

# CHECKUP

Volume 4, No. 22 March 27, 1992

## What's News

### **Employee Meetings Move To June**

The spring round of employee meetings have been postponed until June, according to Human Resources. A new schedule of meetings will be announced in May.

### **Celebrating Labs**

The American Society of Clinical Pathologists (ASCP), in cooperation with other medical organizations and over 12,000 clinical laboratories nationwide will celebrate National Medical Laboratory Week, April 12-18.

Theme of the week is "Our Mission: Your Good Health," underscoring the vital role that medical laboratory professionals play in healthcare. These highly trained professionals are the key to early detection, appropriate diagnosis and effective treatment of disease.

Medical laboratory professionals are the third largest segment of the medical services industry, reports Nancy Bickford, education/safety coordinator for Health-East Laboratories. Among the specialties are medical technologists/technicians, cytotechnologists, histotechnologists, phlebotomists and pathologists.

*Continued on Page 2*

## **One Hospital: Soon, One Phone Number**

Another key step in the merger of the hospital was announced this week: a single phone number, beginning on June 1.

At present, TAH—LVHC uses a number of telephone exchanges, the most familiar being 778 and 776. On June 1, Lehigh Valley Hospital will have a 402 prefix that's uniquely its own.

The change benefits the public in terms of simplicity, but won't cause much of a ripple for employees. An important part of the change is that the four digits usually called as extensions will remain unchanged. Also unchanged will be such typical codes as "99" for outside lines and ext. 8999 for the paging operator.

As part of the development of the Wide Area Network, the new telephone exchange will provide a single number to the general public (402-8000) instead of the two numbers (776-8000 and 778-2300) currently used.

It will also provide improved service for those who call beepers from outside the system and those

using voice mail from inside the current system.

Because 10,000 numbers are affected, it's impossible for Bell of Pennsylvania to provide after-the-fact recordings indicating the change for everyone's extension.

However, special efforts will be made to protect the public on such critical numbers as Emergency during the transition period.

The change is expected to be done rapidly, in the form of 500 blocks of 20 telephone numbers each in rapid sequence, between midnight and 8 a.m.

But the change for employees will barely be noticeable, and the house telephone directory will almost completely remain the same. The differences will be minor, such as having to dial "5100" for paging rather than "51," and details on those will be announced closer to the actual transition date.

The new telephone exchange is the latest in a series of actions designed to give TAH—LVHC a truly singular identity.



**The Allentown  
Hospital—  
Lehigh Valley  
Hospital Center**

A HealthEast Hospital

## What's News

### HRD Programs

The next hospital orientation will begin at 8 a.m. at TAH site on April 6 and an optional tour of both sites will be held April 8 beginning at 1 p.m. at TAH site and 2:30 p.m. at LVHC site.

CPR recertification will be held in the 24-hour period beginning at 10 a.m. Wednesday, April 29 in the Pediatrics Classroom, 5th Floor, TAH site.

CPR certification, for which pre-registration is required by calling ext. 2430, will be held in two parts and attendance is required for both. Part I will be held Tuesday, May 12 from 1 to 4 p.m. in Classroom 1, LVHC site. Part II will be held Wednesday, May 20 from 1 to 4 p.m. in Classroom 1, LVHC site.

Next in the regional symposium series is *Update in Pulmonary Medicine* on Saturday, April 4, and *Sexual Abuse in Children* on Thursday, April 16. On Thursday, May 7, the *12th Annual Update in Cardiology* begins at 8 a.m. and concludes at 4 p.m. Faculty include William S. Frankl, MD, Hahnemann University School of Medicine; Norman S. Sarachek, MD, director, Acute Coronary Unit, TAH—LVHC; Lowell F. Satler, MD, director of high risk angioplasty, Washington Cardiology Center; and Deebanne M. Tavani, DO, PhD, Lipid Disorder Center, Medical

*Continued on page 3*

*CheckUp* is a biweekly publication of the Public Relations Department of HealthEast, Inc./The Allentown Hospital—Lehigh Valley Hospital Center. To submit an article or for additional information, call ext. 3007.

#### Our Quality Policy

Our commitment is to quality in everything we do. This can only be achieved if we provide services that conform to clearly understood requirements. We are dedicated to continuous improvement in our work processes. Our approach is based on "Prevention" and the concept of "Do it right the first time."

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*Members of the Occupational Therapy Department display the message of annual celebration. From left are Bill Tunke, OTR/L, director; Julio Torres, student; Ruth Kuhns, COTA/L; Angele Tran, OTR/L; Patty Nauss, OTR/L; Nancy Hadjokas, OTR/L and Marianne Kyle, OTR/L*

## Occupational Therapy: Victories Are Hands On

Angele Tran clenched her fist and held it aloft while displaying an unabashed smile. For six weeks she had waited apprehensively, but now she had the result. Tran was successful on her certification examination and was now a full-fledged occupational therapist.

Julio Torres smiled as he remembered how a guidance counselor at Liberty High School in Bethlehem persuaded him to go to college and consider a career in healthcare. "I wasn't going to go to college," he says. But he wound up at Temple University, working harder than ever to make a cut that rejects 90 percent of all applicants—the one to formally enter an occupational therapy curriculum.

Tran's joy marks the culmination of five solid years of hard work, but the exam was no cakewalk. The Elizabethtown College graduate explains that there's 250 questions, all multiple choice. Instead of one right answer and three wrong ones, however, the four choices are *all* correct. Yet one is the best choice. That means

good guesses don't count.

And there's no way to cram for the grueling test, she continues—you either know it, or you don't. What makes it all the more challenging is that occupational therapy has a variety of specialties into which every individual can settle comfortably—but the examination assumes you're an expert in all areas.

The toughest part, she continues, is the waiting afterward. Unlike conventional tests where one has a rough idea of how well one might have done, these leave one with no clue at all. It was an excruciating 45 days before the happy message arrived.

Torres is near the end of a three-month rotation of what's nicknamed as "Phys-Diz", or physical disability. He's already graduated from Temple and did his psychiatric internship elsewhere. He is, however, interested in working with children, and will intern with pediatrics at Good Shepherd before tackling the exams.

Both have followed a traditional

## OT Challenge: Ice Cream, Disability

How well could you function with a disability — such as very limited vision or not having the use of your hands? To demonstrate the range of patients that occupational therapists encounter, Occupational Therapy invites all employees to enjoy a free ice cream sundae.

But there's a catch. Hospital employees who'd like to become acquainted with the department will be given one of 15 different "disabilities" during programs at both sites in early April. Limited by the random assignment, employees may then make their own sundae.

The demonstrations and treats will be offered from 11:30 a.m. to 1 p.m. at LVHC site on April 3, and at TAH site on April 10. Both will be held in the cafeteria conference rooms at the respective sites.

## Occupational Therapy

*Continued from Page 2*

path in learning occupational therapy — four years of college and a year of internship before certification examinations. Both agree that classroom theory is important, but it's the actual doing that really enforces knowledge.

A third student is Melissa Shiner-Evans, COTA, who became a certified occupational therapy assistant after an associate's degree program and is now an employee of TAH—LVHC. She continues to chip away at a higher goal, though, going to school on weekends for the higher degree.

On the job experience, she finds, is helpful in understanding the classroom material. But even-

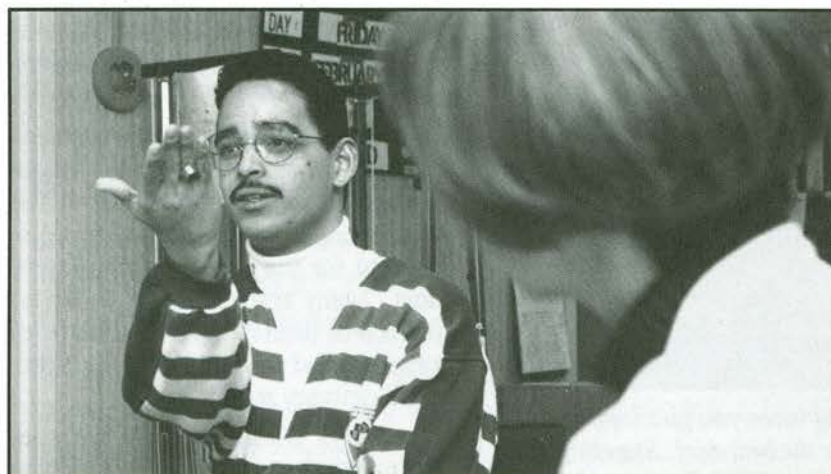
tually, she will have to take a leave of absence from her job to do all required internships.

Like all students, Beth Snoha must do internships in both physical disability and psychiatric areas. A student at Lehigh County Community College, Snoha currently works in Psychiatric Rehabilitation — another branch of occupational therapy.

Snoha plans to take a certification examination in July to be a occupational therapy assistant, and hopes to follow in Shiner-Evans' path by working in the field while continuing her studies to become an occupational therapist.

It's been a balanced experience; in the physical disability area, she

*Continued on Page 6*



*Part of being a student is continual testing; Julio Torres answers hypotheticals based upon actual experiences in the department.*

## What's News

### HRD Programs

*Continued from Page 2*

College of Pennsylvania.

Symposia are held in the auditorium at LVHC site, and additional information is available from Human Resource Development at ext. 8322.

### Alzheimer's Support Group

The initial meeting of an Alzheimer's Support Group, for caregivers of a person with Dementia/Alzheimer's Disease, will be held Friday, April 3 from 1:30 to 3:30 p.m. The group meets at Ambulatory Geriatric Evaluation Service (AGES), 1243 S. Cedar Crest Blvd., Suite 1500.

At the first session, Francis Salerno, MD, will present a physician overview.

At the second meeting, scheduled for Friday, April 24 from 1:30 to 3:30 p.m., Lisa Lacko, RN, will discuss behavior management.

The support group is a member of Alzheimer's Disease and Related Disorders Association, Greater Philadelphia Chapter.

### Social Work Conference

"We Are The Difference" is the theme of the 1992 Social Work Conference to be held April 7 at the Hotel Bethlehem, 437 Main St., Bethlehem. The Comprehensive Community Cancer Center is the primary sponsor of the day-long event, to which social workers, nurses, nurses aides, administrators, therapists, pastoral visitors, patient representatives, psychologists and physicians are invited to attend.

Speakers include Phyllis N. Black, DSW, ACSW, LSW, associate professor, School of Social Work, Marywood College, and Greg Risberg, MSW, a consultant and speaker from Elmhurst, Ill.

Black will discuss the Patient Self Determination Act and its ramifications for social work and hospital work practice, as well as review ethical and legal implications of the act.

Risberg's theme will be "You Make a

*Continued on page 7*

# Caveat Emptor? Yes, They Really Are

It can be a salesman's worst nightmare or best place to visit, sometimes concurrently. The field of cubicles on the second floor of the General Services Building is home base to a crew of buyers through whose hands pass nearly a million dollars a week.

The shrewd bargain hunter at a car dealership or the most ardent coupon clipper pale by comparison to the Purchasing Department of HEI/TAH—LVHC. This is where negotiations get hot and heavy on brands, delivery requirements, price and contract terms.

But Purchasing is not an isolated department — it's more of a focal point at which an array of departmental representatives work as a team and counsel on product value, and from which negotiating should be an art that tries to do the best for the entire hospital.

Richard Benjamin, director, is a tough sell and trains and asks his staff to be an equally tough sell. He has no time for a salesperson's game playing, knows what thousands of products are really worth, and continually endeavor-

ors to polish a very delicate balancing act of inventory against consumption.

Purchasing measures success in service, quality and nickels and dimes. And very often a penny is a matter of distinct pride. To illustrate, Benjamin recalled the history of 16 gauge IV catheters, once priced at \$1.00 each. Through several rounds of hard bargaining, the price to the hospital eased downward from 58 to 57 to 55 and, finally, 54 cents apiece.

So what? For each penny Benjamin whittled off the price, the hospital saved \$1,280 — because TAH—LVHC uses 128,000 of them every year.

Hospital size helps when it comes to getting the best price. But TAH—LVHC is a prestige account for many firms because it pays on time, has significant volumes and is influential in the healthcare community. "We keep our promises," Benjamin says, "but we don't stock for vendors and we never pay list prices."

Purchasing is a lot more than bean

counting and hard bargaining. Benjamin explains that finding the best price is only the beginning. No salesman walks in off the street and immediately closes a deal on a new line. Presentations are welcome (but gifts and gratuities are refused) and new products are then studied by a products review committee. It provides for the orderly consideration and introduction of medical/surgical products, examines new products and products currently in use. The introduction of "me too" products and new products, without eliminating "old products" is one of the reasons of the high cost of medical care, Benjamin observes. You cannot keep adding "new toys" in a fixed reimbursement environment.

Meanwhile the standardization committee reviews and selects common products to be used throughout the hospital, while a forms committee is concerned with merging, standardizing, revising and developing new forms for the entire system.

Each of the three committees includes representatives from a number of departments to ensure participation by those who use the products.

The general test applied to new products and those currently in use are:

Is it a quality product or service? Can the vendor provide a high level of service and delivery? Is the price acceptable? Is it suitable for its intended use? And does it meet standardization criteria?

Assuming that the vendor is indeed offering a better mousetrap, a major concern is service and delivery. The hospital, Benjamin asserts, does not operate for the convenience of vendors. Many agreements are made for periods of time rather than volume of supplies, and when orders are placed, rapid delivery is expected.

Always willing to work with departments to match product lines with planned use, buyers endeavor to keep the entire system as standard as pos-



*These are the sort of people you'd like to have along when you go shopping for a car: professional buyers who know how to negotiate the best deal. Standing, from left, are George Naugle, Sue Toth, Geraldine Thomas, Keith Young and Duane Ott. Seated, from left, are Lois Scerbo, Dolores Burke and Mildred Nicholson.*

sible. It avoids many different products for similar purposes. It also means that when staff move from one department to another the same equipment and products minimize retraining time.

Buyers also want to know about problems. What might be minor to one department could be a major quality issue system-wide. There's a product reporting form (MM-04), available from the print shops, to deal with it. Benjamin applauds NICU for being the most fastidious when it comes to being a customer.

Another key service point is working with departments to keep supply stocks at optimum levels and to simplify ordering procedures as much as possible. Benjamin explains that inventory costs money when it's just sitting around, and the more frequently it turns over, the better. While it's typical in efficient hospitals for inventory to turn over eight to 12 times a year, Purchasing works with SPD and Stores to turn inventories over 26 times a year. That places TAH—LVHC among the top 10 percent in the country.

By working with departments to determine storage capacity and the minimal amount of supplies that must be on hand, the buyers are developing a "just in time" and "stockless" inventory delivery plan that works because of strong materiel management cooperation all along the line. And routine office supplies aren't stocked at all;



*Sandy Kulp and Jean Graham, pharmacy have the task of ensuring a correct supply of pharmaceuticals is always on hand at both hospital sites. What intrigues them is when they see the retail prices in stores and know what the hospital pays. (By the way, while the hospital purchases aspirin for patients, it does not bill patients for them.)*

vendors must not only discount prices heavily, but provide prompt delivery directly to the department making the requisition. Benjamin cautions those browsing vendor catalogs to disregard the published prices. Purchasing has already dealt with the salespeople.

Simplified forms speed the process even more. A "travelling requisition" (Form MM-07) for many other types of regularly ordered supplies eases the workload both in the departments and purchasing as well. Departments are encouraged to use this form for repetitive ordering of items.

What upsets the system more than anything are decentralized and unauthorized orders, especially from sales-

people working out of scam "boiler rooms" that contact departments directly. Benjamin cites one example of someone who thought a telephone solicitation for fax paper was a good deal but wound up authorizing four times the price the hospital normally pays—not to mention having to explain why there wasn't a purchase order on the delivered product.

Because "there's every kind of scam imaginable," using Purchasing and a purchase order is required for acquiring everything. It also protects honest vendors who've been carefully screened, play by the rules, and hold up their end of the bargain.

"We don't do lab tests, X-rays or surgical procedures," he observes, "and (other departments) shouldn't do purchasing." However, Purchasing does encourage a team approach to working out the best deal. The team is technical and purchasing expertise.

That doesn't mean that an employee who thinks Uncle Joe could do a better job providing paper clips is out of luck. Purchasing always welcomes new tips and leads, and has a product review form (MM-31) de-

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The Purchasing Department is involved in the identification, selection and procurement of products, services and capital equipment for the hospital. The department also negotiates contracts, leases and rental agreements. Over 40,000 purchase orders are processed annually and the department spends over \$40 million for supplies, \$7 million for capital equipment and \$4 million for service agreements.

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*Continued on page 6*

## Here's Nine Tips For Effective Purchasing

- Get to know your buyer. Each member of the staff is assigned a group of departments, which means you'll deal with the same person all the time.

- Thoroughly inservice new staff to ordering/purchasing procedures, especially if using "travelling requisition" (MM-07) forms.

- Keep good records of requisitions and purchase orders.

- Be attentive to restocking needs. Don't order too much, or keep too little on hand. Buyers can help establish a workable reorder plan.

- Be careful when vendors call or visit you directly and offer irresistible deals and service contracts. *Do not give out contract price information to anyone, especially outsiders.* Best bet: refer them to Purchasing.

- If a product is defective, fill out a product review form (MM-04) and return it to Purchasing. They'll get after the vendor and have it replaced.

- Work with Purchasing and Materials Management. A team approach avoids outsiders from dividing "us" and conquering. A salesman's best friend is sometimes the weakest link if there is no team approach.

- Standardize and develop specifications. Do not buy from emotions or whims.

- Bid — be willing to change. The current salesman's best friend is someone who will not change. And that friend will be overcharged.

## Caveat Emptor

*Continued from Page 5*

signed specifically to listen to ideas.

Buyers are that special type of personality which enjoys the business of negotiating the deals. It is not for the fainthearted. Thousands and sometimes millions of dollars can pass on a handshake — followed by a signed and binding contract.

## Occupational Therapy

*Continued from page 3*

relates, the actual problem — such as a hip replacement — was what she saw first. In Psychiatry, she feels she has learned to see the entire person in a more holistic way.

Tran's tale of the rigors of the certification exam gives both Torres and Shiner-Evans pause for somber thought. Shiner-Evans is deliberately going to intern in areas with which she is less familiar in order to improve her chances on the exams.

All four are the newest generation of occupational therapists who next week celebrate National Occupational Therapy Week, and they find a certain pride in being in a field that while in high demand is nonetheless very particular about who becomes certified.

Tran and Torres say that while their respective schools differed slightly, getting into the occupational therapy curriculum is a tough hurdle to cross. Not only does one have to have the grade, but also a demonstrated keen interest. Extensive volunteer work in healthcare settings and independent research into active occupational therapy departments are helpful.

Torres admits he had no idea what it was when his guidance counselor suggested it. He went to the library and learned as much as he could. The more he learned, the more interested he became.

To Marianne Kyle, OTR/L, falls the task of supervising physical disability occupational therapy students. This means that in addition to all her usual caseload, she teaches the day-to-day practicalities and the little tips that aren't necessarily in the book. Occupational therapy, being concerned with helping a disabled pa-



*Among the therapy programs in Psychiatric Rehabilitation is a fine collection of plants, here checked by Beth Snoha, who's learning to be an occupational therapy assistant*

tient function in routine daily life, is one in which creative thinking and innovative skills are important attributes.

Kyle finds that supervising and teaching occupational therapy interns keeps her sharp. Like student nurses or medical residents, OT students bring the latest classroom knowledge into the hospital setting. The interchange ultimately enhances the quality of patient care.

It is an astonishingly diverse field. A neonate's "occupation" is developmental achievement, while an elderly stroke patient might have to find new ways to function around the house. In Psychiatry, patients learn to cope with the stresses and fears for improved mental health.

## Spring Bazaar Set At LVHC Site

Employee Activities Committee will host its Spring Bazaar in LVHC site lobby on Thursday, April 9 from 6 p.m. to 8:30 p.m. and on Friday, April 10 from 7:30 a.m. to 3 p.m. All items for sale are handcrafted by employees, and there will be drawings for prizes donated by the crafters.

## Amusement Park Tickets Go On Sale

Amusement Park tickets for several facilities will be on sale, in Human Resources at both sites, starting April 1, reports the hospital Employee Activities Committee.

The exception is Great Adventure, which opens this weekend; tickets are on sale now. For the theme park only, tickets are \$16.05 for patrons over three years of age and for the combination theme park/safari, tickets are \$18.19 per person over the age of three.

Tickets for other parks include Dorney Park's combination pass, on sale for \$15 per person (\$13 for children ages 3-6 and patrons over 61); the park opens on May 2.

Also, Sesame Place, \$15 for ages 3 to 54 and \$11.95 for persons over 55; the park opens on May 2.

Finally, Hershey Park, ages 3-8 and 55 and up, \$11.95, and adult, ages 9-54, \$16.25, valid only on May 16, 17 and May 22-June 30, after which the adult admission is \$17.95.

Human Resources will sell tickets Monday through Friday from 8:30 to 10 a.m. and 2 to 4 p.m. Payment is with checks only, payable to the Employee Activities Committee.

## Girls' Club Plans Sale, Secretary Baskets

The Girls' Club of Allentown will hold its Fourth Annual Garage Sale on Saturday, May 2, from 8 a.m. to 1 p.m. in the gymnasium at 1302 Turner St., Allentown. Donated items can be dropped off at the Girls' Club on weekdays from April 3 to May 1 from 9 a.m. to 5 p.m., or by calling 433-0093, arrangements can be made to be picked up. No large appliances are accepted.

The club is also repeating its fund-raiser for Professional Secretaries Day on April 22. This year the group is offering two baskets. The Classic includes a Girls' Club ceramic coffee mug, office supplies, snack foods, cosmetics and gift certificates; the European Dish Garden basket includes three green plants, a blooming African violet, a woven wicker basket and gift certificates and coupons.

Price is \$25 each and delivery is free in the Allentown/Bethlehem area. Deliveries will be made to reception areas. To order, call 433-0093.

## Auxiliary Plans Broadway Excursion

A trip to see the Broadway production of The Will Rogers Follies, winner of six Tony Awards including best musical, is planned for Saturday, Oct. 10 by The Auxiliary of The Allentown Hospital.

The hit musical is based on the life and times of the humorist and humanitarian, Will Rogers. Price is \$85 per person, with payment due by May 10.

The bus departs Allentown Fairgrounds at 8 a.m., arrives in Manhattan at 10 and the matinee starts at 2 p.m. The bus departs New York at 5 p.m. and is expected to arrive in Allentown at about 7 p.m.

For additional information, call Shirl Ritter at 432-7950.

CheckUp

March 27, 1992

## What's News

### Social Work Conference

*Continued from Page 3*

Difference" and will remind the audience members of their own significance and help them recognize and appreciate skills and talents, feel better about themselves and what they do.

The registration fee, reduced to \$25 for employees of HEI/TAH—LVHC includes the cost of conference materials, lunch and refreshment breaks. The program begins with registration at 8:30 a.m. and adjourns at 4 p.m. For additional information and registration materials, contact the cancer center at ext. 2582.

### Geriatrics Efforts Continue

With results of a profile survey in hand, the Geriatrics Interest Network (GIN) has formed a group of subcommittees to begin forming agendas in five basic areas.

Meanwhile, GIN leaders Lisa Lacko, RN, of the Ambulatory Geriatrics Evaluation Service and Mary DeHaven, of Prestige Health, applauded the support of Lou Bottitta, Information Services, for work involved in the collation of data and preparation of a report that summarized the survey.

Subcommittees will work on equipment needs, geriatrics education, communication, inpatient areas and outpatient areas, and participation by hospital staff is welcomed. To obtain additional information on the project, contact Lacko at ext. 9895.

### Sorry About That...

Somehow overlooked in a recent report about General Services employees was John Taggart, who works at TAH site. Taggart is one of eight department employees who hasn't missed a day of work in the past three years.

Taggart and others with perfect attendance in 1991 were recognized by the department and received AMC movie tickets as a gesture of appreciation from Owen Grady, director, General Services.

Page 7

## It's Spring Fling Time

The hospital's annual Spring Fling will be held Friday, May 1 at the Holiday Inn Conference Center, Route 100, Fogelsville.

Sponsored by the Employee Activities Committee, the event features a social period beginning at 7 p.m. followed by dinner at 7:30 and, from 8 p.m. until midnight, dancing to Dr. Love and the Joint's Jumpin.

The menu includes melody of fruits, garden salad, breast of chicken with herb stuffing, rice pilaf, green beans almondine, Swiss ice cream roll and beverages.

A total of 800 tickets will be available on a first come, first-served basis for \$12 per person. Employees and volunteers may purchase tickets for themselves and their spouse or companion from April 1 through April 17.

Tickets may be purchased by hospital identification badge holders at both cafeterias during normal operating hours and at 1251 S. Cedar Crest, Suite 103c, from 8 a.m. to 3:30 p.m. daily. Only checks will be accepted, payable to Employee Activities Committee.

## Shakespeare in Allentown

This summer, an entirely new project will be launched by Allentown College of St. Francis de Sales: the Pennsylvania Shakespeare Festival. The professional theater company will offer three productions at the Labuda Center for the Performing Arts: *The Taming of the Shrew* (June 10-27), *Romeo and Juliet* (July 8-25) and, in the children's theater, *Pinocchio* (June 17-July 25).

Both subscription and individual performance tickets are available, ranging from \$6 to \$20.

A brochure, describing details of the series that includes a ticket order form, is available by calling 282-3192.

## Geranium Sales

The May Daze Garden Center will again offer red, pink and white geraniums, which may be ordered early for \$2.00 each through the Tree Top Gift Shop at LVHC site.

Lehigh Valley Hospital Center Auxiliary also seeks volunteers to assist in the garden center. Gardening fans may contact Gale Schlechter at 821-8048 or Liz Adone at 966-3241 for details.

## Flashtype Contest: Who's Got Hot Hands?

Registration deadline for the annual Flashtype Contest, which benefits the muscular dystrophy association, is April 30, and this year features a grand prize trip for two to Freeport, Bahamas.

To be held at Allentown Business School, it's open to anyone who'd like to be considered the fastest typist in the Lehigh Valley.

Other prizes, based on money raised, include a getaway weekend for two in the Poconos, gift certificates to restaurants, haircuts and perms, thermal carafes, trophies, and other items.

Official entry forms may be obtained from MDA by calling 391-1977. A \$5 entry fee for the May 6 event is required.

## Credit Union

The HealthEast Federal Credit Union currently offers options on home equity loans that affect interest rates. Those opting to pay a fee receive an extra half percent off interest rates, but rates were recently reduced across the board. The maximum loan amount has increased from \$20,000 to \$40,000 and is offered in seven counties: Lehigh, Northampton, Berks, Bucks, Carbon, Monroe and Montgomery.

### Interest Rates

New Cars	6.9%	3 years, 5 percent down
New Cars	7.9%	4 years, 5 percent down
New Cars	9.9%	5 years, 5 percent down
Used Cars	9.4%	3 years, restrictions apply
Used Cars	9.9%	4 years, restrictions apply
Used Cars	9.9%	5 years, restrictions apply
Home Equity	7.90%	3 Years, with fee
Home Equity	8.25%	5 Years, with fee
Home Equity	9.00%	10 years, with fee
Home Equity	8.40%	3 Years, no fee
Home Equity	8.75%	5 Years, no fee
Home Equity	9.50%	10 years, no fee
Personal	11.9%	25 percent of loan on deposit
Personal	13.9%	10 percent of loan on deposit

### Dividends

\$1.00 to \$1,000.00, 3.90 percent; \$1,000.01 to \$10,000.00: 4.00 percent. Over \$10,000.01: 4.10 percent. Christmas Club, 4.50 percent. Vacation Club, 5.00 percent. Dividends are computed daily and posted to accounts on the last day of the month.

### Business Hours

LVHC Site — Mondays, Tuesdays, Wednesdays, Fridays, 9 a.m. to 4 p.m., Thursdays, 3 to 5:30 p.m. Phone: 776-8405. TAH Site — Room 3900, School of Nursing. Monday, Tuesday, Wednesday and Friday, 11 a.m. to 1 p.m.; Thursdays, 1 to 4 p.m. Phone: 778-9499.