes 15 local businesses: Mark II Family Restaurant, The Dough Company, Subway, Mr. Donut, Pizza Hut, McDonald's, Kimberly's Floral, Back Mountain Gift and Hardware, FieldHouse Sporting Goods, Roth's Jewelers, Domino's Pizza, Fino's Pharmacy, Back Mountain Automotive Specialists, Red's Subs and Pizza, and Wendy's.

The discounts offered on the card are good until September 30, 1996 and may be used every time customers patronize each business, with unlimited potential savings.

The Knights Saving Card is available from any Lake-Lehman chorus member for \$5.00. The chorus members are raising funds to go to New York City to see a Broadway Musical.

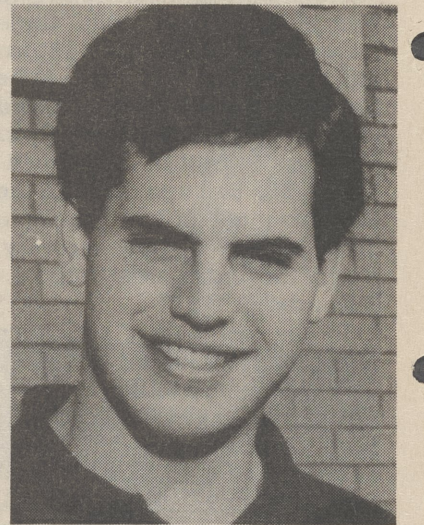
To buy a Lake-Lehman Knights Saving Card or for further information call: 675-7458.

## Named Commended Student

John Reap, a senior at Bishop O'Reilly High School in Kingston, has been named a Commended Student in the 1996 National Merit Scholarship Program. He has received a Letter of Commendation from the National Merit Scholarship Corporation.

John is among 35,000 Commended Students throughout the nation who have been honored for their academic promise. They placed in the top 5% of more than a million students who entered the 1996 Merit Program by taking the 1994 Preliminary SAT/National Merit Scholarship Qualifying Test.

John is the son of Mrs. Catherine Reap of Shavertown.



JOHN REAP

### McCarroll studying fashion in England

Dallas resident Jay McCarroll, a junior fashion design major at Philadelphia College of Textiles and Science (PCT&S) is in England this semester, studying at the London College of Fashions.

This venture was made possible by PCT&S's Study Abroad Program, which encourages students to add an international dimension to their education while experiencing the culture of another country first hand.

PCT&S offers Study Abroad options in Italy, England, France, Mexico, Scotland and Spain. McCarroll will study at the London College of Fashion until December.

### SCHOOL MENUS

The following school menus are for the week Oct. 12 - 18. All lunches include milk.

#### DALLAS SCHOOLS

**THURSDAY** - Spaghetti w/ meat sauce or ham-cheese on bun, roll/butter, salad/dressing, fruited jello.

**FRIDAY** - Dallas muffin (English muffin w/ham-egg-cheese) or turkey-cheese on bun, fruit juice, cinnamon applesauce.

**MONDAY** - Chicken nuggets w/b.b.q or honey or bologna-cheese on bun, **noodles, peas, fresh fruit.**

**TUESDAY** - Hot dog w/chili sauce on bun or deli hoagie on bun, homestyle baked beans, chilled peaches.

**WEDNESDAY** - Hot turkey sandwich or ham-cheese, mashed potatoes/gravy, corn niblets, jello w/topping.

#### GATE OF HEAVEN SCHOOL

**THURSDAY** - Ham-cheese w/ bun, potato rounds, carrot/celery stix, pineapple.

**FRIDAY** - Pizza, salad, fruit cocktail.

**MONDAY** - Chicken noodle soup, peanut butter-jelly sandwich, carrot stix, pears.

**TUESDAY** - Chicken croquettes, roll, mashed potatoes/gravy, carrots, mixed fruit.

**WEDNESDAY** - Spaghetti w/ meat sauce, bread/butter, salad, peaches.

#### LAKE-LEHMAN SCHOOLS

**THURSDAY** - All American deli sandwich, lettuce/tomato, French

fries, fresh banana.

**FRIDAY** - French bread pizza, stuffed celery, potato chips, cinnamon applesauce, cookie.

**MONDAY** - Hot dog on bun, cheese squares, mashed potatoes, steamed sauerkraut, peaches.

**TUESDAY** - Hot chipped ham-bun w/relish, potato puffs, mixed garden vegetables, pineapple tidbits.

**WEDNESDAY** - Tacos w/ cheese-lettuce-tomato-taco sauce, seasoned rice, lightly buttered corn, ice cream.

#### WEST SIDE TECH

Breakfast

**THURSDAY** - Sausage, cheese, cereal, juice, pastry.

**FRIDAY** - Banana bread, cereal, orange juice.

**MONDAY** - Coffee cake, cereal, juice, fruit.

**TUESDAY** - French toast sticks, cereal, juice, pastry.

**WEDNESDAY** - Blueberry muffin, cereal, juice, fruit.

Lunch

**THURSDAY** - Italian meatballs/sauce on hard roll, green beans, cake.

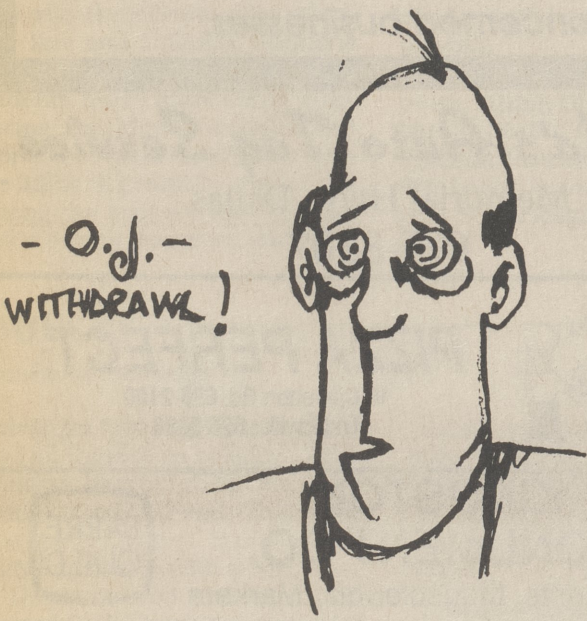
**FRIDAY** - Grilled cheese, tomato soup/crackers, salad/dressing, jello.

**MONDAY** - Cheeseburger/roll w/lettuce-tomato, vegetable beef soup, fruit.

**TUESDAY** - Tuna or turkey hoagie w/lettuce-tomato, pasta, fruit.

**WEDNESDAY** - Salisbury steak, mashed potatoes, seasoned vegetables, raisin spice cake.

### SPROG



### Young performers

Performers from the Major Performing Arts Centers will entertain at the Luzerne County Folk Festival Saturday at 2 p.m. They will present a variety of songs and dances from around the world, plus "Americana." Sharing a piece of musical history and dancing to a medley of Elvis tunes will be local performers Nicole Clonan, Bobbi Gross, Nikki Rave, Michael Tonart and Katie Meyers.

**FRANKLIN FIRST** SAMPLE

**Mortgage Loan**

**PRE-QUALIFIED**

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Issued to John and Mary Public  
Highest Loan Eligibility \$195,000

Franklin First 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.

## FRANKLIN FIRST



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