



MR. AND MRS. THOMAS J. GURZYNSKI

Karen Ann Niskey is wed to Thomas John Gurzynski

Karen Ann Niskey, daughter of Mr. and Mrs. Jay Niskey, Dallas and Thomas John Gurzynski, son of Mr. John Gurzynski, Hanover Township and the late Mrs. Audrey Gurzynski, were united in marriage July 27, 1996 at the Shavertown United Methodist Church.

The double ring ceremony was performed by Dr. Wallace Stetler and Rev. John Chmile. The organist was Brian Davey and the soloist was Richard Williams. Readings were given by Liliana Albuquerque and Christopher Dreher.

Susan Niskey Bleeker, the bride's sister, was chosen to be the best woman. The brideswomen were Seanica Serfontain, Tracy Morgan, Marilyn Roseman, Katie Clements and Felicia Denn, the groom's sister. Megan Horwatt was the junior brideswoman and her sister, Morgan, was the flower girl.

The groom chose Joseph Krzysik to be his best man. The groomsmen were Kenneth Palmer, David Maceiko, Michael Dennis, Alan Kwiatkowski and Nicholas Maceiko. Roger Daniel Morgan, Jr., was the ring bearer.

The bride is a graduate of Dallas High School and Millersville University and holds a MSE from Bloomsburg University. She is employed with Luzerne County Head Start, Tunkhannock center.

The groom is a graduate of Hanover Area High School and King's College and is attending Bloomsburg University for a master's degree in instructional technology. He is employed with Wyoming Valley Health Care Systems, Wilkes-Barre. Gurzynski also has a professional wedding photography business.



MEGAN SUE WILLIAMS AND DENNIS P. HOGAN

Megan Sue Williams is engaged to Dennis P. Hogan

Mr. and Mrs. Thomas E. Williams of Sweet Valley announce the engagement and approaching marriage of their daughter, Megan Sue to Dennis Patrick Hogan, son of Mr. and Mrs. David Forster and Clarence Hogan of Harveys Lake.

Ms. Williams is a 1989 graduate of Lake-Lehman High School and in 1994 received a bachelor of science degree in pharmacy from the Philadelphia College of Pharmacy and Science. She is a registered pharmacist employed by Fay's Drugs. Hogan is a 1988 graduate of Lake-Lehman High School. He is employed by Trade Eastern Inc., Kingston.

The couple will be united in marriage on November 16 at the Lehman United Methodist Church.

Dorcas craft show at St. Paul's Oct. 19

The Dorcas Society of St. Paul's Lutheran Church will hold its fourth annual Holiday Craft Show Oct. 19, 9 a.m. to 3 p.m. in the church social room (outdoors, weather permitting). It will feature crafts donated by society members and many area and out-of-town crafters, a silent auction and raffle. Refreshments and lunch will also be available.

The Dorcas Society will apply for matching funds from the Helping Hand Fund sponsored by the Aid Association for Lutherans, Branch 5630.

Lutheran Welfare to host adoption night October 22

Lutheran Children and Family Service of Eastern Pennsylvania will host an International Adoption Information Night October 22, 6:30 p.m. - 8:30 p.m. at Holy Trinity Lutheran Church, 813 Wyoming Avenue, Kingston. All families and individuals interested in learning more about international adoption are invited to attend.

Lutheran Children and Family Service offers international adoptions from the Russian Federa-

tion, Republic of Georgia, Hungary, Bulgaria, Romania, China, the Philippines, India, Thailand, Guatemala, Colombia, Chile, Bolivia, Ecuador, Hong Kong and Vietnam.

Lutheran Children and Family Service is a non-profit, multi-faceted organization which has been serving the needs of children and their families since 1922.

If interested in attending this meeting or for more information on adoption, please call Ms. Khalsa at (215) 881-6800 ext. 206.

Shavertown Church to host Day Apart

The Shavertown United Methodist Church is sponsoring "A Day Apart" Oct. 19 at Frances Slocum State Park from 10 a.m. - 2 p.m. open to all women, both members and friends of the church.

It will be held at Pavilion #1, through the first gate on the right after the entrance to the park. There is plenty of parking close to the pavilion, which can also be reached by a short path.

Come and spend the day with Pastor Jan for fun, fellowship, singing and study. Enjoy some quiet time away from the pressures of daily life. Just pack a bag lunch and beverage and leave troubles, husbands, children, etc. behind. Dress will be casual. Persons needing a ride should call the church office at 675-3616.

Daddow-Isaacs Post 672 meets Oct. 11

Daddow-Isaac Post 672, The American legion will meet October 11, at the Post Home, Memorial Hwy., Dallas at 8 p.m. Commander John Tasco will outline his programs for the year.



Women's Club slates craft, gift sale

The General Federation of Women's Clubs Harveys Lake will hold its sixth annual Holiday Craft and Gift Show Oct. 13, 10 a.m. to 4 p.m. at the Lake-Lehman High School. All types of craft and gift items, a bake sale, quilt raffle, Chinese raffle, Kids' Korner, face painting and refreshments will be featured. Spaces are available for \$20 and can be rented by calling Heide at 639-2976.

Committee members showing off the hand-made Quilt Raffle prize are president Joyce Birt, secretary Debbie Sobock, past president Linda Schuler, board member JoAnna Jones and vice-president and event chairman Heide Cebreck.

ASK AN EXPERT

BANKING

Q: Can I afford to buy a home, even though I don't have much in my savings?

A: It is very possible! Most banks need the borrower to show at least five percent down on the purchase price of the home they are applying to buy. If you can show five percent, the next step is to show enough in your savings to cover closing costs. If this area appears to be a shortcoming, you have several different options.

One option is called a gift affidavit. Normally, your parents or other relatives can give you the funds you need to cover your closing costs. A form is normally needed to be filled out by the donor to show they are willing and capable.

Another option is borrowing against your 401K Plan or taking a home equity loan if you already own your home and you are looking to move.

These are a couple ideas that may help you when you are looking to purchase a home. Call Franklin First if you need additional information.

FRANKLIN FIRST

Rt. 309 and Upper Demunds Rd., Dallas, PA 18612
675-3621 or 800-262-1210



John Peterson
Dallas Branch Manager

FAMILY PRACTICE

Q: How do you differentiate between hayfever allergies and sinus infection?

A: Runny nose, coughing and sneezing are common components to these illnesses. A cold usually starts with a clear nasal drainage and a scratchy throat. Over the next week it progresses through a stage of nasal congestion and thicker drainage. It should clear without any treatment in 7-10 days. Allergies involve clear nasal drainage and may also include itchy and watery eyes and wheezing. They do not change over the course of time, except to become better or worse. Either allergies or colds may progress to a sinus infection. When this occurs, the nasal drainage will remain for a prolonged period. Headaches around the eyes are prominent. There may be a fever. Sinus infections require antibiotic treatment, so see your doctor if you suspect one.

Dallas Family Practice
100 Upper Demunds Rd., Dallas
675-2111



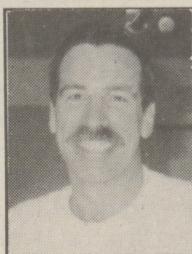
Diane A. Lowe, M.D.

HEALTH & FITNESS

A New Form of Exercise That's Almost 100 Years Old.

I train many rehab patients with pain in their lower backs on the Pilates table.

Because it helps people build muscle mass, increase flexibility and gets them to move their limbs without involving the vertebral column, it's a great conditioner while the patients recover from injury.



Bill Ranieri

Bill Ranieri
N.E. Pain & Rehab
836-2535

INSURANCE

THE BEST BUY

Most people wonder how they can reduce their insurance costs and get the most for their money.

The first thing to do is choose a competent agency that knows it's products, will take the time to explain various options in simple language so you can make informed coverage choices. Make sure you are dealing with a company that has a variety of insurance lines to serve all or most of your insurance needs. Ask about discounts for having all your insurance with one company. This also allows the agent an opportunity to eliminate gaps or duplications of coverages. Loyalty to your company and staying with them may earn a long term discount. Having all vehicles with one company will get you a multi car discount. Low annual mileage driven will provide a discount. Air bags, automatic seat belts and anti theft alarms and devices all will reduce your auto premium. Even seniors pay less for auto insurance in many cases.

Insurance Representatives are very resourceful, ask your agent how he can reduce your insurance premiums with little or no coverage loss.

Charles Gordon, Nationwide Insurance Agency is professionally run, service oriented, progressive agency. Give them a call. 675-5234.

Gordon Business Center,
Suite 1,
194 N. Memorial Hwy,
Shavertown, PA 18708
675-5234



Charles W. Gordon

INVESTING

Q: How can I protect my estate from excessive taxes?

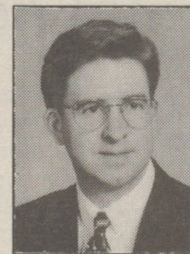
A: Planning for the distribution of your estate is an important and complex issue. If you are a married individual, your assets pass to your surviving spouse free of taxes upon your death. Without planning, the tax problem comes upon the death of the second spouse. This is when estate taxes can be imposed as high as 55%, plus probate costs. Your heirs could be left with very little from your estate.

Everyone should have an up to date will to ensure their wishes are fulfilled. But to minimize shrinkage of your estate upon death, your first step is to complete a detailed estate plan. An estate plan will determine if an estate tax problem exists, and will then show what steps should then be taken.

For a no obligation estate planning consultation, please feel free to contact the number below.

Merrill Lynch

600 Baltimore Drive, Wilkes-Barre, PA 18702
(717) 829-8048 • 1-800-275-1885



Ross G. Macarty
Financial Consultant

COUNSELING

Q: What are some warning signs that a teenager may be depressed or suicidal?

A: No on sign in isolation indicates depression or suicidal intent, but some things to look for include a change in normal eating or sleeping patterns, a deterioration in grooming habits, or increasing social withdrawal. Suicidal teenagers often overtly threaten to harm themselves, talk about feeling hopeless and trapped, and give away prized possessions. If you are worried that a teenager might be seriously depressed or at risk for suicide, they should see a mental health professional for an evaluation.

Bud Brezinski
Assessment and Referral Coordinator
First Hospital Wyoming Valley
149 Dana Street, Wilkes-Barre, PA 18702
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The professionals and specialists on this page have studied and worked to become expert in their fields. They are ready to serve you with their knowledge.

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