

## Low-interest home loans available in rural areas

USDA Rural Development offers a subsidized government program designed to assist low-income, credit-worthy families and individuals in purchasing or building homes in rural areas.

To qualify, applicants must be under the low-income limit for the county in which they live (80 percent of median income), have an acceptable credit history, and meet certain debt to income ratios. The current interest rate is 5.875 percent fixed (33 years). No down payment is required, and funds for repairs (and sometimes closing costs) may be included in the loan.

The unique feature about USDA Rural Development mortgages is that the payments may be subsidized, or reduced, based on the applicant's income.

Call the Wyoming office at

836-4157, ext. 4, for more information. You may be pre-qualified over the telephone, if you supply your annual gross household income and monthly debt payments. Deductions to the annual gross income are made for the number of children in the household, child care expenses and persons with disabilities.

USDA Rural Development does not compete with other lenders. In fact, USDA Rural Development will participate in a joint loan where another lender contributes part of the money as a first mortgage, and USDA Rural Development contributes the balance of funds as a second mortgage.

For more information on the programs offered by USDA Rural Development, visit the website at [www.rurdev.usda.gov/pa](http://www.rurdev.usda.gov/pa).



### Giving tree project benefits the library

The Friends of the Back Mountain Memorial Library again invite everyone to decorate the second annual giving trees available in two locations in the library. All proceeds will help the library purchase new books from the "Wish List." Children may purchase ornaments for \$1. Adults may purchase ornaments for \$5, \$10, \$15, \$20 or \$25. Acknowledgments and inscribed book dedications are available. They make great gift for students to give to their teachers. Stop by the front desk to take part in the excitement of making the second annual Library Giving Trees project a wonderful success. From left, seated: Ruth Ann Logue, Pam Allardyce. Standing: Jill Kryston, president of the Friends of the Library Steering Committee, Kathy Simpson, giving tree project chairperson, Mary Lou Grant.

### Heating grants available for low-income UGI customers

UGI Utilities, Inc. is helping eligible gas and electric customers apply for federal energy assistance dollars to keep their homes warm this winter. These grants, which do not need to be repaid, help customers with limited or fixed incomes pay their heating bills, repair or replace a heater and avoid utility service shut off. Last winter over 13,700 UGI customers received money from this fund. The average grant was \$259.

Funds are limited and available on a first come, first served basis, so UGI urges customers to apply as soon as possible. For more information on federal energy assistance, customers should call UGI at 1-800-UGI-WARM (1-800-844-9276). UGI will provide information on the application process and assistance completing and submitting the required forms. To qualify for funds a customer must provide proof of income, a recent heating bill, and the name, birth date and Social Security number for each person in his or her household. A table of qualifying income levels is attached.

At any time of the year, UGI customers who

have a problem paying their utility bill are encouraged to contact UGI promptly for information on available assistance programs as well as payment arrangements. UGI Utilities' headquarters is located in Reading, PA. The utility serves 292,000 natural gas customers in 14 southeastern PA counties and 62,000 electric customers in portions of Luzerne and Wyoming counties. Additional information about UGI is available at [www.ugi.com](http://www.ugi.com).

Household Size	Annual Income	Monthly Income	Weekly Income
1	\$12,569	\$1,047	\$242
2	\$16,862	\$1,405	\$324
3	\$21,155	\$1,763	\$407
4	\$25,448	\$2,121	\$489
5	\$29,741	\$2,478	\$572
6	\$34,034	\$2,836	\$654
7	\$38,327	\$3,194	\$737
8	\$42,620	\$3,552	\$820
Add'l member (per person)	+\$4,293	+\$358	+\$83

### Jr. League members visit Head Start classes

The Junior League of Wilkes-Barre recently visited the Head Start program at St. Paul's Lutheran Church in Dallas. The women assisted in the classroom and interacted with the children. They served breakfast and lunch and the children enjoyed playing the parachute game and other games throughout the day. They read stories to the children and made a Halloween craft.

The Junior League is an organization of women volunteering to help the community. To learn more, call 288-4818.

Deb Betzko, right rear, a Junior League member from Trucksville shared a table with the Head Start class.



## Winter parking rule in effect

Kingston Township Winter parking ordinance is effective through March 31, 2005. Under this ordinance, residents are prohibited from parking vehicles on streets between the hours of 10 p.m. and 6 a.m. daily. Vehicles also are not permitted to be parked on streets during snowstorms, or for eight hours after the end of the storm. The ordinance is designed to keep streets open and clear so that snow removal measures can be effectively undertaken by the Public Works Department. Anyone with questions about the ordinance may call 696-1175.

### Christmas sale in Noxen

The Noxen Historical Association is sponsoring Mrs. Claus Christmas Sale Dec. 4 from 1 to 4 p.m. at the old Noxen School. The sale includes new and like-new items. Gift wrapping and shopping assistance for children will be available. All proceeds benefit the association.

For more information, call 298-2052.

### Fire department web addresses

Five local fire departments now have web pages where anyone who is interested may find out more about the departments and how to become a volunteer. They are:

**Shavertown:**

<http://go.to/shavertownfire>

**Trucksville:**

<http://www.trucksvillefire.com>

**Kunkle Fire & EMS:**

<http://home.usnetway.com/unkle>

**Harveys Lake Fire & EMS:**

<http://www.geocities.com/harveyslakefire>

**Northmoreland Fire:**

<http://www.geocities.com/station140>

### 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 people 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 Nov. 29-Dec. 3. All menus include margarine, milk and coffee. The Senior Center is located at 22 Rice St., Dallas.

**MONDAY:** Picnic burger on roll, hash brown potatoes, wax beans, granola.

**TUESDAY:** Baked pork chop, sweet potatoes, peas, vanilla pudding.

**WEDNESDAY:** Veal parmesan, pasta with tomato sauce, vegetable medley, banana.

**THURSDAY:** Chili con carne, tossed salad with Italian dressing, corn bread, chilled pears.

**FRIDAY:** Tuna salad sandwich, vegetable soup, yogurt.

### MOVERS & SHAKERS



Lori Bertinelli, left, and Heidi Azar, of Knoll, a sponsor of the competition.

Lori Bertinelli, an interior design student at Philadelphia University and resident of Dallas, received top honors from Kling Interiors by winning the Annual Student Design Competition held in October.

Drawing from Philadelphia-area colleges, the one-day competition showcased students' creative, technical, and presentational abilities. During the competition the students had seven hours to create and present a design and space plan for a hypothetical new headquarters to be built in Philadelphia.

As a reward for winning the competition, Bertinelli received \$2,000. The competition also afforded students the opportunity to meet with many of the top names in the Philadelphia design community.

Bertinelli is currently pursuing a Bachelor of Science in interior design at the Philadelphia University.

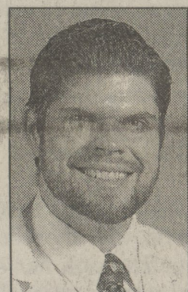
David P. Hutz, MD, has joined Nicole Alu, DO and Michael Kovalick, DO at Geisinger Medical Group-Dallas, where he will specialize in internal medicine.

Born and raised in

Mountaintop, Dr. Hutz graduated summa cum laude from Wilkes University with a Bachelor of Science degree in Biology and a minor in Chemistry. He earned his Medical Degree from MCP-Hahnemann University Medical School and also completed his residency at MCP-Hahnemann Hospital in Philadelphia.

Shirley Heppding has recently been promoted to operations manager of Short Stay Surgical Unit at Geisinger Wyoming Valley Medical Center. She has been employed with Geisinger Wyoming Valley since 1981 and has been the clinical coordinator on the Short Stay Surgical Unit for the past year.

Everyone that has worked with her over the years has recognized her talent as a leader and clinical expertise. Heppding currently resides in Dallas with her husband, Joseph, and they are proud parents of two sons, Joseph and Derek.



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