

## New Chief

(continued from page 1)

He is also quick to point out that "keeping the peace requires the involvement of everyone in the community." According to the FBI uniform crime reports for 1999-2001, while the crime rate has remained steady, more serious types of crime such as personal assaults have increased slightly in the township.

"The 2001 census numbers indicate that Dallas Twp. is the largest community in the Back Mountain," said Chief Jolley. "There are over 8,000 residents. However, unlike most suburbs, the population swells during the day hours. The Dallas Area School District, College Misericordia and many large employers, such as Offset and Commonwealth Telephone, cause a large influx of people into the community every day."

Chief Jolley appreciates that Penn Dot has addressed the volume of traffic on Rte. 309. "New businesses, the Wycallis Elementary School, and the positive changes at the football stadium have increased the volume of traffic substantially," he said. "The new traffic lights, especially the one at the 309/415 intersection, have gone a long way to reduce the frustrations of drivers and promote safety for everyone."

As a proud husband and father of two children, and the individual responsible for the safety of the community, Chief Jolley is understandably concerned about our youth and the challenges they face. He supports President Bush's faith-based initiative, and he speaks with admiration for the Salvation Army and the good work they do 'in the trenches.' "They answer their phone even in the middle of the night," he said, "and have often come by to help us with a stranded family or with children who need help."

"The people in the Back Mountain work hard to involve their children in the good things that are available such as church activities and scouting," said Chief Jolley. "Children remember who showed them kindness. We want to teach them how to recognize

the good stuff in life. One of my goals for the future is to have our officers spend more time in the community and our schools so that the kids can see that they are real and they can all understand one another. They shouldn't meet only when there is a conflict situation. We hope to help kids be more aware of their surroundings and to ask their parents or us for help when they need it."

When asked about the merger of local police departments into regional police departments, Chief Jolley had this to say. "I'm open minded. We all want what best serves the interests of our community. It's under study right now and maybe it's a solution, maybe not. According to the state and the resource allocation approach, it's the thing to do. But in 1960, we combined a lot of schools, and are we better off because we did that? Sometimes

**"Children remember who showed them kindness. We want to teach them how to recognize the good stuff in life."**

Chief Robert Jolley  
Dallas Twp. Police Dept.

larger is not always better. I grew up in Courtdale where everyone knew everyone else's kids, and it made a big difference in the way we grew up."

Chief Jolley had this advice for kids. "Whatever you decide to do, be responsible. You will have to take the benefits or the consequences." He also encourages parents to read with their children. "They are bombarded with information and sometimes they are scared. The news is overwhelming for them. I appreciate the local weekly papers who write good news for and about our kids. I like to see where our kids are involved in food bank drives and science fairs. They get the recognition they need and positive reinforcement for their good deeds."

Chief Jolley would like to invite everyone to a testimonial and dinner for outgoing Chief Carl Miers on Fri., April 20 at 6 p.m. at the Irem Temple Country Club in Dallas. Tickets are \$25 per person and can be obtained by calling Chief Jolley or the Dallas Police Department Secretary at 674-2001.

## Future Biologists

(continued from page 1)

ty's Main Campus. Greg Suhoc-

**"The students worked so hard. I am very proud of them."**

Mrs. Nedda Cashore  
GOH science teacher

ki, an eighth grade student who earned a first place at the state level last year, will travel with the group as a technician this year.

"It will be my job to time the presenters and hold up signs to tell them how much time they have remaining," he explained.

"The students worked so hard," said Mrs. Cashore, who has sponsored a team for the last 11 years. "I am very proud of them."



## Dallas Senior High students volunteer at Meadow Nursing Center

Dallas Senior High School students recently visited the Meadow Nursing Center, Dallas, and helped prepare a community mailing for the Red Cross Blood Drive to be held at the center on March 28 from 1 to 6 p.m. Community members are encouraged to visit the Meadows and donate.

By volunteering in this special way, the students completed their Senior Service Project, which is a requirement for graduation. Seated from left; students Ryan Morgan, John Pambianco and Ryan Rother.

Standing: James Alaimo, Meadows Administrator; Susan Kotch, Dallas teacher; and students Thomas Hogans, Ryan Love, George Sprague, Brian Downey and Marilyn Gregorski, Volunteer Director.

## Lehman Twp. tax office hours

Lehman Township Tax Collector Peggy Moyer reminds all property owners and residents that the rebate value on 2001 county/municipal property, and per capita taxes will end Monday, April 2. All payments made prior to the close of the tax collector's office hours, and those postmarked on or before the April 2 deadline, will be accepted at rebate value.

Anyone who has not yet received their tax bill, recently sold their property, or have moved should notify the tax collector immediately. All bills were mailed to the property owner and/or resident at their last known address.

Anyone having an escrow account should have already forwarded the bills on to their mortgage company for payment. Per capita and street light bills are to be paid by the homeowner.

All residents 18 years and older are liable for the township per capita tax. Anyone who did not receive a bill should notify the tax collector. Anyone whose income does not exceed \$5,000 per person or \$10,000 per married couple can apply for exoneration from the per capita tax each year. Forms can be obtained from the tax collector upon request.

All payments received or postmarked April 3 thru June 1 will be due at the face value listed on the tax bill.

Anyone mailing in their tax payment should enclose a self-addressed stamped envelope. Rebate office hours: Tues., Weds. 10 a.m. to 5 p.m., and March 29, 30 and April 2 from 10 a.m. to 5 p.m.

## Sound

(continued from page 1)

at Wycallis. Dr. Rita Mundy's reading class acted out the shapes of the vowels.

The Sound and Light program was a combined effort of Mrs.

**"When you involve movement in the educational process the student can learn in a more profound way. I know that I will never think of sound the same way again."**

Kathleen McCarthy  
principal

Aldrow's fifth grade class and Mrs. Moran's first grade class in which students worked together to express sound as movement. "They showed the progression of sound from the ear, where there wasn't much movement, then through the auditory canal and into the brain, where they really did a lot of movement," said Kathleen McCarthy, principal at Wycallis.

"The more senses that you can involve give more children the ability to learn the material because not all children do well with just reading and hearing. When you involve movement in the educational process the student can learn in a more profound way. I know that I will never think of sound the same way again," said McCarthy.

## Dream

(continued from page 1)

two years

- Renters need the names and addresses of landlords for the last two years

- Previous homeowners need names, addresses and account numbers for all the mortgages in the last two years. To expedite your loan, bring the last annual statement from your lender.

- Employment history for the last two years including company names, addresses and phone numbers, along with two years W-2s and current pay stubs for the most recent 30 day period. If self-employed or on commission, ask the lender what to bring.

Names, addresses and account numbers for all checking and savings accounts, personal, automobile and installment loans, and credit cards. To expedite your loan, bring the last three month's bank statements with you.

- List of other assets and their values including, certificates of deposit, money market funds, stocks, bonds, mutual funds, real estate and automobiles

- Signed sales agreement and legal description of the property if you have already selected one.

- Your check book to pay for appraisal and credit report fees

Having these documents available for review will help the lender determine which loan program is best for you.

There are fixed rate loans, adjustable rate loans, FHA and VA loans, PA State loan programs, and more. Loan rates and points vary as well. Some programs have lower rates with higher points, and some have higher rates with lower points or no points at all.

Your lender can help you sort all of this out and help you determine which loan program is right for you based on your income and the amount of savings

you have in the bank.

"My advice is to shop around for a mortgage loan just like you would shop around for a house," said Ochman. "It's important to find the program that best meets your needs and financial situation." Ochman can be reached at 1-866-4STAR-PA and will be happy to answer any questions you may have.

Summer is a great time to move. You can start to find your loan and your house now, and maybe you can celebrate the 4th of July in your own Back Mountain, back yard.

*Editor's note:* Paul Ochman has been a mortgage banker since 1965 and has helped thousands of people in the Back Mountain area obtain a mortgage loan. He is active in many organizations related to the mortgage and home building industries. He has held the presidency of the following organizations: Building Industry Association of NE PA, American Institute of Banking, Institute for Financial Education, and the State Board of the Mortgage Bankers Association. For five years he has chaired the Economic Development Council of the NE PA Housing Commission which serves the needs of a seven county area. He is also the treasurer of Habitat for Humanity and has worked on several building projects.

Sandy Peoples is currently a correspondent for the Dallas Post. From 1966 to 1998 she was a mortgage banker in the states of PA, MD and VA and in Washington, DC. In her most recent position, she served as Vice President in charge of mortgage products and services marketing and was responsible for the training of a sales force of over 100 people.

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