

## Get ready, older folks are fastest-growing age group

People older than 85 account for over 1% of all Americans. This may not seem like many, but the 85+ group is rising so fast that by the middle of the next century it is projected to be 10%. In the last quarter century these oldsters have grown by 232% compared to only 30% for the population as a whole.

And by 2005 those 100 and over are projected to be 120,000. The really rare ones - those over 110 - are going to be just that...rare indeed.

Soviet Russia has always made outlandish claims about having the most centenarians, such as having 100 citizens who were between 120 and 156 years of age. An exiled Soviet gerontologist said, "That phenomenon looks like a falsification...Stalin liked the idea that Georgians could live to be 100 or more."

Guinness World Book claims national longevity records showed a peak of 116 years reached by Shigechiyo Izumi, the greatest

authenticated age to which any human ever reached. A picture was shown of Izumi having tea, but he prefers hard liquor and drank 1/2 pint every night before he went to sleep at eight. He rose at seven and took his dog for a walk. Izumi watched a lot of TV and said, "The best way to a long life is not to worry and to leave things to God, the Sun, and Buddha."

Guinness records have not caught up with a living champ...Jeanne Calment of France, who turned 120 a year ago and is said to be the oldest known person. Jeanne says, "Aging actually suits me rather well. I had to wait 110 years to become famous, and I intend to enjoy it as long as possible."

Her doctor says, "May her pleasure persist. She has a huge responsibility on her shoulders. Every day she lives, she extends the maximum possible human life span."

by Jack Hilsner



POST FILE PHOTO

Ruby Elston held a bouquet of flowers at her 99th birthday celebration last year.

*"As for kids, mothers shouldn't have to work."*

Ruby Elston  
Huntsville, age 100

She adds, "As for kids, mothers shouldn't have to work. If mothers were home, and they told the kids when to be home, that was it. I would worry myself sick if I didn't make it home in time, and when I didn't, my mother would say, 'Where were you?' And I would be scared and ashamed. That's what is wrong with kids today. They're not told anything."

The Elston home where Ruby and Clarence raised their family was built from trees raised on their property. A hand-hewn solid chestnut beam spans the house and there are hand-laid rock walls in the cellar with a coal bin. The kitchen has a coal-burning stove,

and the doors and windows are made with wooden pegs instead of nails. The Elston garden came in handy too. Ruby still enjoys its bounty. Eggplant is a special favorite.

She has toast, coffee and corn flakes for breakfast, possible eggplant for lunch, and if she had her way she would have it for supper. Ruby has written more than the Huntsville news column...a history of the Huntsville Church and a family history. She also does needlepoint and is a member of a craft group which meets regularly. And her "pasties" are said to be the greatest. (Obviously this is what is meant by a "full life.")

It isn't hard to see why her family and friends are looking forward to the celebration on November 16. Ruby herself says, "My goal is to make 100. That's all I want."

She'll make it.

## Honor Books announced at Back Mountain Library

The Back Mountain Memorial Library announces Honor Books for 1996.

In honor of the 50th Anniversary of Dr. and Mrs. Robert Clements "The Irish" presented by Steven and Sally Rothstein.

In honor of their grandson Ian Peters "Yankee Doodle" presented by Mr. and Mrs. Clarence Michael.

In honor of June McCloskey on her 90th birthday "Tea-Time At The Inn" presented by Back Mountain Memorial Library Book Club.

In honor of Mr. and Mrs. Thomas Reese "Easy Beauty With Annuals" presented by Mayor Gladys

Wilson. In honor of Mr. Raymond J. Daring "Writings and Drawings" presented by Mr. and Mrs. Victor McCarty.

In honor of Jean Myers "Annapolis" presented by Faculty, Staff and Friends of Dallas School District.

In honor of Shirley Forney "American Women's History: An A to Z of People, Organizations, Issues And Events" presented by Your Friends at Bulford Farms.

In honor of Bob and Betty Parry "I'll Always Have Paris" presented by Tom and Virginia Jenkins.

## Sandra B. Davis receives award

Back Mountain native Sandra B. Davis received the Circle of Achievement award at Mary Kay's annual business building seminar.

The award is given to independent Mary Kay directors who have exceeded unit retail production of \$300,000 or more. During the past year, Davis had a unit retail production of \$303,485.14.

Sandra Barrall Davis is formerly from the Lehman area, and is the daughter of Mr. and Mrs. James H. Barrall.

She presently resides in Catawissa with her husband, Jerry, and children Greg, 10 and Beth, 7.

## Lamoreux enlists in U.S. Army

Harveys Lake resident David M. Lamoreux has joined the United States Army under the Delayed Enlistment Program at the U.S. Army Recruiting Station, Montrose, PA.

The Delayed Enlistment Program gives young men or women the opportunity to delay enlistment into the Army for up to one year before reporting to basic military training.

Lamoreux, a senior at Tunkhannock High School, will report to Fort Benning, Columbus, GA for military basic training June 16, 1997.

He is the son of William B. and Debra A. Lamoreux of Harveys Lake.

## Business group will elect officers and directors for 1997

The Back Mountain Business and Professional Association will meet Thurs., Nov. 14 at 11:45 a.m. at Merrick Hall on the campus of College Misericordia. The nominating committee will present a slate of recommended officers and directors for 1997. Nominations from the floor are also welcome.

The meeting was originally to be held at Peking Chef, but was moved due to a scheduling conflict.

**Bird Lovers! ♥**  
**FREE SEMINAR**  
Speaker from  
Wyo. Val. Audobon Society  
**Saturday, November 16**  
**11:00 - 12:00**  
Q. & A. Period  
**KEEP EM SINGING**  
**ALL WINTER**  
**Specials on Seed**  
**KEYSTONE**  
**FEED & SEED, INC.**  
Pet and Farm Supplies  
371 Main Street  
Luzerne, PA 287-5005

## Century mark

(continued from page 1)

the granddaughter of John and Rachel Bulford of Dallas and Philip and Catherine Duckworth of Kingston. (Daughter Nancy, who dabbles in genealogy, has traced the family history back to the Mayflower when one Edward Fuller arrived from England.)

Ruby attended the Shaver School on Overbrook Road and was a graduate of Dallas Borough High School in 1914. During World War I she worked as a secretary in the Ordnance Department in Bethlehem, then the Dallas Post Office until she married Clarence Elston of Lehman in 1924. He died in 1986 at age 90.

Ruby wrote a news column for the Wilkes-Barre Record for 60 years. She was paid the magnificent sum of \$1.50 per column, reporting to Dan Koze. She is a member of the Huntsville United Methodist Church where Reverend Libeck told her, "We should invite everybody to your 100th!

but Ruby turned him down. "Family only," she said.

She was an active member of the Nesbitt Auxiliary and the Wyoming Historical Society. Her son Harold lives in Huntsville and daughter Nancy in State College. There are six grandchildren, 10 great-grandchildren, one great-grandson and several nieces and nephews. Her newest great-grandchild, Chad Nathaniel Schimmel, oddly enough was born 100 days after Ruby's birthdate.

Ruby fills her day but not with TV soaps. She can't stand them, saying, "They're not realistic." She does like Jeopardy and Wheel of Fortune. She is very much aware of the problems in our society today and has a few sure-fire cures: "Neighbors," she says, "Should be neighbors, helping each other out, showing an interest in each other and not keeping to themselves. It's not the same anymore and they are not really neighbors."

**Q:** Where do you find the most Back Mountain news each week?

**A:** Only in The Dallas Post

# ASK AN EXPERT

### BANKING

**Q:** How would I find out if I would be considered for approval on a mortgage if I feel my monthly debts are too high?

**A:** This is a common problem many mortgage applicants worry about. There is a basic formula you can do to figure this out. Take your gross annual income and divide it by twelve. This will give you your gross monthly income. Then multiply your gross monthly income by forty percent (40%).

Secondly, add up all of your monthly debts excluding your insurance payments and utilities. Compare the two figures. If your monthly debts fall below the forty percent ratio you just figured out, this should be a "doable" loan. If you are above the forty percent figure, don't quit! There are several ways to bring your debt to income below the forty percent plateau.

The best thing to do is to set up an appointment with your banker and figure where you stand. Call a Franklin First near you and we can help you with this potential problem.

### 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



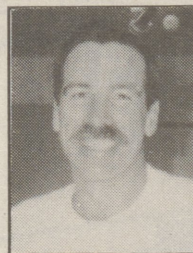
Diane A. Lowe, M.D.

### 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

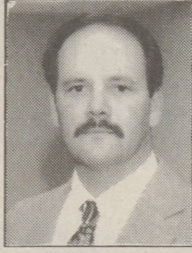
Bill Ranieri  
N.E. Pain & Rehab  
836-2535

### INSURANCE

**Q:** Should liability coverages be carried on a snowmobile?

**A:** Effective September 9, 1996, Pennsylvania Law requires all registered snowmobiles to carry liability insurance coverage. No owner of a snowmobile may operate a registered snowmobile without the required liability insurance coverages.

The minimum financial responsibility limits are \$15,000/\$30,000 for bodily injury and \$5,000 for property damage. Due to this new law, the operator of a registered snowmobile must carry proof of insurance.



Edward R. Donahue Jr.  
Associate Agent

Gordon Business Center,  
Suite 1,  
194 N. Memorial Hwy,  
Shavertown, PA 18708  
**NATIONWIDE INSURANCE**  
Nationwide is on your side  
675-5234

### INVESTING

**Q:** I am a self-employed individual looking to establish a nest-egg for my retirement. What is available to me?

**A:** Most people who are employees of larger companies have access to the company 401-k plan, and/or the company pension plan to which contributions can be made to build a retirement fund. But for people like yourself who are self-employed, you are solely responsible for establishing your own retirement fund. In addition to your IRA account where you can contribute up to \$2,000 per year, the self-owned business can establish what is called a Simplified Employee Pension (SEP) plan, or a Keogh Plan. The self-employed individual can then contribute 15% of annual salary (up to \$30,000) in this tax-deferred pension account.

For complete details please call the number below



Ross G. Macarty  
Financial Consultant

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

### COUNSELING

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

**A:** No 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  
717-829-7900 • 1-800-624-9902

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.

Ask an Expert is an advertising feature of The Dallas Post. We use readers' questions whenever possible. The answers and opinions are those of the individual advertiser, and not necessarily those of The Dallas Post.