

Grace Kocher celebrates 90

A 90th Birthday Celebration Open House is planned in honor of Mrs. Grace Kocher, RR 1, Box 139, Noxen, PA 18636. She was born on March 8, 1907 in Wisconsin.

The Open House will be at her home (up the hill behind Nulton Funeral Home at Beaumont.) on Sun., March 2, from 2 p.m.-4 p.m.

The honoree is the former Grace Robbins. She married George Sayre in 1926 and lived at Kunkle.

George was a carpenter/cabinetmaker by trade and lost his life due to an accident at work in

1961. They had two children, Angeline Sayre Miller (born on her mother's birthday) and Lauren Sayre.

Grace has three grandchildren; seven great-grandchildren and two great-great grandchildren.

Grace married Nathan Straley in 1964 and moved to Beaumont where they raised veal calves until Nathan's death in 1979.

In 1981, Grace married Arthur Kocher, who died in 1992.

We respectfully request "No Gifts Please", just come and bring some memories to share and help create more memories.



Young people of the Sunday School are shown displaying the plaque are from left, Megan Johnson, Jillian Seeley, Jason Blandford and Margo Johnson.

Junior League celebrates local artists February 28

The Junior League of Wilkes-Barre will host a Night of Culture on Fri., Feb. 28 at 7 p.m. at the Kirby Center in Wilkes-Barre. The celebration will feature six local artists who will discuss and exhibit their works. The evening will also include a wine tasting conducted by Dick Murphy. The Junior League of Wilkes-Barre welcomes the public to this special event.

The artists participating in the Night of Culture include: Leigh Pawling, mixed media and oil;

Betty Bryden Wills, ink and watercolor on rice paper; Jean Adams, functional pottery; Judy Youshock, watercolor/batik on rice paper; Sharon Bowar, oil/watercolor; Anna Ostapiw, pastels.

Advance tickets are \$6. Tickets will also be sold at the door for \$10. Please contact the Junior League Office at 821-5596 for tickets and additional information. All proceeds from the event will benefit the Junior League - YMCA Rooftop Playground Fund.

Aaron Nicholas Wolensky born Feb. 15

Cherie and Ken Wolensky, of Grantville, PA formerly of Trucksville, announce the birth of a son, Aaron Nicholas on Feb. 15. The Wolensky's also have a daughter, Abigail, who is 4 1/2

years old.

Maternal grandparents are Don and Doris Stroud of Kington. Paternal grandparents are Rosalie Wolensky and the late Nicholas Wolensky of Trucksville.

Indoor Guard slates performance

The Dallas High School Indoor Color Guard will give an exhibition performance Thur., Feb. 20 at 5 p.m. at the old Dallas Twp. school building. The public is invited to view this exciting activity.

'Spay Day USA' set for February 25

Mayor Tom McGroarty signed a proclamation declaring February 'Prevent a Litter Month,' and Feb. 25 as 'Spay Day USA' in Wilkes-Barre. To celebrate Spay Day and encourage owners to have their cats spayed or neutered, Valley Cat Rescue, in conjunction with several local veterinarians, is sponsoring low-cost spay/neuter events throughout February. Owners must register with Valley Cat Rescue to get their cats spayed or neutered at a reduced price; for more information or to register, call 824-8729 between 9 a.m. and 7 p.m. daily.

Youth Sunday School slates craft session as memorial

The Junior/Senior High Sunday School Class of the Trucksville United Methodist Church will serve a Lenten pancake supper on March 2 at 5 p.m. in the Educational Facilities. They will be assisted by the Fifth and Sixth Grade Class, along with their teachers, Paul Reinert and Ned Bessmer.

A craft hour dedicated to the memory of Seth Linsinbiger will follow the supper. Each family or group attending will make a wooden plaque for their home depicting the Disciples at the Last Supper. The original plaque which serves as the design for this craft project was made by Seth during

the Spiritual Day at Camp Acahela in 1990. This day is sponsored each fall by the Protestant Committee on Scouting to help Scouts and Cubs better understand their relationship to God. Betty June Mathers, a member of Trucksville United Methodist Church and a Commissioner of the Boy Scout Troop and Pack #155, chaired the craft project.

Members and friends of the church are invited to attend the supper and craft hour.

Please call the church office, 696-3897, to confirm your plans to attend. Donations will be accepted to defray the cost of the supper.

Special activities for Lent

Shavertown United Methodist Church will be observing the season of Lent with several special activities. Every Tuesday at 6 p.m., members will be joining folks from St. Therese's for Soup and Scripture. Brothers and sisters in Christ will share homemade soup, a short scripture and a time of faith sharing.

Also on Tuesdays, Pastors Jan and Doug Clark will provide Lenten Gatherings in their office. Two times will be offered.

At 6:30 a.m. folks are welcome to come on their way to work or school. Folks will enjoy a continental breakfast, with a short

devotion, communion to follow. Others may bring their lunches and come noon with a devotion and communion to follow.

Thursday evenings at 7:30 p.m. Pastor Doug will be leading a class on "The Church in the World."

It will be an opportunity for a look at the United Methodist Social Principles.

Each weekend special Lenten messages will be geared to the season.

Worship services are as follows: Sat., 5:30 p.m. is an informal Chapel Service; Sun., 9 a.m. is family oriented; Sunday 11 a.m. is traditional worship.

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Junior Church Program at Trucksville UM

In an effort to bring the word of the Lord into our children's lives, the Shavertown United Methodist Church will offer a Junior Church Program. During the 9 a.m. Sunday Childrens Service a team of volunteers will find ways of helping our young people turn the right path and make the right decisions as they grow into adults. This will be accomplished through music, arts, crafts, story telling, reading, sign language, love, caring, listening and understanding. Next week's craft will be pretzel making. All are welcome. Please call 675-3616 for more information.

ASK AN EXPERT

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

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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.



Diane A. Lowe, M.D.

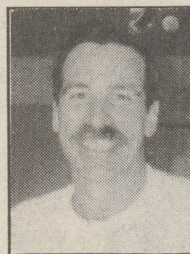
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INSURANCE

Q: Why pay on time? How much time is needed to get my payment recorded?

A: Paying on time means mailing your payment 5 to 7 days before the due date. It takes that long to get to the insurance company through the mail, then it must be recorded and processed, and entered into our computer system to stop those late reminder notices from going out. Many times as your payment is being processed, those late notices are automatically being sent out by the computer.

On time payments help your company keep rates down and provides peace of mind that your insurance protection is intact.

In today's computerized world, electronic funds transfer is a great way to make sure your payments are received on time. It also saves time and postage, save you the monthly installment charge, and this highly efficient payment method puts modern technology to work for you to eliminate expenses that tend to increase your insurance rates.

The Charles W. Gordon Insurance Agency is a professional computerized agency that has the facilities to organize your protection needs through Nationwide Insurance Company and bill your premiums through electronic transfer in easy monthly installments, call us at 675-5234.



Charles W. Gordon, Jr.

Gordon Business Center,
Suite 1,
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Shavertown, PA 18708
675-5234
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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 for 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.

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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.

Bud Brezinski
Assessment and Referral Coordinator
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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.

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