

David Neil Seidel makes dean's list

David Neil Seidel, a senior at Washington and Lee University, has earned dean's list status for the recently ended fall term. Dean's list status at Washington and Lee represents a term grade-average of at least 3.4 on a 4.0 scale. He is the son of Mr. and Mrs. Neil M. Seidel of Dallas.

Penn State 4-H invites teens to campus

The Penn State Collegiate 4-H Club recently invited teens from Luzerne County to visit University Park's main campus. The local 4-Hers participated in team building activities, stayed overnight in the dorms, attended college classes and received information about applying to Penn State.

LCCC offers classes in Dallas for Spring

Luzerne County Community College will offer a full slate of courses for the Spring 1997 semester at its Dallas off-campus extension site. Registration for courses in Dallas will be conducted at the college's main campus in Nanticoke on Tues., Wed. and Thurs. Jan. 14, 15, and 16, from 9 a.m. to 8 p.m. Among the courses scheduled to be offered in Dallas are classes in Accounting, Algebra, Business Law, English, Microcomputers, Fitness/Wellness, and Literature. Also, Sociology, Psychology, Marketing, History, Education, Speech, CPR and others. Tuition cost at the community college is \$53 per credit hour. Day and evening classes for the Spring semester will begin on Tues., Jan. 28.



'Christmas Around the World' at Dallas

To prepare their classroom for the Holiday room decoration contest at the Dallas Middle School, the students in Anthony Chiarucci's homeroom chose the theme Christmas Around the World. The students drew murals of various countries showing their different customs. The names of the countries were done in the colors of their national flag. Shown in the picture are Jared Besecker and Ryan Grysevicz working on Poland, where people exchange opiatki, a small wafer, just like people exchange Christmas cards. Kate Blanchard and Chen Yang worked on Sweden where Christmas begins with the Festival of Lights on St. Lucia's Day on December 13. Other countries were Spain, Denmark, Scotland, Mexico, and former Yugoslavia. The class learned to sing Silent Night and O Christmas Tree in German and to wish everyone a Merry Christmas in French, German, Italian and Spanish.

Gate of Heaven Kindergarten registration January 21-23

Mrs. Mary C. Tigue, Principal, announces that registration for Kindergarten classes for the school year 1997-98 will be held in the lobby of Gate of Heaven School on Tues., Wed., and Thurs., Jan. 21, 22, and 23, from 9:30 a.m. to 12 noon. Eligible students must be five years of age by Sept. 30, and present proof of all required immunizations. Parents are reminded that PA law now requires that all children entering school for the first time are required to show proof of three doses of Hepatitis vaccine at intervals prescribed by their family physician. Parents are also asked to have

the child's social security number as well as copies of birth and baptismal certificates. A \$100 non-refundable registration fee is required at the time of registration. Gate of Heaven School is a Catholic school under the auspices of the Diocese of Scranton and offers quality Catholic education for grades K-8 to the children of the Back Mountain and Tunkhannock areas in the parishes of Gate of Heaven, St. Therese's, Our Lady of Victory, St. Frances Cabrini, Blessed Sacrament and Nativity of the Blessed Virgin Mary. Parishioners requiring advance registration packets may call the school office at 675-6566.

DALLAS HIGH GUIDANCE NOTES

Ten questions to ask about financial aid

Over 200 area high school students from Dallas, Lake-Lehman, Wyoming Seminary, Bishop O'Reilly, Tunkhannock, and Wyoming Valley West will be taking our Practice S.A.T. test on Jan. 18. The test will take place in the Auditorium and students should arrive at 9:30 a.m. Please bring two Number 2 pencils and a calculator. We are pleased that so many students took advantage of this new program. We will include it in our testing program for next year. About 80 parents and students attended Financial Aid Night here at the high school on Jan. 8. A special guidance "tip of the cap" to Peggy Charnick, financial aid representative from College Misericordia, for an informative presentation that helped our seniors untangle the college financial aid maze. Those of you who missed financial aid night should plan on attending the program on Thursday, Jan. 16 at 6:30 p.m. at Penn State, Wilkes-Barre campus. While on the subject of financial aid, here are 10 questions to ask financial aid officers:

1. What is the total cost of attending your school for one year?
2. What has been the average increase in tuition over the past 3 years?
3. How do you calculate a student's financial need?
4. Do you have a "need blind" admissions policy?

5. Do you meet the full need of every admitted student?
6. What percentage of the freshmen class is paying full tuition?
7. What scholarship opportunities are available?
8. Is my financial aid package renewable each year?
9. What applications are required and what are the deadlines?
10. When will I receive my financial aid award letter?

There are three \$1,000 scholarships available through the Princeton Review in the *Been There Done That* contest. Students must write an essay, poem, song, story or comic strip about...what every student should know about surviving high school. Entries will be judged on creativity, so have fun! To enter call: 1-800-2-REVIEW or visit the web site at www.review.com/beenthere. S.A.T. coaching classes will begin on Mon., Jan. 20. The courses cover both verbal and math and are free. See Mr. Wolensky to register. Answer to last week's trivia question: Who am I? Muhlenberg was founded in 1848 in Allentown, Pa. This week's trivia question: Who am I? What university has more graduate and undergraduate students than any other in the country? (See next week's column for the answer.)

SCHOOL MENUS

The following school lunch menus are for the week of January 16 - 22. All lunches include milk.

DALLAS SCHOOLS

THURSDAY - Select one: Spaghetti w/meat sauce, deli hoagie, pizza, PB&J sandwich. Select one or two: Garlic bread, tossed salad, chilled pineapple.
FRIDAY - Select one: Nachos w/beef-cheese, deli hoagie, pizza, PB&J sandwich. Select one or two: Steamed rice, celery sticks w/dipping sauce, fruit cocktail.
MONDAY - Select one: French toast sticks w/sausage, Philly cheese steak, pizza, PB&J sandwich. Select one or two: Potato wedge, fresh fruit, applesauce.
TUESDAY - Select one: Chicken nuggets, Philly cheese steak, pizza, PB&J sandwich. Select one or two: Steamed rice, green beans, chilled pears.
WEDNESDAY - Select one: Meatball hoagie, Philly cheese steak, pizza, PB&J sandwich. Select one or two: Tossed salad w/dressing, assorted fruit.

GATE OF HEAVEN SCHOOL

THURSDAY - Spaghetti w/meat sauce, salad, fruit cocktail.
FRIDAY - Pierogies w/roll, carrots, mixed fruit.
MONDAY - Early dismissal. No lunch.
TUESDAY - Chicken fries w/

roll, corn, peaches.
WEDNESDAY - Tacos, Spanish beans, pineapple.
LAKE-LEHMAN SCHOOLS
THURSDAY - Oven baked chicken, mashed potatoes w/gravy, green beans, dinner roll, banana pudding.
FRIDAY - Pizza, stuffed celery, sour dough pretzel bits, peaches.
WEST SIDE TECH
Breakfast
THURSDAY - Hot ham/cheese, cereal, juice, fruit.
FRIDAY - Pumpkin bars, cereal, juice, pastry.
MONDAY - Banana bread, cereal, pastry, juice.
TUESDAY - French toast/syrup, cereal, pastry.
WEDNESDAY - Fruit muffin, cereal, juice, fruit.
Lunch
THURSDAY - Tacos/trimmings-sharp cheese-tangy sauce, seasoned corn, fruit.
FRIDAY - Pizza, fresh veggies/dip, fresh fruit.
MONDAY - Cheese steak hoagie, vegetable beef soup, chilled fruit.
TUESDAY - Pierogies/onions, mini chef salad/dressing, fruit.
WEDNESDAY - Open face turkey sandwich, mashed potatoes, cherry cobbler.

Montessori slates open house

The Wyoming Valley Montessori School will sponsor an Open House at the school, 851 W. Market Street in Kingston, on Friday, Jan. 17, at 9:30 a.m. Parents and grandparents with an interest in toddler, preschool and elementary education are encouraged to attend. Faculty and staff from the Wyoming Valley

Montessori School will answer questions about the school and its educational philosophy which recognizes the individuality of the students, their learning processes and their abilities on the way to achieving overall educational goals. Classroom tours will follow a brief presentation.

SAT prep course at Penn State

High school students who plan to take the College Board's Scholastic Assessment Test (SAT) on March 15 or May 3 may sign up now for the SAT preparation course offered by the Penn State Wilkes-Barre Campus. The seven week review course will be offered on Saturdays, Jan. 25 through March 2, 11 a.m.-2 p.m., in the Athletics and Recreation Building on the campus in Lehman. The grade-free course will prepare students for both the verbal and math portions at a cost of \$175. Students may elect to take either the verbal or math preparation for \$100. For more information, call Jennifer Youngman, Continuing Education at 675-9220.

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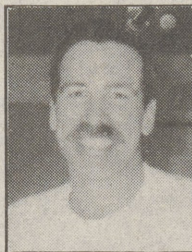
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Bill Ranieri

INSURANCE

Q: Who should your Mortgage Life Insurance be with?

A: Mortgage Life Insurance is a very important part of people's financial security. Joint Mortgage Life Insurance is the most common form, covering the mortgage if either spouse dies. However, not all Mortgage Lifes are created equal. Banks and financial institutions push Mortgage Life when people either apply for a mortgage or refinance their existing mortgage. Convenience is the main attraction, the payment is included in with the mortgage payment, in a comparison with a regular life insurance company its a small price to pay with your Mortgage Life. Banks are the named beneficiary on Mortgage Lifes with the bank. They use proceeds from the death of the spouse to pay off mortgage, with regular life insurance companies you name the beneficiary so your spouse receives the check and could pay off the mortgage, but doesn't have to. A couple of examples would be, spouse needs cash, interest rates are higher than the mortgage, spouse selling house. Another plus is when dealing with banks you're dealing with a middle man. In comparison to dealing with the life insurance company direct, so cost becomes a factor. Compare coverages with bank and insurance company. You might save some money and have more choices with the proceeds.

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William T. Huck
Associate Agent



BANKING

Q: How much of a down payment do I need to apply for a mortgage?

A: It varies from bank to bank in terms of the percentage down payment needed to apply for a mortgage. For example, Franklin First will ask for 5% down if the customer is purchasing a new home. We will ask for 10% if you are building. If you are buying an investment property, the minimum would be 20%. You may need to know, if you are purchasing an existing home and you deposit 5% down, you must have private mortgage insurance. This insurance is provided by the bank doing your loan. Private mortgage insurance (PMI) is very important to a prospective home owner because if this service was not provided, you would need 20% down. You pay this insurance with your mortgage payment every month. It is important to add, the 5% down must be from your own savings. This is verified through application. If you have any questions pertaining to this or any other topic, please call a Franklin First Savings Bank near you.

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.

INVESTING

Q: The stock market has been quite volatile lately. What steps can you recommend to reduce the volatility in my portfolio?

A: With the recent volatility in the U.S. stock market at its current record high levels, I have been moving some of my clients money out of their highly appreciated domestic investments, and placing it into high quality, GLOBALLY DIVERSIFIED investments. Why am I going GLOBAL? There are areas of the world that have higher growth rates than the United States. Plus, with U.S. investments having done so well over the past two years, it just makes good sense to take some profits, and gain some GLOBAL exposure. A fully diversified GLOBAL portfolio will reduce volatility as well as enhancing your overall returns. For a no obligation consultation, please call the number below.

Merrill Lynch

600 Baltimore Drive, Wilkes-Barre, PA 18702
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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.

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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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