## Area farmers may be eligible for service emergency loans

Effective Oct. 6, Luzerne County was designated as an area contiguous to a disaster area. As a result, eligible family farmers may qualify for Farm Service Agency Emergency Loans due to drought conditions that occurred from April 1 through September 4, 1997

Emergency loans are available at a reduced interest rate to provide financial assistance to eligible farmers so they can return to normal farming operations.

Emergency loan applications will be accepted through close of business June 8, 1998.

To be eligible, an applicant must have suffered a loss of 30% in a single crop. Loans may be up to 80% of the total production loss.

Applications must have an established family farm operator at the time of the disaster. An applicant must be able to certify that they can not borrow money elsewhere. In addition, an applicant must have the ability and experience needed to repay the loan and show the cash flow to repay it.

Loan finds may be used for a variety of purposes including: refinancing debt, purchase of livestock or equipment, or annual operating expenses.

Anyone interested in more information on the Emergency Loan Program should contact the Luzerne County Farm Service, Agency, 911 W. Main St., Plymouth, PA 18651, or call (717) 779-0732

### DALLAS HIGH GUIDANCE NOTES **Explore different ways to pay for college**

A special Guidance "tip of the sors Stafford Student Loans and cap" to Penn State's Kathy Pesta for a great presentation on financial aid last Wednesday evening at the high school. Over 90 parents and students heard the most current information regarding the financial aid process.

While on the subject, let's review the "nuts and bolts" of financial aid.

College is expensive and getting more so every year. There are three ways of paying for it: meritbased scholarships, need-based aid and student loans. Oh yes, there's also your folks' life savings.

Merit-based scholarships are given to people with outstanding achievements; athletes, artists, students with great grades and SAT scores, etc. Many up and coming colleges are trying to attract top students by offering them huge scholarships.

Need-based aid is given to anyone who can demonstrate financial need. Research possible sources, But don't spend weeks in the library or on the Internet searching out obscure scholarships, because they represent less than 1% of all available financial aid. When you apply to colleges, fill out the aid forms enclosed in the application packet. Colleges give money directly to students based on the information contained in these forms.

The Federal Government spon-

Smith enlists in Air Force

Perkins Loans, which are the cheapest available. If you demonstrate need, you will not be charged interest on these loans while you are in school. These loans are based on need. Other loans are sponsored by banks or agencies and have higher interest rates.

Also if you missed the meeting, stop by and pick up your free financial aid booklet entitled "Moving on to Higher Education" sponsored by PHEAA. You can also visit the PHEAA website at www.PHEAA.org. or call 1-800-692-7935 for Aid information.

Congratulations to seniors Erik Steltz for being accepted to Penn State and Andy Popielarz for being accepted to Pennsylvania College of Technology.

Student of the Month nominations for November are being accepted by the Guidance Office. Ballots are available in the Guidance Office and the main office. Community members are encouraged to nominate a student who should be recognized for their efforts within our school or community. For further information, contact Robyn Jones, Guidance Counselor at 674-7217.

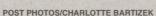
College visitations are winding down for the fall. The following colleges will be visiting the high school in the following week: Wed., Nov. 12 - Shippensburg

University Fri., Nov. 14 - Allbright College.

# THEY'RE CRAFTY

Volunteers from the Mercy Convent Auxiliary have been gathering for weeks to make items for the annual Holiday Boutique. The event will be held Friday and Saturday, Nov. 7-8 from 9 a.m. to 4 p.m. and Sunday, Nov. 9 from Noon to 3 p.m. in the Rivers Room at Mercy Center, on the campus of College Misericordia. In addition to beautiful handmade crafts, there will be great Christmas gifts, a bake sale and refreshments.

In photos, clockwise from top: Terry Connery admired a striking turkey centerpiece; Marie Bellas, left, event chairperson, and Ann Hozempa sewing; busy volunteers, from left, Sr. Gemma, Jane Chase, Marion Burrey, Jen Cortsen, Teri Kennedy, Pauline Polachek; showing off some of the wares, from left, Rita Lyons, Stacia Feddock, Doris Tuman, Dorothy Kolankiewicz, Louise Menapace, Isabelle Yenason.







#### Mercy Auxiliary Holiday Boutique

Fri. & Sat. Nov. 7-8 9 a.m.-4 p.m Sun., Nov. 9 Noon-3 p.m. **Rivers Room** Mercy Center On the campus of **College Misericordia** 



## Lt. Col. Schulze, '75 Dallas graduate, receives U.S. Army service medal

Army Lt. Col. Frederick A. Schulze has been decorated with the Defense Meritorious Service Medal.

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The medal is awarded to individuals for non-combat meritorious achievement or service that is incontestably exceptional and of a magnitude that clearly places them above their peers.

The colonel is a senior Army advisor to the National Guard assigned

to the 5th U.S. Army National Guard, Lincoln, NE

Schulze is the son of Frederick A. and Elizabeth M. Schulze of Carverton.

He is a 1975 graduate of Dallas High School and received a bachelor's degree in 1979 from the U.S. Military Academy, West Point, NY. Schulze earned a master's degree in 1993 from Boston University.



Michael T. Smith, son of Jean Shaffer, Shavertown, enlisted in the Air Force recently, according to Tech. Sgt. John McEntee, the local Air Force recruiter.

Upon graduation from a six-week basic training course at Lackland Air Force Base, near San Antonio, Texas, Smith is scheduled to receive technical training as a aerospace ground equipment apprentice.

Smith a 1997 graduate of Lake-Lehman High School, will be earning credits toward an associate degree in applied sciences through the Community College of the Air Force while attending basic and technical training schools.

