

### St. Therese's plans Birthday Tea

The Altar and Rosary Society of Saint Therese's Church in Shavertown will host its 45th annual Birthday Tea on Sunday, October 6, in Father Sammons Hall at the church.

A Little Dutch Girl quilt, hand quilted by society members, will be

From left: Ruth Youngblood, quilter; Alice Hudak, Society President; Msgr. J. Peter Crynes; Sharon Schultz; Betsy Balonis; and Caroline McCarthy, quilter. Millie Yanchik, quilt chairperson, was absent for the photo.

# **Teen Read Week encourages teens** to get graphic @ your library

Library invites its young adult patrons to Get Graphic @ Your Library and celebrate Teen Read Week by stopping in the library October 13 through 19.

The library staff is encouraging teens from the Back Mountain to come in and check out one of the new graphic novels that have been added to the Young Adult section of the library and make suggestions for other novels they would like to see in the library

Some of the titles on display include "Superman: Peace on Earth," "Batman: The Dark Knight Returns," "9-11 Volume II," and all four volumes of "Nausicaa of the Valley of the Wind." The popularity of these novels is so great that many of the titles are on back order and will arrive

What is a graphic novel? Why is it so appealing to young

Its appeal stems from the fact that a graphic novel tells its story not only in words, but also in sequential art (graphics). According to Francisca Goldsmith, Every picture (as well as the

The Back Mountain Memorial words) helps tell part of the story in a graphic novel. It is the dynamic format of image and word offered in combination that delivers meaning and enjoyment to graphic novel readers.

> The reader must not only read the text but must learn to "read" the images portrayed by the characters such as their mood, personality or reaction. Graphic novels can be both fictional and factual but each relies on the visual components plus the text to achieve its goal.

> In addition to the graphic novels the Young Adult section will soon include numerous classical and current fictional audio books in its collection. The audio books will be in both cassette and CD format. Some of the titles include "The Hobbit," "Sisterhood of the Traveling Pants," "The Princess Diaries," "Great Expectations," "Lord of the Flies," "The Scarlet Letter," "Pride and Prejudice" and more. Librarians are currently in the process of "weeding" the Young Adult section and are constantly adding new fictional and nonfictional selections to the collec-

# Girl Scouts plan registration sleepover

place at the Dallas United Methodist Church on Church and Parsonage streets, in Dallas on October 18-19. The overnight offers a chance for interested girls between the ages of 8 and 12 who are in grades 4-6 to join Girl Scouts.

Registration for non-scouts is \$7 and will enroll the girl into the scout program for one year. Placement into a troop will be at 675-9086.

In a joint effort, The Dallas discussed with the parent and and Lake-Lehman area Girl scout so she can continue to en-Scout Service Units are planning joy the many activities in scouta Junior Girl Scout recruiting ing. Registered scouts may also event. This program will take attend and will be charged \$5 to cover costs of snacks, breakfast and badges. Each new and old scout will acquire five badges: looking your best, art to wear, highway to health, fun and fit, and becoming a teen.

> Space is limited so don't hesitate to sign up for a fun-filled, rockin' pajama party. For more information call Bonnie Donovan at 639-1946 or Maria Carr

#### Yard waste drop off in Kingston Twp.

The Kingston Township Board of Supervisors would like to remind residents that yard waste such as grass, leaves, twigs and small tree branches may be dropped off free of charge at the Township Public Works Facility grounds on East Center Street in Shavertown, or at the Dallas Area Municipal Authority located just off State Route 309 North, opposite Wasserott's. The Public Works Facility location is available 24 hours a day, seven days a week, while the Dallas Area Municipal Authority site is accessible weekdays from 9 a.m. to 12 p.m. and from 1 to 4 p.m.

Call 696-3809 with any questions.

# Lake-Lehman Taxpayers Assoc. meets Oct. 3

The Lake-Lehman School District Taxpayers Association, Inc. will hold their monthly meeting Thursday, October 3 in the Lehman Township Municipal Building. All school district taxpayers are urged

## **BMT Poetry Society looking for members**

Anyone interested in forming a poetry group in the Back Mountain, should contact Steve at 639-2320 or e-mail BkMtnPoetry@hotmail.com

#### SENIOR MENUS

Senior Citizens Centers sponsored by the Area Agency on aging for Luzerne and Wyoming Counties offers hot noon meals Monday through Friday to peoole 60 years of age or older. Donations from participants are gratefully accepted and needed in order to expand this program. The following is the menu for the week of October 3-9. All menus include margarine, milk and coffee. The local Senior Center is located at 22 Rice St., Dallas.

THURSDAY: Cheese ravioli w/meatballs in marinara sauce,

tossed salad w/Italian dressing, Italian bread, spice cake.

FRIDAY: Fish cake w/cheese, tarter sauce, parsley boiled potatoes, peas w/mushrooms, whole wheat bread, applesauce. MONDAY: Kielbasa w/sauerfraut, scalloped potatoes, carrots, grapefruit juice, whole wheat bread, chilled peaches.

Tuna noodle TUESDAY: casserole, peach cobbler, cranberry juice, rye bread, gelatin.

WEDNESDAY: Veal parmesan, rotini w/marinara sauce, brussel sprouts, dinner roll, chocolate cupcake.

# Brides are well-advised to keep some credit in own name



When couples marry, it's wise to check credit histories and begin building a record together. But it's wise for a woman to keep some accounts in only her name.

(ARA) - Planning a wedding involves endless details: finding the perfect dress, booking the liveliest band, sniffing out the tastiest caterer, and checking your credit report. Chances are you've taken care of the first three, but haven't even thought about your credit report.

While it may not be romantic, credit is a necessity, and you need to know how you (and your future spouse) stand. As you start your married life, you probably have specific financial goals. Some of these may involve the purchase of big-ticket items such as a car, new furniture or major appliances. You also may want to move, either to a bigger apartment or your own home.

Your credit status will affect your ability to realize all these goals. That means now is the time for both you and your future spouse to request a copy of your credit reports and look them over. You may be reassured to see that your credit history is in good standing. On the other hand, you may discover possible inaccuracies that need to be investigated, or you may find out that one of you needs to improve your overall credit sta-

Because there are three major credit bureaus collecting information about your credit habits and the information they collect can differ, it's important to check all three of your credit reports. Credit reporting agencies are required by law to provide one copy to you at no charge. Taking a few minutes to check and understand your credit report gives you the tools you need to plan for your future together. As you

merge your lives and your fi-

• Notify creditors if you change your name. They will update your name with the credit reporting agencies when they next report your account information.

• Keep credit in your own name in addition to joint accounts. Women especially should take care to keep some credit in their own name (Jane Smith instead of Mrs. Robert Smith). Every year women who have never paid a bill late are denied credit because they have no credit history in their own name.

• If either you or your spouseto-be has had trouble getting credit alone, try setting up a joint account to capitalize on your shared income and the other person's stronger history. As your joint account history grows, you should each acquire and maintain an account of your own as well, to establish credit on an

• If your credit rating is not as good as you would like, you can take steps to turn it around. While there are no quick-fix solutions, you can start by taking simple steps such as paying each and every bill on time, reducing outstanding debt, limiting inquiries and getting rid of unnecessary available credit. With patience and discipline, you can rebuild your credit.

• Your credit report is always changing based on information provided by creditors, and inaccuracies may occur. It is important to check your credit report regularly, so you can catch these inaccuracies before they impact your credit rating.

By taking these simple steps to safeguard your credit rating, financial well-being will only add to your wedded bliss.









