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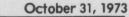
CROSSES ARCTIC CIRCLE Navy Data Systems Technician Third Class Donald L. Colbert,

The Mount Joy BULLETIN 11 EAST MAIN STREET MOUNT JOY, PA., 17552

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Richard A. Rainbolt Editor and Publisher

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son of Mr. and Mrs. Virgil J. Colbert of 108 N. Market Ave., crossed the Arctic Circle while participating with NATO's Atlantic fleet in an annual naval exercise here named "Swift Move."

More than 30 ships from seven countries took part in the maneuvers. Colbert is serving on board the aircraft carrier USS John-F. Kenndy.

A 1971 graduate of Donegal high school, he joined the Navy in July 1971.

Begin Three-Year Service In Zambia

Mark and Darlene Keller have begun a three-year term of service with the Mennonite Central Committee, serving in Livingston, Zambia, as teachers at the David Livingston Teacher Training college.

Mrs. Keller is the daughter of

Wilbur and Lois Hess, Mount Joy R2, and is a member of the Mt. Pleasant Brethren in Christ Church.

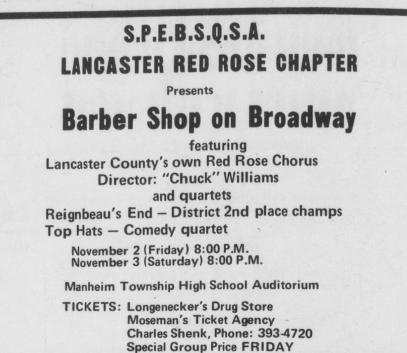
Keller, son of Clarence and Lucille Keller, Dallas Center, Iowa, received the M.A. degree in elementary education from Temple after a B.A. degree in history from Messiah College, Grantham, Pa. He is a member of the Dallas Center Brethren in Christ Church.

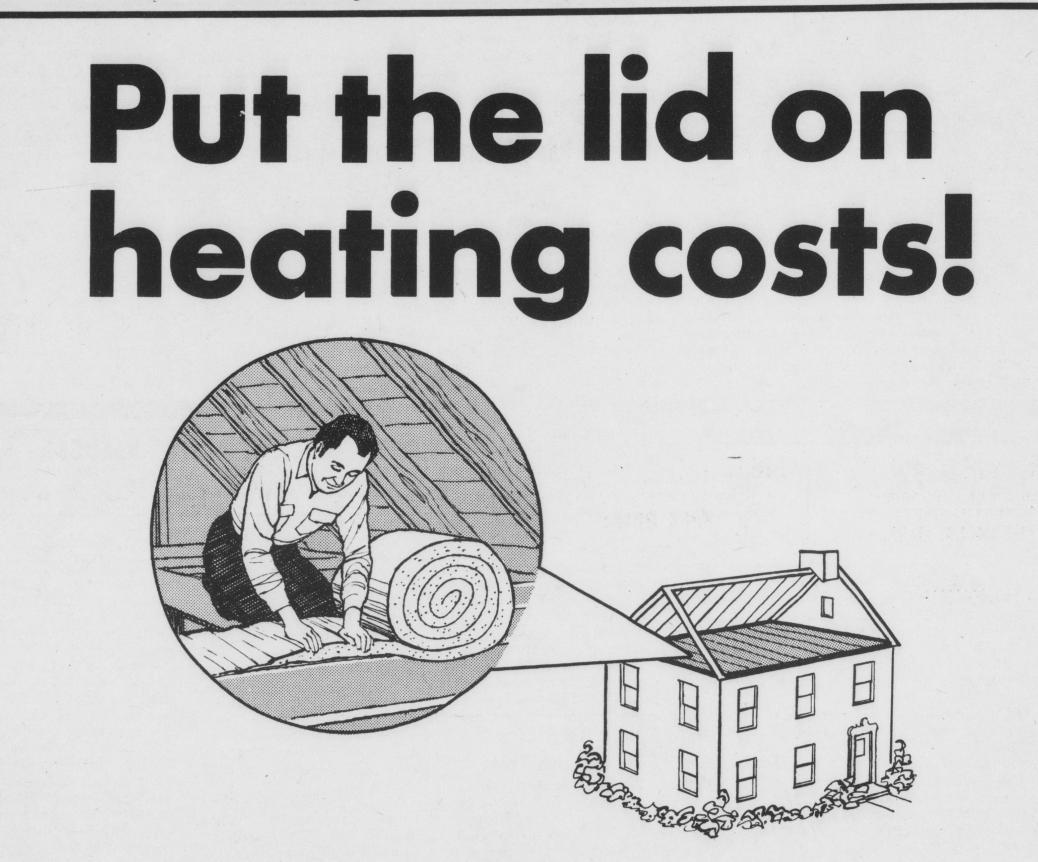
Darlene received a B.A. degree in history from Messiah.

Bank Posts Increase For 9-Months Earnings

National Central Financial Corporation, parent company of National Central Bank, posted income before securities gains and losses for the first 9 months of 1973 of \$5,776,190 or \$1.80 per share, compared with the yearago figure of \$4,610,646 or \$1.45 per share, a 25 percent increase over 1972, according to John C. Tuten, Corporation Chairman. Net income after securities transactions for the 1973 period was \$5,686,843 or \$1.77 per share, compared with the 1972 figure of \$4,625,458 or \$1.46 per share, an increase of 23 percent.

Deposits at the end of the third quarter were \$718,989,288, up \$104 million from Sept. 30, 1972.





Winter's closing in . . . why not put the lid on heating costs this year? The lid, in this case, is insulation. And simply adding it to your attic adds up to significant savings in most every instance.

For example, let's say your attic floor is presently uninsulated and measures 1,000 square feet. If you add insulation 6 inches thick, you'll save about \$113 worth of heating fuel each and every year. What's more, it's a job you can do yourself at a one-time cost of about \$160.

Even if your attic is insulated, bringing it up to the recommended thickness of at least 6 inches is an investment that can quickly pay for itself.

Any way you slice it, a well insulated home is a home that delivers extra savings and comfort year after year . . . even in summer if you air condition. You'll be doing your bit for ''conservation,'' too, because you'll be helping conserve our nation's energy resources.

So, put the lid on home heating costs now. And, while you're at it, check into storm windows and weatherstripping, too.

"Electricity is our product . . . conserving energy resources is our concern"

