

Banks

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"It's very visible."

Even better, says Champi, customers can easily leave the bank property by Main St., rather than having to pull out onto busy Rt. 309. To make things even easier, the drive-up banking stations are being used, along with a drive-up automatic teller machine.

First National Community Bank is 90 years old, and now operates at 11 locations in Lackawanna and Luzerne counties. It has been on an expansion splurge of sorts lately, with the Shavertown branch being the third to open this year. "We've been fairly successful at establishing branches," Champi said.

FNCB joins a growing list of regional banks that have entered the Back Mountain market lately. After decades only in its hometown, Luzerne National Bank opened a branch in Dallas two years ago. "We had a strong customer base in the Back Mountain already," said Bill Leandri, Luzerne National's president. "It was a natural extension of our current market."

The branch has done well, Leandri said, with new customers joining those who no longer needed to travel the six miles to Luzerne. "We have a good mix of business accounts and individuals," he said. Ironically, Leandri, who lives in Dallas, spent much of his career with Wyoming National Bank, which opened the office FNCB will now occupy.

Luzerne National's expansion was bracketed by two other new entries. Grange National Bank, headquartered in Tunkhannock, opened earlier in Trucksville, and First Federal Bank, out of Hazleton, opened a temporary branch in the Back Mountain Shopping Center last year. It's expected that another bank will reopen the former First Union branch in the Dallas Orloski's

"There's a lot of potential out here."

Frank Rincevich
First Federal Bank

Quik Mart in the coming months.

All the expansion may be overdone, Leandri thinks. "I think the market's overbanked," he said.

First Federal is pleased with its new location. "There's been a very good response" to the new office, said Frank Rincevich, branch manager. "There's a lot of potential out here."

First Federal has agreed to purchase the present St. Paul's Lutheran Church property, a stone's throw from its temporary branch, and will build a new stand-alone office there next year, as soon as the church has moved to its new building in Dallas Township. Unlike the present office, the new branch will offer drive-up windows, an ATM and night deposit.

Joe Killeen is a vice president of Grange National Bank, stationed at the Trucksville office that was the first of the new entries when it opened four years ago. Killeen, who like many personnel at the regionals switched from larger banks, said Grange has succeeded in attracting customers from large institutions. "The branch has grown beyond our expectations," he said. "We have a pretty good mix" of business and individual accounts, with free business checking a big draw. He says Grange has also developed a strong mortgage portfolio, taking advantage of the Back Mountain's growth in housing.

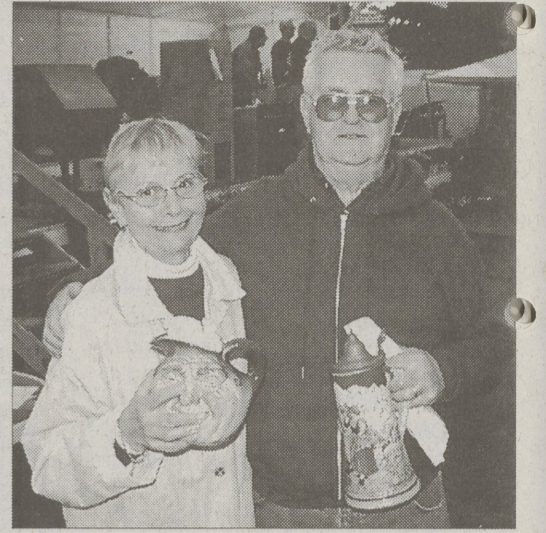
Like other managers at smaller banks, Killeen touts "affordable, competitive products" that draw customers. Meanwhile, the region's attractive demographics continue to draw new banks.



Cool temps, hot auction

The weather wasn't the best for the St. Paul's auction Saturday, but cold rain didn't dampen the bidding. At left, Bob Rogers took bids on a signed Wilkes-Barre/Scranton Penguins jersey that fetched \$1075. Below, John and Bina Holdredge proudly held two mugs they bought. The John Barleycorn mug she's holding went for \$350.

POST PHOTOS/RON BARTIZEK



Salvation Army applications being accepted

The Salvation Army at 17 S. Pennsylvania Ave., Wilkes-Barre will be accepting Christmas Applications the week of Oct. 23 to 27. These applications will be for food and toys for Christmas. The times will be from 10 a.m. to 12 noon and 1 p.m. to 3 p.m.

Applicants will need identification for all household members, a rent receipt/mortgage/tax statement, and proof of income.

The towns that the Wilkes-Barre Salvation Army would assist include: Harveys Lake, Dallas, Shavertown, Trucksville and Hunlock Creek.

Please note, these dates are earlier than usual. The Salvation Army will not be taking applications the week after Thanksgiving as they have in previous years.

L-L class of '80 to reunite

The Lake-lehman class of 1980 would like to notify all classmates that haven't yet responded to the 20th reunion invitation at the East Mountain Inn, to do so with payment by November 1. The reunion is going to be held November 24. Call Kippie Steele Morgan at 675-7942 to hold your reservation or for more information. Money must be in by November 1 if you are planning to attend. The following are classmates we are still trying to locate: Robert Betcher, Bryan Blank, Cindy Brandon, Mike Buono, Chris Erdman, Bonnie Evans, Ellen Hazeltine, Mike Jasonis, Holly Nitche, Ed Parsons, Joe Perkowski, Joe Smith and Lillian Urban.

Any information, call Kippie or E-mail us at llhs1980@yahoo.com



Back from El Salvador, from left, sitting: Linda Burkhardt, Crystal McCaffrey and Maria Stevens. Standing: Jeff Burkhardt, Skip Sensbach and Pastor Mark Harper.

Teens

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kitchen floor, repairing a fountain, doing yard work, cementing tiles and performing assorted tasks. Skip Sensbach taught the young people to build a kiln, to make pottery they could sell, and the business skills to make it a success.

As hard as they all worked, the consensus of the group is that they returned home with much more than they left with. They knew their work had made a difference. They learned that, even though it was a poor, rural community, the people were happy, hard working and cordial. They were proud of Colima's colonial hacienda with its meter-thick adobe walls and picturesque tile roof, and hopeful of the potential it held for all the tiny community.

The Dallas group and the people of Colima worked side by side and shared meals. Despite the language barrier, they were able to communicate enough to play softball using palm leaves for bases. They shared the spirit that brings

people together.

"The experience made me think about how lucky we are to live here in this country," said Maria Stevens. "When I returned home after 10 days, I was shocked at the contrast of how clean everything is here. We have manicured lawns, clean water to drink, and hot water for showers. I realized how I had taken all of that for granted."

Crystal McCaffrey said, "It was exciting and interesting to meet new people from a different land and see how others live."

"It was a great experience to see how different parts of the world are," said Jeff Burkhardt. "I learned a lot about their customs, culture and language."

They were all surprised at the lack of sanitation and the fact that they could taste exhaust fumes in the air. But they agreed that it was a great opportunity to experience life in a third world country, and the trip made them much more appreciative of their homeland.



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OPPORTUNITY FAIR

Wednesday, November 1

5:00-7:00 pm

Luzerne County Community College
1333 S. Prospect Street, Nanticoke, PA

For directions only: 570.740.0476

Thursday, November 2

5:00-7:00 pm

Best Hotel at Victoria Centre
Route 315, Pittston, PA

For directions only: 570.655.1234

Sunday, November 5

3:00-5:00 pm

Hampton Inn-Top of the 80's
Interstate 81 & Route 93, Hazleton, PA

For directions only: 570.454.3449

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