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briefs

Two killed in Pike accident

by JARRID DEATON
STAFF WRITER

KIMPER — Two Pike County women were killed Thursday in an accident on Route 194.

According to Kentucky State Police, Teresa Wolford, 34, of Phelps, and Vestina Anderson, 32, of Kimper, were traveling west in a vehicle driven by Wolford when she dropped off the roadway and then overcorrected, causing her vehicle to skid and cross the center lane. Wolford's vehicle hit the eastbound guard rail before being stuck in the passenger side by a truck driven by Mitchell Scalf, 22, of Brushy.

Wolford and Anderson were both pronounced dead at the scene by Pike County Coroner Russell Roberts. Scalf and passenger Michelle Mounts, 30, of Freeburn, were transported to Pikeville Methodist Hospital for treatment.

Wolford and Anderson were not wearing seat belts at the time of the accident.

The collision is still under investigation by the Kentucky State Police.

Bond set for Wheelwright drug suspects

by SHELDON COMPTON
STAFF WRITER

PRESTONSBURG — A day after being arrested and charged with individual counts of first-degree trafficking in cocaine, bond was set at \$250,000 cash Friday for each of the five men taken after conclusion of the four-month long drug investigation.

Brothers Vernon Slone, "Crazy" Dave Slone and Michael Shannon "Whitey" Slone, all of Bevinville, as well as brothers Harold and Rodney Thornsberry, of Wheelwright and Bevinville, respectively, pleaded not guilty to the trafficking charges in Floyd District Court Friday and were returned to jail strapped with the quarter million dollar bonds and preliminary hearings scheduled for April 7.

But final court hearing for the five alleged drug traffickers will ultimately be determined in federal court, officials said Friday.



David Slone



Michael Slone



Vernon Slone



Harold Thornsberry



Rodney Thornsberry

Early stages of the roundup began Thursday morning with the apprehension of Dave Slone in Pikeville, according to KSP Trooper Scott Hopkins.

Hopkins said Whitey Slone's arrest, which now finds him charged with first-degree trafficking in cocaine after having allegedly sold a "measurable" quantity of cocaine to a cooperating KSP witness on Feb. 21, stood apart from

the primary investigative efforts.

Charges against Vernon Slone allege that he sold cocaine to an unnamed individual on March 18. Reports further indicate that the unnamed person then allegedly sold the cocaine to an undercover trooper and a cooperat-

(See DRUGS, page three)

THEATRE WITH A MESSAGE



photo by Jarrid Deaton

Violence in schools was the subject of a play performed at the Mountain Arts Center on Friday. "Bang! Bang! You're Dead" was performed by members of the Floyd County 4-H Community Theater. Students from all over the county attended the production.

Defendants in vote fraud case plead not guilty

by ROGER ALFORD
ASSOCIATED PRESS

Pikeville.

PIKEVILLE — An Eastern Kentucky lawyer and several supporters in his race for judge last year have entered innocent pleas to federal charges that they conspired to buy votes.

John Doug Hays was the first of nine people, including his wife, who appeared for arraignment Friday before U.S. Magistrate Judge Peggy Patterson at the federal courthouse in

Prosecutors contend that Hays, who also is a former state senator, conspired to buy votes under the guise of paying people to drive voters to polls in the Nov. 5 election. Hays ran unsuccessfully for district judge in Pike County.

The Hays campaign paid 684 people \$50 each to drive voters to the polls on Election Day. His opponent, incumbent Darrell Mullins,

(See FRAUD, page three)

inside

HOW TO STAY

CONSUMER HOW-TO GUIDE

TABLE OF CONTENTS BY CATEGORY

Auto • Credit • Home • Insurance • Money • Travel • Utilities

If you missed it! See page 10 for more details.

2003 Spring/Summer Consumer How-To Guide

SECTION • D

Domestic violence gets no attention from legislature

by LORETTA BLACKBURN
STAFF WRITER

Though the 2002 legislature was favorable to First Lady Judi Patton's efforts to "speak for those that don't have a voice in govern-

ment" by promoting domestic violence awareness and working to improve laws, this year's legislators were not so kind. Meanwhile, Eastern Kentucky continues to experience the social issue's presence, as two domestic violence-

related murders were committed this month.

As previously reported, Thomas L. Hager II, 23, of McCarr, allegedly forced his way into the residence

(See LEGISLATURE, page three)

Flood victims seek help from FEMA

by SHELDON COMPTON
STAFF WRITER

FEMA representatives say, and might not end there as assessment officers our keeping an open mind toward counties not originally slated for individual help.

Calls are rolling in to FEMA help lines, according to agency officials, with over 1,800 received from across the state as of Wednesday.

Of those calls, officials say that nearly 200 have been from Floyd Countians hoping to capitalize on individual assistance offered after mid-February flooding.

Those calls have resulted in \$1.8 million worth of federal help being handed over,

Neighboring counties have also welcomed the suggestion to contact FEMA to see about getting help with flood-related damages. Agency officials say Pike County has logged 188 calls to their help line, while Johnson County has made

(See FEMA, page three)

Fierce fighting on road to Baghdad

by DAVID ESPO
AP SPECIAL CORRESPONDENT

American-led forces dropped 1,000-pound bombs on Iraqi Republican Guard units ringing Baghdad on Friday and battled for control of the strategic city of Nasiriyah. President Bush warned of "further sacrifice" ahead in the face of unexpectedly fierce fighting.

In anticipation of a push on Baghdad, F/A-18s attacked a Republican Guard

fuel depot and missile facility south of the Iraqi capital, officials said. Hornets dropped 500-pound satellite-guided bombs on the fuel facility, while other planes hit the missile site with four, 1000-pound bunker-penetrating bombs.

Iraq said at least 58 civilians were killed when a bomb struck a crowded, open-air market in the capital and blamed the deaths on American and British

(See WAR, page three)



A U.S. Army paratrooper from the 173rd Airborne Brigade, helps his colleague sight his weapon while they prepare to be moved forward from an air base in Europe in support of Operation Iraqi Freedom on Wednesday.

U.S. Air Force photo by Tech. Sgt. Stephen Faulstich

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Odds and Ends

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■ **FALLON, Nev.** — It took eight trips to the doctor, but a couple have finally learned the source of their infant daughter's health problems over the last four months: a penny lodged in her throat.

On previous visits, doctors diagnosed 15-month-old Erin Spaletta's breathing problems and persistent coughing as a respiratory infection and prescribed antibiotics.

Last week, physician's assistant Cameron Byers of Banner Churchill County Hospital suggested a chest X-ray and the culprit clearly showed.

"I thought it was a quarter," said her mother, Lynn Spaletta. Erin was taken to Washoe Medical Center's emergency room in Reno, where a doctor used an instrument to remove the penny.

She's had no health problems since.

"She's doing absolutely fabulous," Lynn Spaletta said. "She was pretty cranky for a long time, but she's smiling and energetic again."

Lynn and her husband, Cliff, have put the penny on display on a fireplace mantle at home.

■ **PROVO, Utah** — A judge has ordered a group of bikers to leave their leather at home if they're going to sit in his courtroom.

The motorcycle enthusiasts belong to a group called Bikers Against Child Abuse. They often show up in Utah courtrooms when child abuse suspects are on trial to show support for the victims.

They won't be able to wear their leather jackets with the group's logo — a red and white fist with the letters "BACA" on the knuckles — in Judge Anthony Schofield's courtroom.

Schofield ruled Thursday after the attorney for a man set to go on trial on sex-abuse charges asked the judge to exclude the bikers.

Schofield agreed, saying: "This is not a forum for conveying a message. This is a courtroom."

He's backing up his order, too, ruling that anyone who enters court wearing logos or demonstrating support for either side in the case will spend a month in jail for contempt of court.

Outside court, BACA members said they weren't happy with Schofield's ruling but would obey it. "We're not vigilantes; we are here to support kids," said Todd "Skulls" Bailey.

■ **MOUNT STERLING, Iowa** — Lying could be perceived as more than just a character flaw in this southeast Iowa town. It could become a crime.

Four City Council members have proposed an ordinance against fibbing.

Acting Mayor Jo Hamlet said he's tired of the exaggerating that comes with stories in the town of 40 residents famous for its hunting and fishing.

"We wanted to slow down on this lying," Hamlet said this week. "Plus, I'm bored. ... It's been a long winter."

Hamlet said the ordinance has a chance of passing.

■ **LANSING, Mich.** — Donald Bertrand is free to use his motorized tricycle on Mackinac Island and he's got the court opinion to prove it.

The state Court of Appeals ruled Wednesday that Bertrand can use the motorized device to navigate island streets. Bertrand has multiple sclerosis.

Mackinac Island officials argued that the use of an electric-assisted tricycle could open the floodgates to motorized vehicles and destroy the island's renowned 19th-century charm.

Mackinac Island has permitted the use of electric wheelchairs and three-wheeled scooters since 1995. City officials contended that Bertrand was welcome to use those forms of transportation.

Bertrand, who owns a home on the island, didn't want to be confined to either. He peddles his bike and uses the electric motor when he's fatigued. The exercise helps in his battle against the disease, he said.

The court said the electric-assist tricycle is not a motor vehicle as it is commonly understood and not unlike the three-wheeled scooters that are allowed.

Security heightened at U.S. Army Corps of Engineers facilities

CINCINNATI — The United States Army Corps of Engineers is upgrading security at all navigation locks and dams, flood control reservoirs and recreational facilities throughout the Ohio River Valley and Great Lakes Region.

These security changes could involve the public in several ways: new visible access limitations; more access restrictions as national or local threat conditions are elevated; previous public safety limitations upgraded to enforceable security restrictions and requests for heightened public awareness and vigilance.

Since Sept. 11, 2001, the U.S. Army Corps of Engineers conducted security assessments at

all facilities in order to protect the public and critical federal facilities. Assessments resulted in recommendations for additional security measures such as electronic security systems, lighting, fencing and other access restrictions designed to improve safety, security, detection and response.

Normal security measures will be increased when federal or local threat advisories are elevated indicating increased risk of terrorism. The level of security at lock and dams, flood control reservoirs, hydropower plants and other U.S. Army Corps of Engineer facilities will be more restrictive and public access limitations can be enforced by local law enforcement.

The public is asked to be aware of suspicious activities, photography or filming around locks, dams, power plants and Corps facilities and report them to your local law enforcement agency.

For normal threat conditions, all attempts will be made to maintain public safety and phys-

(See ARMY, page five)

Today in History

The Associated Press
Today is Sunday, March 30, the 89th day of 2003. There are 276 days left in the year.

Today's Highlight in History:
On March 30, 1981, President Reagan was shot and seriously injured outside a Washington, D.C., hotel by John W. Hinckley Jr. Also wounded were White House press secretary James Brady, a Secret Service agent and a District of Columbia police officer.

On this date:
■ In 1822, Florida became a United States territory.
■ In 1842, Dr. Crawford W. Long of Jefferson, Ga., first used ether as an anesthetic during a minor operation.
■ In 1867, U.S. Secretary of State William H. Seward reached agreement with Russia to purchase the territory of Alaska for \$7.2 million, a deal roundly ridiculed as "Seward's Folly."

■ In 1870, the 15th amendment to the Constitution, giving black men the right to vote, was declared in effect.
■ In 1870, Texas was readmitted to the Union.
■ In 1945, the Soviet Union invaded Austria during World War II.
■ In 1964, John Glenn withdrew from the Ohio race for U.S. Senate because of injuries suffered in a fall.
■ In 1970, the musical "Applause," based on the movie

"All About Eve," opened on Broadway.
■ In 1973, Ellsworth Bunker resigned as U.S. ambassador to South Vietnam, and was succeeded by Graham A. Martin.
■ In 1986, actor James Cagney died at his farm in Stanfordsville, N.Y., at age 86.

Ten years ago:
Israeli authorities barred West Bank Palestinians from entering Israel after two traffic police officers were shot to death. Washington attorney Robert Altman went on trial in New York, charged with wrongdoing in connection with the Bank of Credit and Commerce International; he was later acquitted.

Five years ago:
Rolls-Royce was purchased by German automaker BMW in a \$570 million deal.

One year ago:
The Queen Mother Elizabeth of England died in her sleep at Royal Lodge, Windsor, outside London; she was 101 years old. The United States joined other U.N. Security Council members in adopting a resolution calling on Israel to withdraw its troops from Palestinian cities, including Ramallah, where Yasser Arafat's headquarters was under siege.

Today's Birthdays:
Singer Frankie Laine is 90. Actor Richard Dysart is 74. Actor John Astin is 73. Game show host Peter Marshall is 73. Actor-director Warren Beatty is 66. Rock musician Graeme Edge (The Moody Blues) is 62. Rock musician Eric Clapton is 58. Actor Robbie Coltrane is 53. Actor Paul Reiser is 46. Rap artist MC Hammer is 40. Singer Tracy Chapman is 39. Actor Ian Ziering is 39. Singer Celine Dion is 35. Actor Mark Consuelos is 33. Actor Michael Genady is 25. Singer Norah Jones is 24. Singer-musician Scott Moffatt (The Moffatts) is 20.

Thought for Today:
"If men could foresee the future, they would still behave as they do now." — Russian proverb.

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War

invaders. On the 10th day of Operation Iraqi Freedom, a British supply ship docked in the southern port city of Umm Qasr bearing tons of humanitarian supplies, and officials said fires at three of seven oil wells in the south had been extinguished. At the same time, American officials, speaking on condition of anonymity, said Saddam Hussein's troops have been spotted between U.S. and Iraqi lines

wearing full chemical protection gear and unloading 50 gallon drums from trucks. The report reinforced concern that American and British troops might face chemical weapons. Defense Secretary Donald H. Rumsfeld sternly warned the Syrian government to cut off alleged shipments of night vision goggles and other military equipment to Iraq. "We consider such trafficking as hostile acts and will hold the Syrian government

accountable," he said. Syrian and Iraqi officials both ridiculed the charge. As the number of Americans inside Iraq continued to swell, the 101st Airborne Division went into combat, apparently for the first time in the war. Two helicopters crashed on their return, but no further details were available. A missile exploded in the sea near an empty shopping mall in Kuwait City in the middle of the night, apparently the first successful Iraqi missile strike on neighboring Kuwait. U.S. officials said it appeared to be a Silkworm cruise missile launched from southern Iraq. Buoyed by a second day of

good weather, American and British warplanes bombed at will. Many warplanes took aim at the Medina Republican Guard division, defending the capital against American advance units. "They are continuing to soften up targets," said Capt. Dick Corpus aboard the USS Kitty Hawk. "We are very satisfied with the progress so far." There was fresh bombing as well in cities near northern Iraqi oil fields that are a major objective of American forces. Inside the capital, a large explosion struck early Saturday in the area near the Information Ministry. But in the marketplace, crowds of mourners wailed and

blood-soaked children's slippers sat on the street not far from a crater blasted into the ground. Information Minister Mohammed Saeed al-Sahhaf said at least 58 people were killed, and charged that Americans and British were targeting civilians to avenge losses on the battlefield. "These are cowardly air raids," he said. Hundreds of thousands of Iraqis demonstrated, denouncing both "Bush's barbarism" and "Saddam Hussein's dictatorship." Overall, Iraq claims more than 4,000 civilians have been killed or wounded since the war began on March 19. The combat flared as Bush and his administration officials

walked a tightrope - insisting that the war was proceeding according to plan, yet preparing the country for more combat casualties. Gen. Richard Myers, chairman of the Joint Chiefs of Staff, used a color-coded map of Iraq to demonstrate to reporters that Saddam has lost control of 35 percent to 40 percent of his country. At the White House a short while later, Bush forecast victory, yet added, "Fierce fighting currently under way will demand further courage and further sacrifice." Nasiriyah and Basra provided (See WAR, page five)

Continued from p1

FEMA

77 calls. Representatives have fielded 49 calls from Perry County and another 14 from Letcher, along with several from other approved counties. But even counties left out of FEMA's original approval for individual aid could still have a chance, FEMA said. Reports indicate there have been no calls inquiring about individual help from certain counties not included in the 15 counties approved for such aid. But this doesn't mean those residents are without hope. In fact, only Thursday President Bush included, Magoffin, Anderson, Clay, Elliot, Estill, Knox, Lawrence, Mason, Menifee, Morgan, Nicholas, Powell, Rowan and Woodford

Counties to the list of 15 able to seek individual assistance, bringing the total to 29 counties. FEMA maintains that if enough people call from a county, even if the county was not originally marked to receive individual help, the agency would take this into consideration. Those who have yet to call and apply for assistance can call FEMA's toll-free registration and help line number 1-800-621-FEMA (3362), or 1-800-462-7585. Be prepared to spend about 15 minutes relaying relevant information. After the initial call, FEMA allows 7 to 10 days before an inspector will call to schedule an appointment to assess your claim.

Continued from p1

Legislature

of former girlfriend Crystal L. Hammond, 22, on March 14, then allegedly beat and stabbed her to death only 30 minutes after being served with a domestic violence-related show cause order. The effects upon the family were evident as the child that Hager and Hammond had in common was reported to be in the residence during the crime. It was printed in The Leslie County News that police were called out to investigate a domestic related incident at Hyden, in which a woman was allegedly being beaten on March 18. Leslie County Sheriff John Morgan arrived on the scene to find Louann B. Brock, 34, with several stab wounds. A short time later, George Coulitis, 41, was arrested and charged with murder. Using her position in the public eye to rally against violence, Patton recently stated as part of a domestic violence panel at Pikeville College, that she

"speaks for those who do not have a voice in government." One law, HB 393, enacted in 2002, protects the privacy of children served by Children's Advocacy Centers and allows the staff of these centers to have immunity from civil liability. As special advisor to the Governor's Office of Child Abuse and Domestic Violence Services, which she helped create, Patton has helped push domestic violence legislation like this. However five bills relating to domestic relations before the legislature this year did not make it into law. One of those was HB 171, which would have prevented employers from legally dismissing victims that missed work due to domestic violence, stalking or sexual assault. HB 458 proposed that KRS 403.763 be amended to ensure that a sentence for violation of a protective order by a person serving an alternative form of incarceration, such as

probation, would have to be served consecutively to the one they were already serving. Another that failed to become law is HB 466, which would have allowed a defendant of an emergency protective order to file a motion to seek expungement of the charges if evidence that an act of domestic violence or abuse had not occurred was provided to the court. Also relating to protective orders, HB 182, a proposed amendment to KRS 403.725, would have renamed the section as the Susan Combs Memorial Act. This law allows a person to seek a protective order in the county in which he or she resides, which makes it possible for a person to seek protection if that person has to flee to escape a domestic violence situation. HB 381 would have allowed any

domestic violence order or orders to be entered against the defendant before sentencing when convicted of a felony. Efforts to combat this issue were present in the 2002 legislature as other domestic violence-related laws enacted were HB 428, which allows victims of stalking to receive a restraining order against a convicted stalker, HB 308, which improved the treatment of rape victims immediately following a sexual assault, SB 227, which amended KRS Chapter 510 to criminalize cases in which a foster parent engages in sexual behavior with a child placed in his or her care, and SB 89, which automated the system of notifying victims when a respondent to a protective order attempts to purchase a firearm.

Continued from p1

Three charged with taking store's deposit

by LORETTA BLACKBURN STAFF WRITER

GOODY — Three men have been charged in connection with a missing deposit from Economy Drug at Goody, in the amount of more than \$3,400. According to court documents, Teddy Michael Blankenship, 18, of Belfry, was charged with theft on March 17, after the previous Sunday's deposit was discovered as missing when the bookkeeper called for the night drop bags. The complaint states that Blankenship was responsible for closing the Economy Drug gas

pumps at Belfry, as well as making the deposit. The complaint states that Blankenship did not respond to any of the numerous messages left for him. Blankenship was arraigned on March 19, and a \$5,000 cash bond was set. On March 27, two others were charged in connection with the event. Dustin Lee Burgett, 18, of Hatfield, and Jonathan Garrett Francis, 18, of Sidney, were both charged with theft for allegedly helping Blankenship steal over \$3,400 of the gas station's money. A preliminary hearing is being held in Pike District Court on April 3 for all three men.

Fraud

paid about 140 designated vote-haulers \$50 each, according to campaign-finance records. Mullins defeated Hays 10,835 to 7,817. Hays and his wife, Brenda Hays, were each charged in an indictment earlier this month with one count of conspiracy to buy votes. Supporters Ross Harris, Taylor Slone, Jerry Joe Dotson, Bobby Roy Justice and Jacky Darrell Smith also were indicted on one count of conspiracy. Tom Varney was indicted on one count of conspiracy to buy votes and one count of paying a person to vote in the election. David Dotson was indicted on a conspiracy count, plus seven counts of paying a person to vote. All entered innocent pleas on Friday. Patterson scheduled the nine to stand trial on May 27, though some already have asked for later trial dates. Assistant U.S. Attorney Ken Taylor raised concerns during Friday's hearings about potential conflicts of interest because some of the defendants are sharing the same attorneys. He had

other concerns as well. "It comes to my attention that one defendant is funding the defense of others," Taylor told Patterson. "I can't really tell you why I believe that," Taylor said after the hearing. "It's information that came to my attention during the investigation." He declined to say which defendant he was referring to. The indictment alleges John Doug and Brenda Hays were involved in meetings at which the voter payment scheme was discussed, and that Brenda Hays signed approximately 680 checks, all for \$50, from a campaign account. The checks, according to the indictment, were delivered to potential voters who were asked to vote for Hays. The indictment alleges that Varney told one voter who received a check to say it was for vote hauling, not vote buying. U.S. Attorney Gregory Van Tatenhove has said the investigation into election fraud in Eastern Kentucky is continuing. He said additional indictments are possible.

Continued from p1

Rape defendant claims paralysis

by JARRID DEATON STAFF WRITER

PRESTONSBURG — A Hi Hat man accused of incest and rape appeared for his scheduled arraignment on Friday in a wheelchair. Rodney Newsome, 48, was arrested in late January for allegedly raping his daughter in September. When Newsome was wheeled into the courtroom, he told Judge John David Caudill why he was unable to walk on his own. "I'm paralyzed from the waist

down," Newsome said. According to Newsome, he pinched a nerve in his back while trying to tell his sister that he loved her during a jail visit. "She is deaf and I had turned around to give her the sign for love when I pinched my nerve," Newsome said. Newsome's attorney, Harolyn Howard, was not present on Friday and Judge Caudill informed Newsome that his case would be rescheduled for March 31. Newsome has been in jail on a \$200,000 cash bond since his arrest.

Drugs

ing witness. Exact charges stand against Dave Slone, who police say made his alleged sale on March 24. Police went on to arrest another set of brothers — Harold and Rodney Thornsberry — during Thursday's roundup, charging both with separate counts of first-degree trafficking in cocaine. Police alleged that Harold Thornsberry sold cocaine on Feb. 20 to someone cooperating as a state police witness. Rodney Thornsberry faces the same allegations. Police say he allegedly made his sale on March 24. Of the five Left Beaver men, only two have prior drug-related convictions. Whitey Slone has been found guilty of drug offenses or has drug charges pending in Floyd, Johnson and Greenup counties. He was indicted by a Greenup County grand jury in 2002 and has charges of attempting to obtain a controlled substance by fraudulent statement to practitioner, second-degree possession of a controlled substance and illegal possession of a pre-

scription drug pending from that indictment. He was also found guilty in 2000 in Johnson County for having a controlled substance not in its original container, and again in Floyd County in 2002 on the same charge. Whitey Slone was fined \$100 and spent 30 days in jail on the drug-related conviction in Floyd County in 2002 and fined \$25 in connection to the Johnson County drug conviction. In 2000, Rodney Thornsberry was found guilty on a single count of possession of marijuana in Floyd County and fined \$100. Only one of the five — Dave Slone — has spent considerable time in prison. In Floyd County in 1994, he was found guilty of first-degree rape and sentenced to one year in prison. Both Vernon and Dave Slone saw charges of complicity to commit murder dropped against them in the early 1990s after motions of dismissals from the commonwealth. Dave Slone's case was dismissed in April of 1991, and Vernon's Slone's case was dismissed over a year and a half later in December of 1992.

Continued from p1

Woman charged for hitting man twice with her car

by JARRID DEATON STAFF WRITER

WEKESBURY — A Weeksbury woman is charged with second-degree assault for allegedly using her car as a weapon. Sue Tackett, 60, allegedly committed the offense when she inten-

tionally caused physical injury to Patrick Rollins, of Melvin, by hitting him twice with her car. An order by Judge James R. Allen forbids Tackett from having any contact with Rollins or his family. Tackett is scheduled to be arraigned on the charges on May 14.

Jenny Wiley Theatre
Presents
Cotton Patch Gospel
Good Friday, April 18

Jenny Wiley Theatre, in association with Blackburn Productions will present Henry Chapin's spirited, upbeat, musical *Cotton Patch Gospel*. Placing the Biblical story of Jesus in twentieth century Gainesville, Georgia, CPG brilliantly translates the story into the southern vernacular, bringing Jerusalem a little closer to home. From his humble birth in rural Georgia to his Good Friday lunch and Easter Sunday victory, the story of Mary Davidson's Son, Jesus, is presented with zest and uninhibited joy. Your families Good Friday has just gotten better, so make plans today to see the *Greatest Story Ever Retold!*
Ticket prices: \$12.00 Adults \$10.00 Seniors (55+) \$8.00 for under 21
Date: Friday, April 18th
Time: 8:30 PM
Place: The Mountain Arts Center, Prestonsburg, KY
Call today for advance reservations at 1-888-MAC-ARTS
For group reservations of 15 or more contact 1-877-CALL-JWT or email groups@jwtheatre.com

Woman allegedly planned to use heart catheters as weapons

by LORETTA BLACKBURN STAFF WRITER

PRESTONSBURG — The plot thickens in a case involving a stalking charge, as emerging information points to what could have been an unusual weapon. As previously reported, Janice Griffith, 49, of Martin, was arrested on Feb. 26 and charged with stalking first-degree for allegedly stalking Angie Prater, of Allen, and her husband from Jan. 11 to Feb. 6. According to a criminal complaint, Prater claims that Griffith called and followed her and her husband, as well as going to their home and walking up and down the fence line looking for a way to enter their property. She alleged that Griffith sand and watched them for seven-and-a-

half hours. Prater alleged that Griffith also made threats toward her life and followed the couple to her husband's work place. The case was referred to a grand jury on March 12, as probable cause included the discovery of heart catheters in Griffith's car at the time of her arrest. Assistant County Attorney Jimmy Marcum stated that Griffith had allegedly threatened to kill Prater's husband with heart catheters. Marcum said that Griffith had taken them from her place of employment at Highlands Regional Medical Center and had been dismissed when Highlands became aware of the situation. Highlands would not comment on the incident.

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expression

Freedom of the press is not an end in itself but a means to the end of [achieving] a free society.

— Felix Frankfurter

GuestView

First the carrot, now the stick

First came the carrot.

Last fall, tax cheats were invited to settle up with the state — without having to pay penalties or interest, only the owed tax — under a tax amnesty program. The program was an unqualified success. It brought in \$79 million in delinquent taxes and settled some 38,000 delinquent accounts.

Now comes the stick.

The budget approved by the General Assembly earlier this month puts \$1.5 million more into the Kentucky Revenue Cabinet to beef up collection efforts.

And that's just how it should be.

The cabinet was one of the few state agencies in the General Assembly's budget not subject to a hiring freeze. The additional money will go to hire more staff and pay overtime to current employees who collect back taxes. Reductions since last June took manpower among those who collect back taxes down by about 35. The additional money will restore those positions.

That's money well spent.

Revenue Secretary Dana Mayton said stepped-up collection efforts will take aim at collecting some \$7.8 million in taxes still owed.

For a tax amnesty program to truly work, vigorous enforcement must follow. It keeps things honest. Otherwise, tax scofflaws will only continue try to beat the system, maybe even try to wait out paying until another amnesty program comes along.

There must be consequences for those who don't pay, otherwise those who do will lose faith in the fairness of the system.

Now is the time for the Revenue Cabinet to make that extra money count by catching tax cheats and holding them accountable.

— The Kentucky Post, Covington



— Jim Davidson

Are you spending 'their' money?

Every once in a while when I am out on the road I get behind a big motor home that has a bumper sticker with the words, "We are spending our kid's inheritance." To this I say, more power to them. For people of means however, it's good to leave a "nest egg" for their kids and grandkids, especially if they understand what it took to get that "nest egg" in the first place. Just don't over do it because it could ruin them. Personally, I hope my mother and stepfather spend every penny they have because they earned it and deserve to spend it.

When it comes to spending other people's money, I have some thoughts to share in a different realm that may be helpful, especially for young people just starting out and who may not have learned how to manage their finances. If this does not apply to you, I hope you will share it with someone who may benefit from it. Awhile back I was counseling a young man in the area of personal finances and he laid out all of his expenses and income so we could get a clear picture of his current situation.

When we totaled up all of his monthly obligations they came to almost exactly what he was earning each month. This meant without overtime there was no extra money for unexpected expenses, savings

and more importantly, no money to contribute to his church.

In today's economy most people are fortunate to have a job, much less having to depend on overtime for a portion of their living expenses. For people like this, here is a real pitfall that drives them into debt and a harsh sentence on their future that is most often self-imposed.

The real pitfall is getting a big weekly paycheck and the feeling of power that comes with it. The temptation is to spend part of it on non-essentials and try to pay their bills with what is left over. This is a trap that many young people fall into when they don't pay their house payment, utilities, insurance, car payment, principal on their credit cards and other monthly obligations. This means that when they are not paying people they "owe" first, they are spending "THEIR" money. In reality, this money belongs to someone else.

Many times people who are robbing Peter to pay Paul turn to payday lenders to get by another week. When I say payday lenders I'm talking about all those check cashing companies that are set up for short-term loans at high interest rates and who drag many people deeper and deeper into debt. A newspaper friend in Illinois shared the following true story with me. One of his relatives (a lady) needed some money so she borrowed \$800 with payback time of

two weeks or pay interest and extend. She said she could not remember the exact interest but it was 25 percent or more.

To make a long story short, she didn't have the money to pay it back and kept extending and actually went to another location to borrow money to pay back the first loan. This poor lady kept going from place to place and playing the float game but piling up high interest fees. When her \$800 became \$2,400 she called for help.



They threatened court action to get the money. She had no way out. My friend loaned her the money with no interest with the stipulation that they sit down together, go over her finances and work out a payment plan AND get her on a budget.

She did remarkable and paid the loan in full in 10 months on a \$24,000 annual salary. During this time she was able to pay a couple of major bills (insurance, new set of tires, and some auto repair) without borrowing money. She took the money from the savings she had built up. In the end, she learned a valuable lesson but an expensive one. The good thing is that she realized that she had to change spending habits and she did. Praise the Lord! Now, she is spending "HER" money.

Jim Davidson is a motivational speaker and syndicated columnist. You may contact him at 2 Bentley Drive, Conway, AR 72034.



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— beyond the beltway

The real reasons we're at war

by WILLIAM A. COLLINS

Editor's note: Donald Kaul is on vacation this week.

Death and suff'ring,
Just so men
Win the White House,
Once again.

Despite eons of airtime and reams of copy, the mainstream media have yet to explain the fundamentals of why the United States is attacking Iraq. Let us now correct that oversight:

1. TO RE-ELECT THE PRESIDENT—Anyone who has seen the movie "Wag the Dog" gets the picture. Triumphant wartime presidents win reelection. It doesn't matter if the enemy is Lower Slabovia, as long as its craven chief has been sufficiently demonized. Victorious leaders begin political campaigns way ahead.

The media's total focus on war also

makes it impossible for other candidates to gain traction. You can see that happening now. The Democrats are barnstorming the country, but get no coverage. Each new day of war fever means one less day to gain name recognition, raise money or popularize a platform. And during the war itself, the challengers have necessarily agreed to suspend campaigning altogether.

2. OIL (A) — If President Bush learned from his dad's re-election loss that you'd better march all the way to victory, he learned from Jimmy Carter's that you'd better not let anything interfere with gasoline. The fuel debacle during Iran's revolution put Americans in gas lines, and Carter out of office.

Well, it just so happens that our oil security is once again a little shaky. You can see it in the prices at the pump. American, British and Norwegian wells are slowly drying up, and Venezuela is looking unreliable. Plus it's a long time until the new wells in the Arctic National Wildlife Reserve and Sao Tome come on line. That leaves our safety margin at the mercy of the Middle East. Capturing Iraq thus becomes a matter of further electoral



self-preservation.

3. EMPIRE — Every dominant world leader since Hammurabi has sought to project national power to the edges of mankind. Attila and Adolf left devastation in their wake. Alexander and Victoria ... civilization, more or less. In every case, though, the prime motives were glory for the leaders and confiscation of resources to benefit the folks back home. Iraq is no different. In addition, war shows that the United States means business and will not hesitate to pursue its goals militarily, be they control of oil supplies or enforcement of world trade. This message can also be read in the recent placement of U.S. troops in countless countries from Ecuador to the Philippines to Kazakhstan to Djibouti.

4. OIL (B) — Besides the fundamental issue of which nations control oil, there is the equally vital question of which corporations market it. This in no small matter to an administration so deeply rooted in that industry. We have just learned, for example, that Haliburton, Vice President Dick Cheney's company, has already been awarded the contract to rebuild Iraq's oil fields. You can also bet that the current Iraqi petroleum

(See BELTWAY, page six)

Faith Extra

MINISTER'S MOMENT

Setting his face toward Jerusalem

by REV. GEORGE LOVE
FIRST PRESBYTERIAN CHURCH

Tucked away toward the end of the ninth chapter of Luke's Gospel is a brief account of Jesus stepping beyond the point of no return. "When the days drew near for him to be taken up, he set his face to go to Jerusalem." Luke is telling us that Jesus had arrived at the moment where he knew the most critical event of his earthly ministry was close at hand. Ultimately it would be a moment of great triumph, but along the way there would be moments of enormous pain. All of it ahead in Jerusalem.

Christians around the world are once again preparing to turn their faces to Jerusalem, to the cross of Christ and the empty tomb. As Christians prepare for Palm Sunday, Holy Week and Easter, Jesus' actions that followed the verse cited above set an important example. Having

set his face to go to Jerusalem, Jesus did not rush directly there to do what had to be done. He did not do things in what might have seemed to be the most efficient manner. Rather, he did them in God's good time.

Having set his face toward Jerusalem and all that awaited

him there, Luke goes on to tell us that Christ continued to teach, to preach, to instruct his disciples, to visit friends and to heal. Jesus trusted that what was to come would come in God's time and in the meantime he would continue to share God's good news and faithfully

respond to God's call upon his life. He did not hurry to the cross. He did not sprint ahead to Easter.

These weeks leading up to Easter offer us a great opportunity to examine our own faithful response to God's call on our lives. We know that Easter

is coming. We know that there will be a celebration to surpass all celebrations, as voices will join in the timeless chorus, "Christ is risen! Christ is risen indeed!" But before we get too far ahead of ourselves, let us embrace this present moment, taking time to reflect on the

self-giving love of God in Christ, who freely set his face to go to Jerusalem and did not waver in his resolve.

Let us search for such resolve in our own journey of faith as we make our own way to the cross and to the joy that lies beyond.

At 90, mutual funds wizard John Templeton promotes scientific research about God

by RICHARD N. OSTLING
AP RELIGION WRITER

NEW YORK — Jesus warned that "you cannot serve God and mammon," referring to worship of wealth. John Marks Templeton has tried heed those words by making money, but

then harnessing that vast fortune to explore the nature of spirituality.

An investor and philanthropist who endows an annual prize billed as the world's richest, Templeton is fascinated by the intersection between religion and science. He's tried for decades to aid those who study how the two fields can offer insights into each other, and at a spry 90 years of age, he plans to keep at it.

"I claim no human has known even 1 percent of what can be discovered about divinity. The best way discovered yet is by scientific experiments," Templeton said in a recent interview.

"I'm happy to spend all my life on it now," he said. "I work harder than I ever did before."

That's saying something after a hugely successful business career.

In 1999, 300 experts ranked Templeton the 20th century's third-best investor (behind Warren Buffett and Peter Lynch). Money magazine proclaimed him "arguably the greatest global stock picker of the century."

Templeton puts his personal worth at \$700 million today. Not bad for a boy from Winchester, Tenn., who worked his way through Yale and got an Oxford law degree thanks to a Rhodes scholarship.

Many years ago, he moved from the United States to the Bahamas and later became a

British citizen. He was eventually knighted by Queen Elizabeth.

The lifelong lay Presbyterian also was a Sunday School superintendent at 15. Though he dropped thoughts of a missionary career, he decided after Yale to always donate a tenth of his income to charity.

"I never met or heard of anybody who tithed and didn't become prosperous," he said. "There's a magic to it."

Templeton also served 42 years on the board of Princeton Theological Seminary, and says his guidance helped boost its endowment many-fold to more than \$900 million (it has slipped since). "There was a lot of luck involved, but maybe there was divine guidance. We prayed for it," he says with a soft-spoken drawl.

Since selling off his mutual funds empire in 1992, Templeton has toiled full time on his philanthropies, which disperse \$40 million a year.

His most publicized project

has been the annual Templeton Prize for Progress in Religion, first awarded 30 years ago. He conceived of it as religion's version of the Nobel Prizes and has kept the prize (currently 725,000 British pounds, more than \$1 million) above the Nobel amount.

The honor, won last week by ecological philosopher Holmes Rolston III, got a lumpily long-winded new title in 2001: the Templeton Prize for Progress Toward Research or Discoveries about Spiritual Realities.

Templeton explains that past judges mistakenly chose people with general religious accomplishments, and the new name sharply defines his original intention of encouraging scientific study of the spiritual aspects of existence.

That's also the major purpose of his John Templeton Foundation, established in 1987 and run by his son, John Jr. Some prominent scientists participate in its projects, which

include books, conferences, research grants and the designing of college courses. Other scientists ignore the effort, though open hostility is rare.

But isn't it quixotic to measure progress in religious research?

Can working scientists discover information about spiritual matters like prayer, forgiveness, "unlimited love" or the evidence for "purpose" in the cosmos? (All of those were topics for recent grants given by the foundation).

Undeterred, Templeton defends his vision.

His interest in science and religion originated with books on cosmology he read in the 1930s. They presented a picture of a "universe millions of times larger than most people had up to that time. ... It seemed ridiculous and self-centered to think God was just for one tribe or one planet, so we ought to study

(See FUNDS, page six)

War

Continued from p3

two examples of the tougher-than-expected fighting Bush referred to, the first the site of some of the fiercest fighting of the war, the second a city of 1.3 million people encircled by British forces.

Marines and Iraqi forces exchanged tank and artillery fire in their continuing battle for Nasiriyah, a city of about 500,000 on the Euphrates River between the Kuwaiti border and Baghdad. Ground forces called in Cobra support helicopters, and loud explosions could be heard throughout the city.

Officials said four Marines were missing. Eight others haven't been seen since fighting in the area on Sunday.

In addition to the fighting with

Iraqis, more than two dozen Marines were injured in a friendly fire incident in the battle earlier in the week. And in grim recognition of the continuing fighting, Marines have taken to calling the southern entrances to the city "Ambush Alley."

Britain is investigating a possible friendly fire incident following a report that a British soldier was killed in an attack from U.S. aircraft.

In Basra, closer to the Kuwaiti border, Iraqi forces said to be members of the paramilitary Fedayeen continued to resist British efforts to take control.

British military officials said Iraqi paramilitary forces fired mortars and machine guns on about 1,000 civilians trying to leave Basra, forcing them to return to the city. Lt. Cmdr. Emma Thomas, a British military spokeswoman, said an initial group of 1,000 made it out safely, and were given food and medical attention. She said the firing started when a second group of about the same size started fleeing.

Army

Continued from p2

ical security with limited inconvenience to the public. Keep in mind that some shoreline fishing, access roads and boating ramps may be restricted by new fencing and barriers when located in close proximity to the physical structure of the navigation locks and dam or flood control reservoir.

Recreational campgrounds and day use areas are not expected to be impacted by new security improvements, however all customary safety and security procedures are in place to provide a safe and healthy family environment. Public tours, media access and other scheduled public involvement opportunities at US Army Corps of Engineers facilities are encouraged and will be granted by contacting your usual US Army Corps of Engineers contacts or Public Affairs Offices.

This is a normal precautionary measure to ensure security of federal facilities and safety of the communities we serve. There is no evidence of any known threat to US Army Corps of Engineer facilities.

For more information call the US Army Corps of Engineers Public Affairs Office at Huntington, Peggy Noel at (304) 529-5451.

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Regional Obituaries

Floyd County

Edna Mae Bates, 73, of Wadsworth, Ohio, formerly of Floyd County, died Friday, March 21, at her residence. Funeral services were conducted Tuesday, March 23, under the direction of Nelson-Frazier Funeral Home.

Phillip Gene Booth, 53, of Catlettsburg, formerly of Floyd County, died Saturday, March 22, at his residence. Funeral services were conducted Tuesday, March 25, under the direction of Nelson-Frazier Funeral Home.

Gary Edward Crum, 59, of Prestonsburg, died Sunday, March 9, at the Highlands Regional Medical Center, Prestonsburg. Funeral services were conducted Tuesday, March 11, under the direction of Nelson-Frazier Funeral Home.

Gennetta Griffith Davidson, 71, of Harold, died Friday, March 21, at the Appalachian Regional Hospital, Williamson. Funeral services were conducted Monday, March 24, under the direction of Lucas and Hall Funeral Home.

Margie Mae (Ratliff)

DeRossett, 86, of Blanchester, Ohio, formerly of Ivel, died Friday, March 21, at the Clinton Memorial Hospital, at Wilmington, Ohio. Funeral services were conducted Monday, March 24, under the direction of Burke Funeral Home.

Pauline (Napier) Foley, 83, of Prestonsburg, died Sunday, March 23, at the Cabell-Huntington Hospital at Huntington, West Virginia. Funeral services were conducted Wednesday, March 26, under the direction of Burke Funeral Home.

Dorothy M. George, 84, native of Floyd County, died Tuesday, March 18, at her home. Funeral services were conducted Saturday, March 22, under the direction of Jones-Preston Funeral Chapel.

Shirley Hall, 69, of Printer, died Sunday, March 23, at Our Lady of the Way Hospital, Martin. Funeral services were conducted Wednesday, March 26, under the direction of Hall Funeral Home.

Martha Story Hamilton, 69, of Teaberry, died Monday, March 24, at the McDowell Appalachian

Regional Hospital. She is survived by her husband, Henry Hamilton. Funeral services were conducted Thursday, March 27, under the direction of Nelson-Frazier Funeral Home.

Sheila Ann Hamilton, 75, of Lexington, native of Grethel, died Sunday, March 23. Funeral services were conducted Tuesday, March 25, under the direction of W.R. Milward Mortuary-Southland, Lexington.

Adrain Chester Jarrell, 60, of Dwale, died Tuesday, March 25, at the Highlands Regional Medical Center. He is survived by his wife, Eve Ett Wireman Jarrell. Funeral services were conducted Friday, March 28, under the direction of Nelson-Frazier Funeral Home.

Paul Edward "Pete" Lemaster, 48, of Ivel, died Saturday, March 22, in West Virginia. He is survived by his wife, Jane Reynolds Lemaster. Funeral services were conducted Tuesday, March 25, under the direction of Hall Funeral Home.

Delbert Denver "Thunderbird" Mullins, 69, of Martin, died Wednesday, March 26, at his residence. He is survived by his wife, Lilly Samons Mullins. Funeral services were conducted Saturday, March 29, under the direction of Hall Funeral Home.

Roger Dean Stephens, 39, of Wayland, died Tuesday, March 25, at his residence, following a brief illness. Funeral services were conducted Saturday, March 29, under the direction of Nelson-Frazier Funeral Home.

Beatrice Thomsbury, 77, of Emma, died Monday, March 24, at the Riverview Manor Health Care, Prestonsburg. Funeral services were conducted Thursday, March 27, under the direction of Nelson-Frazier Funeral Home.

Adam Wright, 25, of Printer, died Wednesday, March 26, in Staffordsville. He is survived by his parents, Ronald Everett Wright and Loretta Hamilton Wright. Funeral services will be conducted Sunday, March 30, 11 a.m., at the Hall Funeral Home Chapel.

Johnson County

Lindsey Childers, 75, of Meally, died Friday, March 21, at the Highlands Regional Medical Center. He is survived by his wife, Mildred Brown Childers. Funeral services were conducted Monday, March 24, under the direction of Nelson-Frazier Funeral Home.

Esta Fraley, 96, native of Johnson County, died Friday, March 21, at Paul B. Hall Medical Center. Funeral services were conducted Tuesday, March 25, under the direction of Paintsville Funeral Home.

Paul Russell Meek Sr., 60, native of Johnson County, died Tuesday, March 18, at V.A. Medical Center in Huntington, West Virginia. He is survived by his wife, Jane Childers Meek. Funeral services were conducted Saturday, March 22, under the direction of Jones-Preston Funeral Home.

Roy Duane "Butch" McBride, 54, died Sunday, March 16, at his residence. He is survived by his wife, Patty McBride. Funeral services were conducted Tuesday, March 18, under the direction of Paintsville Funeral Home.

Opal Daniels Richmond, 86, died Friday, March 21, at Paul B. Hall Medical Center. Funeral services were conducted Sunday, March 23, under the direction of Phelps & Sons Funeral Home.

Sandra "Jayne" Sparks, 59, formerly of Johnson County, died Saturday, March 1, at Mt. Carmel West Hospital in Columbus, Ohio. She is survived by her husband, Ray Sparks. Funeral services were conducted March 5, and burial was in the St. Joseph Cemetery in Columbus.

Gregory Allen Tackett, 45, of Hager Hill, died Saturday, March 22, at the Central Baptist Hospital, Lexington. He is survived by his wife, Lena (Lynn) Baldwin. Funeral services were conducted Tuesday, March 25, under the direction of Nelson-Frazier Funeral Home.

Magoffin County

Jewell Blair Collins, 83, native of Magoffin County, died Monday, March 17, at the Paul B. Hall Medical Center. Funeral services were conducted, and burial followed in the Johnson County Memorial Cemetery in Staffordsville, under the direction of Jones-Preston Funeral Home.

Anna Arnett Horne, 78, of Salyersville, died Wednesday, March 19, at Paul B. Hall Medical Center, Paintsville. Funeral ser-

VICES were conducted Friday, March 21, under the direction of Magoffin County Funeral Home.

Lawrence County

Anna Hammonds Frazier, 89, of Louisa, died Monday, March 24, at Three Rivers Medical Center, Louisa. Funeral services were conducted Thursday, March 27, under the direction of Young Funeral Home.

Charlene Tackett, 68, of Louisa, died Tuesday, March 18. Funeral services were conducted Friday, March 21, under the direction of Young Funeral Home.

Martin County

Lucille Ward, of Indianapolis, Indiana, formerly of Martin County, died Sunday, March 23, in an Indiana hospital. Graveside services were conducted Wednesday, March 26, at the Stepp Cemetery, under the direction of Richmond-Callahan Funeral Home.

Magoffin County

Ruby Jean Carty, 69, of Salyersville, died Monday, March 24, at the Salyersville Health Care Center. She is survived by her husband, D.J. Carty. Funeral services were conducted Thursday, March 27, under the direction of Salyersville Funeral Home.

Jewell Blair Collins, 83, native of Magoffin County, died Monday, March 17, at Paul B. Hall Medical Center. Funeral services were conducted Wednesday, March 19, under the direction of Jones-Preston Funeral Home.

Pike County

Wanda Karen Blankenship Adkins, 47, of McCarr, died Monday, March 24, at the South Williamson Appalachian Regional Hospital. She is survived by her husband, Clell T. Adkins. Funeral services were conducted Thursday, March 27, under the direction of Phelps Funeral Home.

Robert E. Bartley, 67, of Lookout, died Sunday, March 23, at Pikeville Methodist Hospital. He is survived by his wife, Velia Jean Bartley. Funeral services were conducted Wednesday,

Funds

everything that's been created as evidence of what God is like."

He said knowledge has increased vastly in fields like medicine, physics, economics and electronics while religious information remained static.

"Why is it that there's so little progress made in any of the major religions?" he asked rhetorically.

His answer: Scientists "look forward to try to make discoveries, but there's never been a major religion that advocated discoveries." To him, relying on

March 26, under the direction of Bailey Funeral Home.

Marvin Coleman, 76, of Phelps, died Monday, March 24, at Phelps. Funeral services were conducted Thursday, March 27, under the direction of Phelps Funeral Services.

Gennetta Griffith Davidson, 71, of Harold, native of Majestic, died Friday, March 21, at the South Williamson Appalachian Regional Hospital. Funeral services were conducted Monday, March 24, under the direction of Lucas and Hall Funeral Home.

Stirl Phillips, 61, of Ransom, died Saturday, March 22, at his home. He is survived by his wife, Mary Webb Phillips. Funeral services were conducted Wednesday, March 26, under the direction of Hatfield Funeral Chapel.

Beldon Potter, 86, of Ashcamp, died Monday, March 24, at Johnston Memorial Hospital. Funeral services were conducted Friday, March 28, under the direction of Lucas and Hall Funeral Home.

Callahan Slone, 88, of Kimper, died Monday, March 24, at his home. Funeral services were conducted Thursday, March 27, under the direction of Justice Funeral Home.

Larry Kent Smith, 40, of Huddy, died Saturday, March 22, at South Williamson Appalachian Regional Hospital. Funeral services were conducted Tuesday, March 25, under the direction of Rogers Funeral Home.

Edna Mae Stanley, 77, of Ecorse, Michigan, has died. She is survived by her husband, Lee Roy Stanley. Funeral services were conducted Wednesday, March 26, under the direction of Ballheim Funeral Home.

Chester Beamer York, 76, of Belfry, died Monday, March 24, at the South Williamson Appalachian Regional Hospital. He is survived by his wife, Dollie Doyle York. Funeral services were conducted Wednesday, March 26, under the direction of Rogers Funeral Home.

Continued from p5

2,000-year-old scriptures and traditions alone is like modern physicians using only Hippocrates.

Such comments unnerve religious traditionalists, most visibly "creation science" advocates. They think Templeton's foundation promotes evolution and seeks some united world religion.

The latter complaint is misguided, Templeton insists. As a believer in free enterprise, he thinks that in religion, too, competition is beneficial. "Unity would be a drawback to progress," he says.

The foundation faced slow going for years, says founding board member Robert L. Herrmann, an Episcopalian and biochemist who wrote Templeton's authorized biography. But "the last few years have seen a real interest on the part of scientists."

"A lot of people in science realize how huge and complicated the universe is" and they're becoming more comfortable discussing spiritual matters, Herrmann says.

Yet Los Angeles science writer Margaret Wertheim is dubious. She attended some Templeton meetings, and got a grant for a documentary film, but is no longer interested in the foundation.

Wertheim, who is non-religious, says Christianity originally inspired modern science and thinks Templeton sponsors "fairly sophisticated discussion about what religion is or should be." To her, the problem lies on the science side, where the foundation enlists well-known names rather than the iconoclasts and innovators.

But Templeton is serenely contented in his cause, and determined to pursue it as hard as he can.

"We don't know whether this is our only life or not," says, "so we ought to use that life to accomplish as much as we can."

Beltway

Continued from p4

agreements with France and Russia will be quickly cancelled. With the United States as the new colonial power of the Tigris and the Euphrates, profits from those wells will surely flow to corporations that made the current administration possible.

These, then, are the real reasons for war. As Tip O'Neill said, "All politics is local." Even invasions. This one is mainly a weapon of mass distraction to deflect attention from serious issues in next year's election.

But therein lies a problem. It may be over too soon. With reporters at last free to roam a demolished and interecine Iraq,

the dispatches may be unflattering. It might be necessary to again lure attention away, as it was from a demolished and interecine Afghanistan.

Then, look out North Korea, look out Iran, look out Venezuela! If the demonizing begins full-bore on one of these places, you'll know why. In "1984" George Orwell taught us the political value of unending war. The White House has memorized that lesson.

Columnist William A. Collins is a former state representative and a former mayor of Norwalk, Connecticut.

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In accordance with the provisions of 405 KAR 18:120E, Section 3, notice is hereby given that Levisa Fork Mining Company, 544 South Lake Drive, Prestonsburg, Kentucky 41653, (606) 886-2330, proposes the following blasting schedule. The blasting site consists of approximately 31.62 acres, located 1.0 mile northwest of Beaver in Floyd County, Kentucky. The area is located approximately 0.75 mile west from KY Route 979's junction with Mitchell Branch Road, and located in the head of Mitchell Branch at latitude 37°24'37" and longitude 82°39'55". Detonations of explosives are proposed to occur daily, sunrise to sunset, from March 21, 2003, to March 20, 2004.

Control of the blasting area will be maintained by blocking the access roads to the area, and stopping traffic along public roads, when applicable, at least ten (10) minutes prior to the blast. Post detonation access to the blasting area, and release of traffic on public roads, will be allowed only after an inspection has determined that no hazards exist.

After personnel are cleared from the area, a pre-detonation warning, consisting of a one minute series of long blasts of a siren will be given. The blast signal will consist of a one minute series of short blasts of a siren, prior to detonation. The all clear signal will consist of a prolonged blast, sounded on a siren, following the inspection of the blast site. These signals will be audible over a minimum distance of one-half mile. All blasting will be scheduled from sunrise to sunset; however, blasting may be conducted at other times. Events which could lead to blasting at times other than scheduled, include, but are not limited to, rain, lightning, or other atmospheric conditions which involve personnel, operational, or public safety. If conditions occur that require blasting at times other than the normally scheduled blasting hours, the audible signals described above will be used to warn the public of the blasting activity.

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Regional SPORTS

Sunday, March 30, 2003

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COMMENTARY

There isn't anyone better for UK than Tubby

by BILLY REED
TIMES COLUMNIST

When Rick Pitino stated emphatically that he's off the coaching carousel and intends to end his career at the University of Louisville, you could almost hear the skeptics laughing and hooting in Big Blue Country. They've gone down this path

before with the emotional coach who used to change his mind like some people change their socks.



Reed

But because of various life experiences that have changed his values — his losing record with the Boston Celtics, the tragic loss of two close brothers-in-law — there's ample reason to believe that this time Pitino means what he says.

He says he's "90 percent happy" with his decision to take the U of L job, the only drawbacks being the rumors that swirl around him because of his high visibility and the constant digs from University of Kentucky fans, some of whom are even well-intentioned.

Interestingly, however, neither UK coach Tubby Smith nor Indiana coach Mike Davis has followed Pitino's lead and firmly stated that they intend to stay in

(See REED, page two)

COACHING

McGuire to retire after 40 years of coaching

SPECIAL TO THE TIMES

DANVILLE — Coach Herb McGuire has worn many hats during his forty years of coaching and teaching at Centre College. The versatile coach, a 1957 Centre graduate, has been the head coach of the football, baseball, golf, men and women's track, and cross country teams as well as teaching and running the intramural programs at the College.

McGuire is the only athletic coach on the faculty at Centre and is responsible for several landmark happenings at the College. He organized the first golf tournament for college women in the state and started the first women's golf team at Centre. He was Centre's first

(See RETIRE, page two)

BOWLING

Pikeville women's bowlers win South Region crown

TIMES STAFF REPORT

LOUISVILLE — Facing brutal competition from 16 other bowling teams, including four others in the Top 20, the Pikeville College women stood up to the challenge and won the Central Sectional of the Intercollegiate Bowling Championships.

The title makes Pikeville's women 2-for-2 in sectional

titles. Last March, the women won the sectional in Downingtown, Penn., in their first season of competition.

The win puts them in the 16-team national finals, to be held April 23-26 in Tulsa, Okla.

"This was a total team effort, and we couldn't have won it without all eight of our

(See REGION, page four)



Damron



Compton Cooley

MAJOR LEAGUE BASEBALL

Reds want to show they're worthy of new ballpark

by JOE KAY
ASSOCIATED PRESS

CINCINNATI — Is this the best they can do?

Long before Cincinnati's old ballpark imploded into a pile of rubble, fans were grumbling about what the Reds were doing to the team that will open the new place.

They traded second baseman Todd Walker and No. 1 starter Elmer Dessens to save money.

They tried to deal Ken Griffey Jr. A \$10-\$12 million payroll increase was quickly absorbed by the everyday lineup.

With each move, the fans wondered: Is this the best they can do? Finally, chief operating officer John Allen had heard enough.

"I think we've got a very good team," Allen told skeptical fans at a winter promotional event in

(See REDS, page two)

Betsy Layne falls to Clinton County in State Tourney

DEFEAT IN DIDDLE



photo by Steve LeMaster

Senior Tiffany Meade (35) and teammate Kim Clark awaited a free throw attempt. The game against Clinton County was the last for Meade.

by STEVE LEMASTER
SPORTS EDITOR

BOWLING GREEN — The post-season ride for the Betsy Layne Ladycats is now over. Amber Guffey scored 16 points and twin sister Paige Guffey netted 15 as Clinton County advanced to the Girls Sweet 16 semifinals for the first time in school history with a 66-36 win over Betsy Layne on Friday in the second semifinals game

of the tournament inside E.A. Diddle Arena.

Brittany Abbott also had 15 for Clinton County, which won its 27th straight game.

What a ride it has been for Betsy Layne. The Ladycats scored an opening round win over Campbell County to begin the tournament on Wednesday.

Whitney Lykens had 18 points and seven rebounds to lead Betsy Layne

against Clinton County. Natasha Stratton, the team's leading scorer, scored eight. Kristal Daniels tossed in six while guards Kim Clark and Tiffany Meade finished with two apiece.

For one period, Betsy Layne was even with mighty Clinton County, tied 10-10 at the end of one. Clinton ended the second quarter with a 7-0 run to

(See LADYCATS, page four)

— CLINTON CO. 66, BETSY LAYNE 36 —

Clinton Co. (34-1)

Cummings 0-1 0-0 0, A. Guffey 6-12 4-6 16, DeForest 0-1 0-0 0, Ross 3-5 1-1 7, Abbott 5-6 0-0 15, Papineau 1-1 0-0 2, L. Brown 0-0 0-0 0, Riddle 1-3 0-0 2, P. Guffey 5-11 4-6 15, Ferguson 0-0 0-0 0, A. Brown 4-11 1-1 9.

Betsy Layne (27-6)

Clark 0-13 2-2 2, Lykens 6-18 4-6 18, Akers 0-0 0-0 0, Daniels 2-3 2-2 6, Stratton 2-11 4-4 8, Meade 0-1 2-2 2, Witt 0-1 0-0 0.

Halftime—Clinton County 23, Betsy Layne 17. 3-Point Goals—Clinton Co. 6-16 (Cummings 0-1, A. Guffey 0-2, Abbott 5-6, Riddle 0-1, P. Guffey 1-6), Betsy Layne 2-11 (Clark 0-5, Lykens 2-6). Fouled out—none. Rebounds—Clinton Co. 32 (A. Brown 11), Betsy Layne 33 (Lykens, Stratton 7). Assists—Clinton Co. 13 (A. Guffey 5), Betsy Layne 3 (Clark 2). Total fouls—Clinton Co. 16, Betsy Layne 13. A—3,421.

FISHING

Appalachian Wireless Bass Classic Open Bass Tourney

SPECIAL TO THE TIMES

PRESTONSBURG — The Tug Valley Bass Anglers will be holding an open bass tournament at Dewey Lake, Saturday, April 19. The event will be a day tournament from 7 a.m.-3 p.m. The entry fee will be \$100.00 per boat. Registration and pre-tournament meeting will be held at 6 p.m. on Friday, April 18 at the Appalachian Wireless store in the Prestonsburg Village Plaza.

Tournament payout is guaranteed.

Payout will be as follows:

- First- \$1,800;
- Second- \$800;
- Third- \$300.

The weigh in show will be held at the Appalachian Wireless store at approximately 4 p.m. The weigh in show will be televised. There will also be Casting Kids events during the day at the Appalachian Wireless store starting at 11 a.m., all kids are encouraged to attend.

The event is sponsored by Appalachian Wireless, Pepsi, Budweiser, Mikrotec Internet Services.

For sponsors and additional information visit our web site at www.se-tel.com/tugvalleyanglers.

AL PREVIEW

Angels out to prove '02 not a fluke

by JOSH DUBOW
ASSOCIATED PRESS

Darin Erstad and the Anaheim Angels haven't even gotten their World Series rings yet and they already know the skeptics doubt whether they can repeat as champions.

That shouldn't be surprising, considering the Angels had never won a playoff series before their shocking run through October last year, they play in baseball's toughest division, and they're competing in a league with the high-paid All-Star team known as the New York Yankees.

"I'm sure people don't think we'll be the team to beat," Erstad said. "The Yankees have the whole history and everything,

(See ANGELS, page two)

ACMS volleyball records third, fourth wins

by STEVE LEMASTER
SPORTS EDITOR

EASTERN — The Allen Central Middle School volleyball team is off to an outstanding start. The Allen Central Middle A-Team defeated Stumbo in straight games Thursday night in doubleheader action for wins three and four of the young season.

Stumbo was able to pull out a win in the B-team match against Allen Central (17-21, 22-20, 22-21), after dropping the first game.

The next home match for Allen Central is Tuesday against South Floyd. The game is set to begin at 6 p.m.

Allen is the defending Floyd County Grade School Champion.



photo by Miranda Pederson/Bowling Green Daily News
Betsy Layne senior point guard Tiffany Meade tried to gain control of the ball against Clinton County.

Reed

their current jobs for the foreseeable future, leading to speculation that one, or both, would be willing to listen to job offers. Unlike Smith, who seems virtually deaf to criticism, Davis is more like Pitino emotionally. He wears his heart on his sleeve, and sometimes he gets himself into trouble by speaking out before he has had the chance to cool off and put events into perspective.

GIRLS' STATE BASKETBALL TOURNAMENT: Day Two
Washington County upsets Muhlenberg North 50-49

Washington County picked a great time to take its first lead of the ballgame.

The Commandettes trailed until only 11 seconds left in the game, but Katie Filiatreau hit the first of two free throws to give Washington County its only lead of the game, 50-49 in the first round of the Houchens Industries Girls Sweet 16.

After a Muhlenberg North timeout, the Stars set up a play to get its star Jade Perry a shot, but Perry missed and the clock ran out on Muhlenberg North's hopes.

Brittany Edelin led Washington County (25-2) with 24 points and 14 rebounds.

"I had to do what I could to help my team," Edelin said. "This is very exciting."

Alison Bartley and Katie Filiatreau each had 10 points for Washington County.

Perry led Muhlenberg

(See **STATE**, page four)

He did it again after IU's loss to Pittsburgh in the NCAA tournament, lashing out at his players for being "selfish" when he should have been taking the blame for ruining the team's early momentum by going bonkers at the end of IU's game with UK in Freedom Hall.

The Hoosiers, who still had a chance to win the game when Davis charged onto the floor to berate an official, never quite recovered from their coach's loss of poise. It seemed to take the starch out of a team that already was vulnerable because of the loss of 6-foot-10 Jared Jeffries.

The truth be told, Davis has never felt completely comfortable as Bob Knight's successor in Bloomington. He hears every boo, feels every slight, reacts to every expression of disappointment.

A native of a small Alabama town, he probably would feel more relaxed working in the Deep South. That's why he might be an ideal pick for, say, the soon-to-be-open job at Georgia.

But Smith already has been there and done that. The most persistent rumors about him involve the NBA, either the Atlanta Hawks or the new Charlotte franchise.

Tubby holds his feelings close. He seldom is too far up or too far down.

Even last season, when the Wildcats were self-destructing around him, he never seemed to hear the fans who were shrieking for his head.

He's such a private person that, at the end of six seasons in the UK job, nobody seems to know whether he's happy in Lexington or is tired of living in the fishbowl that Pitino knows so well.

"In Louisville, I can go out and it's no big deal," Pitino said. "In Lexington, I couldn't do that."

Because of the way this season has worked out, many of the same fans who wanted to get rid of Tubby now seem fearful that

he might actually go elsewhere and leave UK in a tougher spot than Pitino did when the took the Celtics' job right after the 1996-97 season.

In case Tubby leaves, in other words, who's the logical successor? Not Florida coach Billy Donovan, whose stock has plummeted with UK fans because of his inability to beat the Cats in the Southeastern Conference and his team's early

(See **REED**, page three)

TICKETS

Red Sox have top ticket price average at \$42.34

by RONALD BLUM
ASSOCIATED PRESS

NEW YORK — The Boston Red Sox have baseball's top average ticket price for the sixth straight year at \$42.34, and the sport's overall average increased 3.2 percent to \$18.81.

Boston's average increased 6.7 percent, according to the Team Marketing Report's annual study, which was released Thursday. The New York Yankees are second at \$24.86, followed by the New York Mets at \$23.50.

The Red Sox play in the major leagues' smallest ballpark, Fenway Park, which has a

capacity of about 34,000. To increase revenue, the team is constructing seats atop the Green Monster in left field.

The 280 new seats go for \$50, with standing room selling for \$20.

World Series champion Anaheim had the largest increase, its average rising 35.5 percent to \$15.97. Minnesota's average went up 22.2 percent to \$14.40, Philadelphia's rose 13 percent to \$17.24 in its last season at Veterans Stadium and Houston's increased 10.1 percent to \$20.78.

Montreal has the lowest aver-

(See **TICKETS**, page three)

Reds

Continued from p1

Dayton, Ohio. "I get very tired of people treating the 2002 team like it was terrible. They were in first or second place for 123 days last year, folks. One hundred twenty-three days!"

"The nucleus of that team is back."

So is its biggest shortcoming. The team that will open Great American Ball Park has a pitching rotation that's more retro than state-of-the-art. It's not what they'd planned.

The Reds have been building toward the ballpark's opening since the late 1990s, hoping to field a playoff contender from the very first game. They've assembled an impressive core of young players — Brandon Larson, Aaron Boone, Sean Casey, Adam Dunn, Austin Kearns.

"They probably will get better, but they're daggone good right now," shortstop Barry Larkin said. "They'll be a nice backbone for this organization for many, many years."

Unfortunately, none of them can pitch.

Most of the Reds' pitching prospects have fizzled or stalled, forcing them to get retreads for the rotation and lean too heavily on a deep bullpen that fades as the summer goes along.

Reds starters pitched the fewest innings of any NL rotation last season, the main reason they finished third in the NL Central, 19 games out. It was the second year in a row that the rotation was last in the league for innings pitched.

Things got so grim that the Reds moved closer Danny Graves into the rotation for this season. He joins Jimmy Haynes, Ryan Dempster, Jimmy Anderson and Paul Wilson, none of whom has a winning career record.

There are alternatives in the minors, most notably Pete Harnisch, who is making a comeback from reconstructive

(See **REDS**, page three)

Angels

Continued from p1

while we did it just one year. But we feel like we can do it again."

Getting out of AL West could be a problem for Anaheim, which won the Series as a wild-card team last year.

Oakland has made three straight postseason appearances; Seattle's 209 wins the past two seasons are the most in baseball; and Texas is improved under new skipper Buck Showalter.

The Angels will try to repeat with essentially the same roster as last year — backup outfielder Eric Owens is the most noteworthy addition.

"The fact that we will have a pennant flying over our stadium is a nice decoration to have," general manager Bill Stoneman said. "But what's important is what's ahead. We have to play well if we're going to have a shot to win our division."

The Athletics, led by aces Barry Zito, Mark Mulder and Tim Hudson, are the pick to repeat in the West, finally make it past the first round and all the way to the Series.

"We're tired of watching other people play later on in the year," Mulder said.

But if they don't get off to a good start, there's a chance they could trade MVP Miguel Tejada instead of losing him to free agency at the end of the season.

They'll also have to get by the Yankees and their \$150 million payroll. For the first time since 1998, the Yankees don't enter the season as defending AL champions after being eliminated in four games by Anaheim in the first round.

"It's something you should

remember," shortstop Derek Jeter said. "You should remember how it feels when you lose. You should not want to experience that again."

Owner George Steinbrenner clearly doesn't.

He spent the offseason criticizing Jeter's nightlife, the work ethic of Joe Torre's coaching staff and outspending everyone for Japanese slugger Hideki Matsui and Cuban pitcher Jose Contreras.

New York will edge out Boston in the East, but the age of the pitching staff will catch up in October.

The Red Sox greatly improved their depth and will make it back to the playoffs as the wild-card team after falling short the past three years.

The Central will be a two-team race between Minnesota and the White Sox, who added 20-game winner Bartolo Colon. The Twins will edge out Chicago at the end.

A look at the AL in predicted order of finish:

E A S T

New York Yankees

Led by 2B Alfonso Soriano (.300, 39, 102) and Jason Giambi (.314, 41, 122), the Yankees should have the best offense in the game no matter how well Matsui adjusts.

The potential problems for New York are on the deep pitching staff. Despite an overabundance of starters, many of them come with questions.

Roger Clemens (13-6, 4.35) turns 41 in August and David

Wells (19-7, 3.75) turns 40 in May. Mike Mussina (18-10, 4.05) was inconsistent last year, Andy Pettitte needs to stay healthy for the entire year, and Jeff Weaver has to show he can succeed in New York.

Closer Mariano Rivera's shoulder bothered him last year and no longer can be counted on for the four- and five-out saves manager Joe Torre asks for. Set-up men Chris Hammond and Steve Karsay have been slowed by injuries in the spring.

Boston Red Sox

Pedro Martinez, Derek Lowe, Manny Ramirez, Nomar Garciaparra and Johnny Damon provide as talented a core as any team in baseball.

Manager Grady Little is counting on Tim Wakefield (11-5, 2.81 ERA) to have another good season and LHP Casey Fossum (5-4, 3.46) to show why the Red Sox refused to give him up for Colon.

2B Todd Walker and 1B Jeremy Giambi bring more patience to the lineup.

The Red Sox will go without a traditional closer. Alan Embree, Ramiro Mendoza, Mike Timlin and Bob Howry will share the duties.

Toronto Blue Jays

The improving Blue Jays can't compete with the high-spending Yankees and Red Sox for the division title and appear destined for a sixth straight third-place finish.

Roy Halladay (19-7, 2.93) has developed into an ace and 3B Eric Hinske (.279, 24, 84) was the Rookie of the Year. CF Vernon Wells (.275, 23, 100) is emerging as a force in the middle of the lineup with 1B Carlos Delgado (.277, 33, 108).

2B Orlando Hudson and SS Chris Woodward are a young, talented duo in the middle of the infield and Shannon Stewart (.303, 103 runs) is one of the better leadoff hitters.

Cory Lidle (8-10, 3.89) needs to be more consistent as a No. 2 starter in Toronto than he was as a No. 4 in Oakland.

Baltimore Orioles

The Orioles spent the spring dealing with the aftermath of the death of minor league pitcher Steve Bechler.

After going 4-32 to finish last year, the Orioles need lots of help — especially on offense. Marty Cordova was the team's leading hitter at .253, and Jay Gibbons (28 HRs) and Tony Batista (31 HRs) are the only real power threats.

RHP Rodrigo Lopez (15-9, 3.57) and closer Jorge Julio (5-6, 1.99, 25 saves) excelled as rookies. Omar Daal gives

(See **ANGELS**, page three)

Retire

Continued from p1

full-time women's track coach and was instrumental in the formation of the women's cross country team. He also directs the Praying Colonels

Invitational Golf Tournament at the Danville Country Club every spring, which helps raise money for the athletic teams. As the head football coach from 1972-79, McGuire organized the first parents' weekend for football players. The event caught on and now Centre has a Parents Weekend in the fall for the entire student body. McGuire's 1972 team won the conference championship and his baseball team won Centre's first spring sports championship the same year. Coach McGuire also implemented the now annual Centre Invitational Track Meet.

McGuire played golf, football, and ran track during his playing days at Centre and was the starting quarterback in 1953 and 1956 and played on the 1955 undefeated team. In 1953 he ran an interception back 85

yards for a touchdown, a school record that stood until 1999.

When asked about his forty years at Centre, McGuire said, "Lots of people ask me why I stayed here and my answer is this is where my heart is; my most rewarding experience ever has been my involvement with the players and then to see them go on to be successful. I came in 1953 and have spent my entire adult life on this campus except for graduate school and a stint in the army. I came back in 1963, and believe me, I've seen lots of changes. I'm extremely proud of the fact that every kind of team I've coached here has won a conference championship except men's track, and we came in second one year. I know there are very few people who love Centre as much as I do."

McGuire has been happily married to Danville native Margaret Jean Sheegog for the last 46 years, and they have two children—Kevin and Kelly—and four grandchildren.

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NCAA TOURNAMENT

UK 63, Wisconsin 57

by RICK GANO
ASSOCIATED PRESS

MINNEAPOLIS — For once, Kentucky couldn't count on Keith Bogans. The Wildcats' floor leader, top scorer and best player could only cup his hands and watch the second half from the bench.

If Bogans' sprained ankle made it a difficult night for top-seeded Kentucky, so did inspired Wisconsin. The Badgers got an even bigger lift from legions of screaming red-clad fans, who nearly turned the Midwest Regional semifinal into a home game.

"We just kept our composure," Kentucky's Marquis Estill said.

Even better, the Wildcats kept getting the ball to Estill.

The 6-foot-9 center was too powerful for the Badgers inside, hitting 12 of 18 shots and scoring a career-high 28 points as Kentucky held on for a 63-57 victory Thursday night.

Now they must regroup and get ready for another test from an even better Wisconsin-based team — Marquette — on Saturday in the regional final. With or without Bogans.

X-rays on Bogan's left ankle were negative. He sprained it late in the first half after a collision with Wisconsin's Kirk Penney.

"We're not sure about the extent of Keith's injury," coach

Tubby Smith said. "We know it's a high ankle sprain. It's just something he's going to have to get treatment on and hopefully he'll be ready Saturday."

"Keith and his swagger," Smith said. "He has that mentality, 'Hey you're not going to stop me, give me the ball.' He raises his intensity when he's challenged and he's the best on our team at doing that."

Bogans brings more than just his game when he steps on the floor. He has an attitude that is hard to replace.

"Keith and his swagger," Smith said. "He has that mentality, 'Hey you're not going to stop me, give me the ball.' He raises his intensity when he's challenged and he's the best on our team at doing that."

And the Wildcats (32-3) were certainly challenged by the fifth-seeded Badgers (24-8), who showed right away — even before Bogans got hurt late in the first half — that they belonged on the same floor with Kentucky.

"We knew Kentucky would make a run early on and try to blow us out from the start. The guys did a good job to absorb it," said Penney, who scored 20 points, but just three in the second half.

"Coming down the stretch, we were where we needed to be."

Penney's 3-pointer put Wisconsin up 40-38 for its last lead of the game early in the second half. But after closing to 56-55 on Mike Wilkinson's layup with 1:33 to go, the Badgers couldn't find a way to pull off the upset.

Kentucky's Erik Daniels tipped in a miss by Estill with a minute left. And after Wilkinson was called for traveling and later missed two free throws, the Wildcats put it away with five free throws in the final half-minute.

"We let a close game slip away against the top team in the country," said Wisconsin's Freddie Owens, whose last-second 3-pointer beat Tulsa in the second round. He was only 1-of-8 from the field Thursday night.

"We got killed in the paint. It really stings. If a couple of those late shots go down, it could have been totally different. It's eating me up," Owens said.

"We let a close game slip away against the top team in the country," said Wisconsin's Freddie Owens, whose last-second 3-pointer beat Tulsa in the second round. He was only 1-of-8 from the field Thursday night.

"I made an up-and-under move," Penney said. "I kind of went into him and I think he fell awkwardly. Then I was coming back on defense, didn't see him and tripped over him, so it was kind of a double whammy."

If Bogans can't play, the Wildcats will need another



Betsy Layne players looked on during the Ladycats' battle with Clinton County.

photo by Steve LeMaster

Angels

Continued from p2

Baltimore its first lefty starter in five years.

Tampa Bay Devil Rays

New manager Lou Piniella is in for a long season. Piniella has never lost 90 games in a season and is taking over a team that has lost at least 90 in all five of its seasons — including at least 100 the past two years.

Piniella got his wish to move closer to home but ended up about as far away in the standings as he could be after leaving Seattle.

The Devil Rays are committed to a youth movement but it will take time to develop those players.

Carl Crawford, Rocco Baldelli and Josh Hamilton could provide an exciting outfield of the future, although Baldelli is being rushed to the majors and Hamilton hasn't made it past Class A.

LH Joe Kennedy (8-11, 4.53) is the most dependable starter and Dewon Brazelton will get a shot in the rotation in his second full year a pro.

CENTER

Minnesota Twins

The Twins overcame contraction attempt to make it all the way to the ALCS as one of the best feel-good stories in 2002. One of baseball's youngest teams could be even better this year.

LHP Kenny Rogers was signed in spring training to replace injured Eric Milton. Brad Radke (9-5, 4.72) and Joe Mays (4-8, 5.38) were slowed by injuries and need to be healthy this season for the Twins.

CF Torii Hunter (.289, 29, 94, Gold Glove) is one of the most exciting players in baseball but needs more help from the right side of the plate from youngsters Dustan Mohr and Michael Cuddyer.

Eddie Guardado had a team-record 45 saves in first full season as a closer.

Chicago White Sox

The addition of Colon to a staff that already includes 19-game winner Mark Buehrle makes the White Sox a legitimate contender.

Jon Garland (12-12, 4.58) and Dan Wright (9-4 in second half) provide depth. Billy Koch (11-4, 3.27 ERA, 44 saves), on his third team in three years, can be overpowering but is also inconsistent.

The lineup is formidable with five 25-homer hitters last season. Magglio Ordonez (.320, 38, 135) and Paul Konerko (.304, 27, 104) are dangerous hitters and Frank Thomas (.252, 28, 92) could be poised for a bounce-back season.

Cleveland Indians

After a decade of dominance

in the AL Central, the Indians are rebuilding and should be in good shape within a year or two.

They have some good pieces to start with, including INF Brandon Phillips, 1B Travis Hafner and C Victor Martinez.

Sluggler Jim Thome will be missed, leaving Ellis Burks (.301, 32, 91) as the only proven power bat in the lineup.

C.C. Sabathia (13-11, 4.37) needs to develop into an ace and Dany's Baez has to show that he can be a legitimate closer.

Kansas City Royals

After losing 100 games for the first time in franchise history, this is a rebuilding year.

OF Carlos Beltran (.273, 29, 105, 35 SBs) and 1B Mike Sweeney (.340, 24, 86) are top-notch hitters but there's little else there for manager Tony Pena. Beltran might not last the season if the Royals decide to trade him instead of losing him to free agency.

Top starters Paul Byrd and Jeff Suppan are gone, leaving Runelvys Hernandez as the top pitcher.

Detroit Tigers

The biggest names on this team will be in the dugout — new manager Alan Trammell and coaches Kirk Gibson and Lance Parrish.

The stars of the Tigers' 1984 championship team would have a hard enough time making Detroit a contender again even if they were in their prime as players.

Moving in the fences at Comerica Park will help the game's most anemic offense. Unfortunately for Detroit, the opposition will benefit even more by the change.

Lefties Mike Maroth and Andy Van Hekken have 26 career starts between them but will be counted on to lead the rotation.

WEST

Oakland Athletics

After falling short in Game 5 of the opening round of the playoffs the past three years, the A's will finally break through this season under new manager Ken Macha.

Cy Young winner Zito (23-5, 2.75), Mulder (19-7, 3.47) and Hudson (15-9, 2.98) are the biggest reasons why Oakland should be the favorite in the division.

Tejada (.308, 34, 131) and 3B Eric Chavez (.275, 34, 109) form the best left side of the infield in baseball and DH Erubiel Durazo and CF Chris Singleton are good additions to the lineup.

Anaheim Angels

A relentless offense, overpowering bullpen and the Rally Monkey led the Angels to the World Series title last season but

might not be enough in 2003.

World Series MVP Troy Glaus (30 HRs, 111 RBIs) looks poised for a breakout year and Garrett Anderson (.306, 29, 123) can no longer be considered underrated. Pesky David Eckstein makes the offense go.

The starting rotation was good enough in the postseason but doesn't have an overpowering pitcher.

Jarrod Washburn (18-6, 3.15 ERA) and John Lackey (9-4, 3.66) lead the staff, but Ramon Ortiz (40 HRs allowed) is inconsistent and Kevin Appier and Aaron Sele don't strike fear in anyone.

Troy Percival and Francisco Rodriguez can be unhittable at times in the bullpen.

Texas Rangers

After two straight last-place finishes with Alex Rodriguez, the Rangers are hoping Showalter can return Texas to the team that won three division titles in four years.

Hitting won't be a problem even with C Ivan Rodriguez gone to Florida. Rodriguez (.300, 57, 142) is the best player in the league, and is joined by 1B Rafael Palmeiro (.273, 43, 105) to form a fearsome duo in the middle of the lineup.

RF Juan Gonzalez is looking to bounce back from an injury-plagued year and INFs Hank Blalock and Mark Teixeira are two of the top young hitting prospects in baseball.

Ugueth Urbina (40 saves) and Esteban Yan (19 saves) upgrade the bullpen and John Thomson, Ismael Valdes and Ryan Drese should help the rotation.

Seattle Mariners

Seattle went from 116 wins in 2001 to 93 last year, one of the biggest drops in baseball. Another big fall could come again for an aging team that lost Piniella.

Bob Melvin has a tough task in his first managerial job. Melvin's NL-style play should fit well in spacious Safeco Field with speedy Ichiro Suzuki (.321, 111 runs, 31 SBs) and Randy Winn (27 steals) at the top of the lineup.

Edgar Martinez, the 40-year-old DH, is showing signs of aging and batted .277 last season, his lowest average since 1993.

Freddy Garcia (5-5, 5.65 ERA in final 2 1/2 months) needs to be more consistent.

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Tickets

Continued from p2

age at \$9 U.S., counting only tickets for the Expos' 59 home games at Olympic Stadium, not their 22 games at San Juan, Puerto Rico, Kansas City is 29th at \$12.13 and Florida is 28th at \$12.78.

Seven teams had a decrease, with Tampa Bay's average going down 8.5 percent to \$14.49.

Cincinnati's average went up only 5.2 percent to \$17.53 despite by the Reds' move into the Great American Ball Park.

Premium seating, which for many teams includes a large per-

centage of its season tickets, were not included in the averages. Because of the shift by many teams to charge different prices for different opponents, a weighted averaged was used for each section for each team.

In comparison, the NFL's average ticket price last year was \$50.02, while the NBA's average is \$43.65 this season and the NHL's average is \$41.56.

On the Net:
<http://teammarketing.com>

Reds

Continued from p2

elbow surgery.

It looks like once again, the bullpen will have to pull them through.

"The strength of our team's always been the bullpen, and it probably will be again," said Scott Williamson, who gets first crack at the closer's job.

The everyday lineup is strong and versatile, as long as Larkin and Griffey can stay healthy. Larkin, who turns 39 on April 28, has been nagged by injuries the last few years, and it showed in his hitting — a .245 average last season.

Griffey has been sidelined by a series of leg injuries during his three seasons in Cincinnati, one

of the reasons the Reds tried to trade him in the offseason. San Diego's Phil Nevin invoked his no-trade clause, blocking the deal.

Griffey showed up for training camp stewing about the Reds' attempt to dump him, but mellowed as opening day approached.

"I've always been a Ken Griffey Jr. fan," said manager Bob Boone, who unsuccessfully tried to talk Nevin into approving the trade. "I think he's going to have a tremendous year. I think there's a lot of baseball left in him."

Larkin thinks there's enough talent to let the Reds compete for

the playoffs, proving the skeptics wrong.

"Health is always a key, and how the pitching turns out," Larkin said. "I think they'll be fine. I think we'll be good. This is probably one of the better teams I've been associated with as far as talent is concerned."

Larkin was on the 1990 team that won the World Series in manager Lou Piniella's first season by leaning on center fielder Eric Davis, starter Jose Rijo and the "Nasty Boys" bullpen.

Boone and general manager Jim Bowden are in the final years of their contracts, leaving a chance for major change if things don't work out in Great American's inaugural season.

When the team asked voters to raise taxes in 1996 to finance the new ballpark, Bowden assured them: "Build it and we will win." They remember the promise.

"Hopefully, we are going to complement that new stadium," Boone said. "We think the pieces are in place. They're young. They're certainly eager. Compared to the other teams in our division, the potential is going to be the highest."

"We're going to be dealing with a lot of young people that may or may not reach that potential. If they can reach that potential this year, we will bring a championship to Cincinnati."

Reed

Continued from p2

NCAA tournament flameouts.

Not South Alabama's John Pelphrey, who's too young and inexperienced. Not Pitino assistant Mick Cronin, whose ties are too close to U of L and Cincinnati. Not anybody with connections to North Carolina, Duke, Indiana, Tennessee, or Oregon State.

Maybe Morehead State's Kyle Macy, an all-time UK icon who has done an admirable job with the Eagles. Maybe Mississippi State's Rick

Stansbury, who has a strong Kentucky background. Maybe Marquette's Tom Crean, whose father-in-law is former Western Kentucky football coach Jack Harbaugh.

But the truth is, UK can't get anybody better than Tubby. It can only be

hoped that Tubby believes he can't get anything better than UK.

To contact Billy Reed send e-mails to BReedII@aol.com

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The Times
Baycol recall prompts the...

Arms twins sign with Campbellsville U.

TIMES STAFF REPORT

PAINTSVILLE — Two senior football players from Paintsville High School, a set of brothers, will further their playing careers and educations at a Mid-South Conference school.

Paintsville seniors Kyle and Justin Arms signed Wednesday to play for head coach Mark Peach and Campbellsville University. The brothers combined for

nearly 200 tackles in the 2002 (their senior) campaign. Both also contributed on offense for the Tigers and head coach David LeMaster.

Both players are three-year starters.

Campbellsville finished last season with an overall record of 6-4, 5-3 in Mid-South Conference.

Other players from the area at CU include Brian Short

(Lawrence County), Seth Crisp (Prestonsburg) and Brad Brooks (Betsy Layne). Brooks, a defensive lineman, is hoping to return for the Tigers in the fall after missing last season.

In the college ranks, Kyle Arms is projected to play cornerback and Justin Arms safety.

Another Paintsville senior, lineman Ryan Brown, signed to play for James Madison University earlier this year.

bowlers," said Coach Ron Damron. "They all bowled a lot of games, and in the end our depth carried us to the win."

In the IBC tournaments, the Baker format is used. Under that system, five players on each team bowl share a game. One bowler will roll two frames in the game, rotating through twice so that the first bowler rolls frames one and six, the second two and seven, etc., making it a true team concept.

"Where most teams had five or six bowlers, we had eight," said Damron. "On the last day when some of the other teams were tired, we could continue to sub and it paid off for us."

Six of the eight bowlers on the team were a part of last year's title team. They are senior Lindsey Durham of Louisville and sophomores Dana Compton Cooley of Prestonsburg; April Ellis of Jackson, Tenn.; and Teresa Sanderson, Patty Trusty and Stacey Wyatt, all of Louisville.

The two new additions are LaDeanna Damron of Millard and Michelle Leonard of Beaver Creek, Ohio.

Pikeville finished with a 64-game total of 11,902, 89 pins ahead of Florida State. Central Florida was third, 309 pins behind. Indiana

State was fourth, 389 behind.

Those four will join the top four from the other three sectionals in Tulsa. Included in that is one other Kentucky school, Morehead State.

On the men's side, Pikeville finished sixth in a loaded sectional event.

Four of the top eight teams in the country were in the Louisville bracket. The winner turned out to be 17th-ranked Central Florida. No. 4 Vincennes was second, with unranked Indiana third and No. 6 Western Illinois fourth.

Those four will advance to the nationals.

Pikeville finished behind No. 3 Saginaw Valley State in sixth place with 12,100 total pins. The Pikeville squad consisted of Joe Smith, a junior from Louisville; sophomores Jason Graham of Buffalo Grove, Ill., Craig Guldenschuh and Jason Muri of Louisville and Joshua Harper of Hopkinsville; and freshmen David Dusenberry of Howard, Ohio, Tony Preston of Louisville and Cassidy Schaub of Polk, Ohio.

"Our guys bowled an exceptional tournament," said Damron. "We were in it until the end, and it was a terrific way to end the season. We have a lot to build on for next year."

A LOOK AT SPORTS

Reds open 2003 season tomorrow

by ED TAYLOR
SPORTS CORRESPONDENT

BUT FIRST...

Congratulations to the Betsy Layne Lady Cats who knocked off Campbell County 53-47 in an opening round game of the Girls' Sweet 16 in Bowling Green Wednesday. I believe, now I could be wrong, this is the first girls' game a Floyd County team has won in state tournament play.

Allen Central, under then-coach, the late Judy Eversole, made the Big Show but fell in the first round. The same for the 1993 Betsy Layne girls' team under Coach Bill Newsome. I am so happy for them! This is a great team with a great coach. I am proud of you all.

REDS NOTES...

Finally! Major league baseball is about to open the 2003 baseball season, and I for one cannot wait. With the opening of the new season the Cincinnati Reds will open a new stadium that has some questioning the layout of things.

The new ballpark resembles more of a theme park than a ball park. With all the addition to the new stadiums, one has to wonder if they came to enjoy a "carnival atmosphere" or to enjoy a ball game. From a report on the new stadium, the conclusion was it had "bits and pieces" of other stadiums added in when it would have been better to relate one theme — baseball.

The new homes of the Reds is expected to draw strong attendance this season and it will have to be the stadium that does the drawing, it is certain the 2003 edition of Reds baseball will do the trick. The Reds are expected, in most polls, finished near the bottom again with only Milwaukee being a worst team than the Reds. Even the Pittsburgh Pirates are expected to climb above the Reds this season.

The Reds did not have a great spring and their pitching staff is

still in question. By that I mean, they have settled on a starting rotation, but, let's face it, there is not a big prospective winner among them. So about all Reds fans can do this season is enjoy the new ball park, if you can get a chance to go.

I personally believe the Reds will place third in their division behind St. Louis and Houston. The Cardinals are the favorite to take the National League Central Division again this season. St. Louis made some very good

additions to their squad as did Houston.

Ken Griffey Jr. said he had one of the better springs he has had and it ready to play some baseball. Junior did look good at the plate in the exhibition games I saw. However, can he stay healthy? Barry Larkin will start at shortstop when the first pitch is thrown but I look for him to lose hold on the six position by all-star play. If Felix Lopez hits, then Larkin will be used mostly as a utility player and will see time at second and in the outfield as well as short.

Sean Casey struggled big time with the bat during the spring but he should be fully recovered from surgery about a month into the 2003 season. Casey is going to hit, if he is well. Aaron Boone is still feeling his way around second base and I think the Reds are going to regret letting Todd Walker go. I know it was a money thing!

Brandon Larson will not make it as a major league player and the Reds will eventually move Boone back to the hot corner and Lopez at second if he does not produce from the plate. Adam Dunn had six long balls during the spring and that is a good sign. But most, if not all of those came off minor leaguers. The question will be, can he once again hit major league pitching?

Well, the season will be here and as Marty Brennan says, "...this game is underway!" Until Wednesday, good sports everyone and be good sports!



Ladycats

Continued from p1

push out to some breathing room at intermission.

Clinton County's Staci Ross put on a lay-in just before the first half horn sounded to give the Lady Dawgs a 23-17 lead at the half. The six-point cushion gave Clinton a 23-17 lead, its biggest of the game at that time.

First-half play wasn't textbook basketball for either squad.

The teams shot a combined 13-of-44 (29.5 percent) and committed 12 turnovers in the first half.

Clinton County turned up its defense in the second half and started the third quarter with an impressive 15-2 run. The 13-point outscoring was essentially too much for Betsy Layne to try and overcome.

Betsy Layne missed eight of its first nine shots out of half-time and committed three straight turnovers during a second half stretch. Unfortunately for the Floyd County faithful, it was a tough road for the Betsy Layne girls in the second half.

Clinton County led 39-23 heading into the fourth quarter after Betsy Layne finished the third frame a dismal 2-for-10 from the field with four turnovers.

Betsy Layne shot 4-of-23 (17 percent) in the second half and 10-of-47 (21 percent) for the game.

The Ladycats finish the season with a quality 27-6 record. Betsy Layne advanced to the state tournament with a win over Johnson Central in the 15th

Region championship game at Johnson Central three weeks ago.

Lexington Catholic downs Shelby County to advance to semis

Miss Basketball candidate Chelsea Chowning scored 18 points, had six rebounds, handed out five assists and had three steals as Lexington Catholic beat Shelby County 57-43 in the first quarterfinal game of Girls Sweet 16.

With the win, Catholic continued its run of success in the state tournament. This is the fourth overall trip for the Lady Knights, who have been to at least the semifinals in each of those trips, and have a 12-1 all-time record in the event.

LexCath also avenged a 50-45 loss at Shelby County earlier this season, on December 14.

The Lady Knights went on a 17-2 run in the first quarter and stretching into the second, turning a 9-4 deficit into a 21-11 lead.

Sarah Schell had 11 points for Catholic, which forced Shelby County (29-4) into 19 turnovers, which the Lady Knights turned into 30 points.

LexCath's defense also shut down Shelby County stars Charlotte Marshall and Toni Slaughter, holding them to 13 and 11 points, respectively. Some of those points came in the final few minutes, when Lexington Catholic's reserves were in the game.

Sports Calendar

Baseball • Beaver Creek Little League

Beaver Creek Little League has had signups for the upcoming season, but that doesn't mean players can't still get in on the action. If someone still wants to sign up they can do so by calling Dexter Conley at home at 358-9444. Teams haven't started practice yet.

Basketball • Boys' tournament

The fourth annual Northern Kentucky Tar Heels Spring Shootout is scheduled for April 4-6 in Covington. The tournament will have 12-and-under, 13-and-under and 14-and-under divisions. For more information, contact James Pouncy at 859/491-5478 or via email at jamespouncy@hotmail.com

Running • Tug Valley Road Runners Club

The Tug Valley Road Runners Club and the city of Williamson, W.Va. will present a 10K run on Saturday, April 26. The race will start at 8 a.m. at the SWVCTC campus in Williamson.

Later this year, the Hatfield-McCoy Marathon/Half marathon will be held. Saturday, June 14 is the date slated for the Hatfield-McCoy races. The half marathon will start in Goody in Pike County and end in Matewan, W.Va. The full marathon will also start in Goody, but will end in Williamson.

Both the half marathon and the marathon will begin at 7 a.m.

For information on any of the aforementioned races, contact David Hatfield by calling 606/353-1626 or email tvrc@hot-mail.com.

Pro wrestling • Fundraisers

The Appalachian Wrestling Federation, a professional wrestling company, is currently accepting work for fundraisers. For more information, call 606/784-9186 or email jboole@excite.com. The mailing address follows: Appalachian Wrestling Federation, Joe Clark, Promoter, 385 E. Campbell Br., Morehead, KY 40351

State

Continued from p2

North (26-6) with 29 points and seven rebounds.

Jackson County dumps Calloway County 53-37

Jackson County built a big lead behind its big girl, and held on to beat Calloway County 53-37 in Thursday's first round action of the Houchens Industries Girls' Sweet 16.

Lady Generals center Sarah Elliott, a 6-6 junior, had her way inside the entire game, scoring 25 points, grabbing 13 rebounds and blocking two shots.

Jackson County jumped out to an 11-0 lead, and led 13-3 after one period. The lead ballooned to 20 points in the second quarter before Jackson County settled for a 30-17 halftime lead.

"We weren't expecting that kind of start," Elliott said. "We tried not to let up."

Elliott had 17 points at the half for Jackson County.

But Calloway County finally found its stroke in the second half, and actually battled back to within eight points in the fourth quarter before Jackson County was able to fend them off.

Jackson County (28-7), last year's runner-up, will face Christian County in Friday's third quarterfinal.

Calloway County (21-10) was paced by Kafyn Fox, who scored 12 points.

Sacred Heart turns back NCC

Top-ranked Sacred Heart broke open a close game in the fourth quarter with an 11-2 run and went on to win 62-44 in the final first round game of the 2003 Houchens Industries Girls Sweet 16.

The Valkyries (34-1) led 27-23 at the half and 42-39 after three periods before opening the final stanza with that 11-2 run. Sacred Heart outscored NCC 20-5 in the fourth quarter.

SHA was also the beneficiary of Nicole Chiodi's foul trouble. Chiodi, arguably NewCath's

best player, was saddled with foul trouble throughout the game. She had only two points in the first half, and finished with only eight points in the game.

Carly Ormerod led SHA with 19 points, while Connie Ferch added 17 and Crystal Kelly had 16.

Jayne Thiem led Newport Central Catholic (25-9) with 17 points.

Christian plays past Mercer

Freshman forward Arnika Brown scored 17 points, grabbed 17 rebounds and dished out 10 assists, leading Christian County past Mercer County 70-67 in Thursday's first game.

"I did?," Brown said when asked about her triple-double. "That's great."

Christian County (28-3) controlled the first half, but the second half featured one run after another. Christian County would stretch the lead out, only to have Mercer County catch up before the cycle started again.

Christian County's DeRica Jones led all scorers with 20 points and Corky Stiger added 12 for the Lady Colonels.

Last season, Christian County came into the state tournament with a 29-0 record, and was beaten in the first round by Covington Holmes. That wasn't going to happen this year.

"We're trying to win state," Brown said. "Last year, we were just happy to be here."

This was the third time on the season that Christian County has defeated Mercer County. The Lady Colonels won 77-76 in the Fifth Third Bank Prime Time Classic at Lexington Catholic and a week later, won 78-69 in the Lady Invitational of the South at Allen County-Scottsville.

Christian County moves into Friday's quarterfinal round. They will meet the Calloway County-Jackson County winner.

Mercer County (28-6) was led by Ashley Webb's 13 points.



photo by Miranda Pederson/Bowling Green Daily News
Ladycat senior Natasha Stratton went up for a rebound against Clinton County's Staci Ross.

UK

Continued from p3

strong showing from Estill against a Marquette team that is bigger and more physical than Wisconsin.

"My teammates did a great job of getting me the ball," Estill said.

"Our plan the whole game was to get Marquis the ball. We don't think anyone can guard him one-on-one," guard Gerald Fitch said.

The Wildcats are sure of this

much, too. Making New Orleans and the Final Four is going to be even more difficult if Bogans can't go Saturday.

"With Keith, it's a lot of everything — great leadership, scoring defense, just his presence alone," Fitch said.

"When Keith was out, we had a lot of guys who stepped up their game. We came out with a win, so that's what counts."

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Regional
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Sunday, March 30, 2003

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HERALD Email: hazardherald@setel.com

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MSU Choir and Chamber Singer hold concert

Morehead State University's Concert Choir and Chamber Singers will present a special free concert at 7:30 p.m. on Tuesday, April 8, at Cedar Creek Presbyterian Church in Pikeville, located at 155 Winston Drive.

Dr. Greg Detweiler, assistant professor of music, conducts the 50-voice Concert Choir and 20-voice Chamber Singers. The choirs will

include the Wednesday evening performance in Pikeville, as part of a three-day concert tour in West Virginia and Kentucky.

The Concert choir will open the program with "Haec dies" by William Byrd, "Super flumina Babylonis" by Palestina and "Clap Your Hands" by Edwin Fissinger. In the first part of the concert, they also will perform Johannes Brahms'

motet, "Schaffe in mir, Gott, ein rein Herz" and Randall Thompson's beloved "Alleluia."

The Chamber Singers will continue the program with "Norwegian Girls" by Zoltan Kodaly, "Eiptaph for Moonlight" by R. Murray Schafer, selections from Dominick Argento's "I Hate and I Love" and "Chili Con Carne" by Anders Enderoth.

To conclude the program, the Concert Choir will perform "Cloudburst" by Eric Whitacre, "Rytmus" by Ivan Hrusovsky, "White Horses" by Gwyneth Walker and the spiritual, "The Battle of Jericho," arranged by Moses Hogan. Percussion accompaniment will be a feature of

(See **CONCERT**, page three)**CAMPUS CONNECTION**

Spring break is only a few weeks away

by RACHELLE BURCHETT

Finally, the sun's rays have burst through the clouds and given us a hint of spring. Hearing the spring peepers and seeing trees begin to sprout tiny buds is a great comfort. It seems to have

been a long hard winter and nothing is more soothing than feeling the warm sunshine on your face followed by a gentle breeze.



This year seems to be passing quickly as April is approaching and spring break is only a few weeks away. Now is the time to start making plans for the summer.

I am sure that most families have already begun to plan their vacations, make reservations and decide on destinations. Everyone needs a vacation, time to take a break from the everyday hassles and enjoy some quality time with family. However, after vacation why not continue that quality time by enrolling in a class

(See **SPRING**, page three)**Graduating with honors**

Fourteen Floyd County students earned their degrees from Morehead State University during the 2002 Fall Semester.

Graduating with honors were:

- Melissa E. Burchett, Prestonsburg, bachelor of arts, summa cum laude.
- Ethan N. Martin, Langley, bachelor of arts, cum laude.
- Graduates also included:
 - Leslie Suzanne Allen, Martin, bachelor of arts.
 - Sheree L. Colley, Prestonsburg, bachelor of science in nursing.
 - Charla Ann Goble, Prestonsburg, bachelor of arts.
 - Aaron Nick Halbert, Langley, bachelor of arts.
 - Regina Robin Hall, Bevinville, master of arts in education.
 - Wanda Carlene Johnson, Teaberry, associate of arts.
 - Brian Scott Martin, Grethel, bachelor of arts.
 - Teddy T. Pack, McDowell, bachelor of arts.
 - Jody Dean Roberts, Grethel, master of arts in education.
 - Amanda L. Rowe, Dana, bachelor of arts.
 - Mark L. Tackett, Grethel, bachelor of university studies.

To earn a degree summa cum laude, a student must have a cumulative grade point average of 3.90 to 4.0 on a 4.0 scale. To earn a degree cum laude, a student must have a cumulative grade point average off 3.5 to 3.9 on a 4.0 scale.

- MOREHEAD STATE UNIVERSITY -

**Ryan Holladay**

With the help of Morehead State University's Kentucky Center for Traditional Music, young students in east Kentucky will be enjoying and learning about the importance of Bluegrass music—from someone their own age.

KCTM director Don Rigsby has announced that 10-year-old banjo prodigy Ryan Holladay will perform for school audiences in Floyd and Johnson counties later this month, to raise awareness on MSU's efforts to keep traditional music alive.

Holladay plans to visit every school in the two counties from Monday, March 31, through Friday, April 4, as part of the KCTM's ongoing series of public

schools events to foster preservation and music appreciation, said Rigsby.

The performance schedule includes these elementary schools:

- March 31, W.R. Castle, 9 a.m.; Meade, 1 p.m.;
- April 1, Porter, 9 a.m.;
- April 2, Highlands, 8:30 a.m.; Central, 10 a.m.; and Flat Gap, 1 p.m.;
- April 3, May Valley, 9 a.m.; Clark, 12:30 p.m.;
- April 4, Duff, 9 a.m.; Prestonsburg, 1 p.m.

The young singer performed 11 elementary school concerts early last year to more than 3,000 students in five counties.

A Camden, Tennessee, native,

Holladay has been singing and performing Bluegrass music since he was five years old. He has recorded two CDs, and is an accomplished musician on several string instruments, such as the mandolin, guitar and dobro. A repeat performer at the Grand Ole Opry in Nashville, Holladay also has performed as the opening act for Nickel Creek, and veteran performers, like Roy Clark.

Holladay's appearances are sponsored by KCTM, and funded in part by a matching grant from the Kentucky Arts Council and the Big Sandy Rural Electric Cooperative Corporation.

Additional information is available by calling Rigsby at (606) 783-9001.

Hear 'Colonel Sanders' at Artisan Center

The Kentucky Appalachian Artisan Center invites you to attend our Lunch With the Arts Program on Thursday, April 17, at noon. Speaker Jonathan Jeffrey will portray Colonel Sanders. This program is free to the public and we encourage you to come learn more about an historic Kentucky figure. Of course, no story about the Kentucky

Fried Chicken founder would be complete without a sampling of the product, so leave the cooking to us.

The Artisan Center is an affiliate of the Kentucky School of Craft and Hazard Community College (KCTCS).

This program is sponsored by The Kentucky Humanities Council in part-

nership with the Kentucky Appalachian Artisan Center, Knott County Chamber of Commerce, the Hindman Settlement School and the Hillfolk Arts Guild. Additional information on "The Story of Colonel Sanders" is available by calling the Kentucky Appalachian Artisan Center at 606-785-9855.

\$5,000 gift from AEP

American Electric Power presents a check for \$5,000 for the University Center of the Mountains. Dr. Jay K. Box, president of Hazard Community College, left, accepts the check from Mary Begley, center, of AEP and Tim Mosher, right, Kentucky President of AEP. The University Center of the Mountains offers a chance for students to obtain a bachelor's degree without leaving the mountains.

COMMENTARY**A View From the Hill**

by JOHN W. HOLMAN

"From boardroom to classroom, we're your link to a global community." The motto for Pikeville College's Community Technology Center (CTC) is a fitting description for one of the college's most innovative developments. As coordinator for the CTC, it has been rewarding to share with the community the many programs and services the center provides - all of which are designed to enhance the educational, cultural and economic opportunities in the region.

One of the most enjoyable experiences I've had, and a great example of what the center has to offer, came as I was watching a group of 100 students from the Pikeville City School District take a virtual field trip to the Louisville

Science Center. The virtual field trip was just one of hundreds of adventures available through the CTC's videoconferencing capabilities. Though they'd only traveled a short distance, the virtual field trip took students to a location nearly 200 miles away where they were able to learn about the training astronauts receive before going into space. Through video conference technology, both science center facilitators and students were able to talk with and see each other simultaneously. Several students even took part in a series of hands-on experiments which demonstrated the challenges of weightlessness in space.

In addition to virtual field trips, the CTC's videoconferencing facilities provide the technology for educational opportunities through distance learning or collaborative meetings for businesses. Attorneys are also finding videoconferencing to be a cost effective and time saving way to conduct depositions across the country.

The Community Technology Center has been in operation for about two years. Since that time, hundreds of people have discovered the programs and services available. The CTC can host meetings for small groups or as many as 100 in a state-of-the-art multi-purpose room. The facility also offers a 6x8 foot

(See **HILL**, page three)**CALENDAR****Visiting astronomer lecture series**

PIKEVILLE — The Math/Science Resource Center at Pikeville College will host a series of lectures presented by Dr. Don York, the Horace B. Horton Professor of Astronomy and Astrophysics at the University of Chicago.

York will be speaking on "The Current Story of the Origin of the Elements" on Thursday, April 3, at noon in Pikeville College's Chrisman Auditorium. Later that evening, York will present a talk on "Stories of Interactions of Scientists and the Church: Lessons and Lampposts," at 7 p.m. in Chrisman Auditorium.

Both lectures will last one hour and are free and open to the community.

The lectures are sponsored, in part, by the American Astronomical Society and the Harlow Shapley Visiting Lectureship Endowment Fund.

Interested school groups are welcome to attend the morning lecture and are encouraged to contact the Math/Science Resource Center at 218-5476 to reserve seating.

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Regional BUSINESS

Sunday, March 30, 2003

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TIMES Email: web@floydcountytimes.com

Americans more concerned now about structure fires

The horrifying images of the fire at a Rhode Island nightclub have heightened Americans' concerns about fire safety, according to the results of a new national survey.

A survey of 1,000 American adults, commissioned by the National

Concrete Masonry Association, shows more than 61 percent of Americans say they are more worried about fire in public and commercial buildings because of what they've heard and read about recent fires.

"Recent fire tragedies have raised a

very serious red flag about how well buildings are designed, constructed, operated and maintained to protect the lives of occupants," said Gene Corley, senior vice president of Construction Technology Laboratories and head of the team that analyzed the design impli-

cations, damage and mechanics of the collapse of the World Trade Center.

What do Americans believe can be done to make buildings safer? According to the survey, 85 percent believe that stricter building codes for public and commercial buildings would

improve fire safety.

Additionally, 47 percent identified building code and fire code officials as the people most responsible for making sure buildings are constructed to pre-

(See **FIRES** page three)

Medicare AND YOU



Donna R. Morton
Medicare Beneficiary
Outreach Coordinator
AdminaStar Federal

Q When does Medicare coverage begin for people eligible for Medicare because of End Stage Renal Disease (or permanent kidney failure)?

A When you first enroll in Medicare based on ESRD and you are on dialysis, your Medicare coverage usually starts the fourth month of dialysis treatments. For example, if you start getting your hemodialysis treatments in July, your Medicare coverage would start on October 1.

If you are covered by and employer group health plan that plan will pay first on your health care bills and Medicare will pay second for a 30-month coordination period.

Q Are there any ways people with ESRD may get Medicare sooner?

A There are 3 ways you may be able to get Medicare coverage sooner.

1. Medicare coverage can start as early as the first month of dialysis if

- You take part in a home dialysis training program in a Medicare-approved training facility, to teach you how to give yourself dialysis treatments at home;

- You begin home dialysis training before the third month of dialysis; and

- You expect to finish home dialysis training and give yourself dialysis treatments. Talk to your doctor about your dialysis treatment options.

2. Medicare coverage can start the month you are admitted to a Medicare-approved hospital for a kidney transplant, or for health care services that you need before your transplant if

- Your transplant takes place in that same month or within the two following months.

3. Medicare coverage can start 2 months before the month of your transplant if

- Your transplant is delayed more than 2 months after you are admitted to the hospital for the transplant or for health care services you

(See **YOU**, page three)

— MOUNTAIN ARTS CENTER —



Homier at MAC

Customers lined up to pay for their purchases this past Monday when Homier Mobile Merchants rolled into the Mountain Arts Center loaded with an impressive assortment of power tools, hand tools, garden supplies, furnishings and more. Homier, based in Huntington, holds more than 60 traveling sales events per week. Unlike many traveling sales companies, Homier stands firmly behind their customers, offering a "no questions asked" policy regarding returns and refunds and operating a toll-free customer support line.

photo by Kathy J. Prater



CHAMBER NOTES

Chamber "Eggs & Issues" Breakfast Meeting

by **REGINA BECKNELL**,
EXECUTIVE DIRECTOR, FLOYD COUNTY
CHAMBER OF COMMERCE

The Floyd County Chamber of Commerce will hold their next "Eggs & Issues" Breakfast Meeting on April 9, from 7 to 9 a.m. at the

Jenny Wiley State Resort Park May Lodge. The Chamber has dedicated these breakfast meetings to creating a legislative outlet for the business community. We are pleased to welcome Mr. Jeff Allen of the Kentucky Chamber of Commerce, who will be highlighting the last session, answer-

ing questions and gaining insight from the business community on issues directly affecting Floyd County.

Our April "Eggs & Issues" Meeting will also be "Coffee with the

(See **NOTES**, page three)

FRANKFORT

BBB warns of possible scams aimed at Kentuckians, military families in wake of war

The United States war with Iraq has many facilities and U.S. residents stepping up security measures as talk of possible terrorism resurfaces. The Better Business Bureau of Central & Eastern Kentucky is urging an additional security measure — be on guard against con artists who may take advantage of patriotism and even

terrorism fears to make a "fast buck." "As many people recall, right after America was attacked by terrorists on Sept. 11, 2001, the scams began — requests for donations to bogus police or firefighter causes and phony World Trade Center victim funds, 'terrorist attack survival kits' sales, and so on," said Heather Clary, BBB director of

communications. "It's possible that similar frauds could be perpetrated on Kentuckians again now."

Clary urges residents to carefully check out any solicitations they receive for donations to any military-related causes or requests for aid to

(See **WARN**, page three)

Ann Bartosh and Betty Watson recognized by EKCTM

During the recent Fifteenth Annual Spring Conference of the Eastern Kentucky Council of Teachers of Mathematics, held on the campus of Prestonsburg Community College, Ann Bartosh and Betty Watson were presented awards for

their "outstanding service and dedication to the education profession." Bartosh is currently employed by the Kentucky Department of Education as a math consultant, working out of Frankfort. She is a former high school math teacher and serves as a

UK adjunct, teaching math education courses. Betty Watson, a member of EKCTM's Executive Committee, is a member of the math faculty at Johnson Central High School. She is

(See **EKCTM**, page three)

AWARD

Nominees sought for EKV award

RICHMOND — Eastern Kentucky University is seeking nominees for the College of Business & Technology Excellence in Entrepreneurship award.

The annual award was established in 2001 to honor excellence in entrepreneurship throughout Eastern Kentucky. Nominees for the 2003 award will be accepted through Tuesday, April 1.

"We've seen that small companies comprise the engine that drives most of our economy," said Dr. Robert Rogow, dean of EKV's College of Business & Technology. "We want to do whatever we can to foster small-business development and recognize those who've been successful in developing companies."

Previous recipients of the award are Data Futures Inc. of Harlan, and Guy Hatfield, an EKV graduate, and owner and publisher of weekly newspapers in Irvine, Clay City and Flemingsburg.

Awards are determined by the economic success of the enterprise, contributions to the community, job creation and operational achievement as measured by innovative employee training programs, superior safety achievement and superior technology. A nominee's company must have been in continuous operation for at least five years.

This year's recipient will be publicly honored at the annual Richmond Chamber of Commerce Business to Business Luncheon on June 20 and will be noted on a permanent plaque at EKV's College of Business & Technology. Recipients are chosen by a committee composed of faculty and staff. Nominations should be sent to: Dr. Robert Rogow, 317 Bert Combs Building, Eastern Kentucky University, 521 Lancaster Ave.,

(See **AWARD**, page three)

Governor Patton signs Training bill

FRANKFORT — Gov. Paul Patton this week signed into law House Bill 406, which requires all full-time telecommunicators to complete a training academy and attend annual professional development courses. This legislation will ensure that all telecommunicators across the state are uniformly trained and equally prepared to successfully do their jobs.

Rep. Steve Riggs, the bill's primary sponsor, said the bill was important because it improves the quality of response for law enforcement, fire and EMS across the state.

"Citizens want that first person they call to be trained to respond to their call as efficiently and professionally as possible," Riggs said.

Under the legislation, all telecommunicators who have access to a Criminal Justice Information System (CJIS) must attend a four-week academy. CJIS is a nation-wide computerized criminal justice system. Telecommunicators who do not have access to CJIS must attend a three-week academy. The legislation also requires all telecommunicators to attend eight hours of annual professional development courses.

"A well-trained telecommunicator is absolutely vital in an emergency situation," said DOJT Commissioner John W. Bizzack. "A telecommunicator is often the first point of contact for law enforcement, and all emergency responders, and they must be equipped with the skills necessary to perform their jobs."

Local Red Cross to kick off 'Everyday Heroes' campaign

Three area American Red Cross chapters are teaming with WYMT-TV to help raise money for disaster relief and special assistance programs in Eastern Kentucky.

WYMT-TV news anchors Steve Hensley and Stacy McCloud will host the first annual "Everyday Heroes" telethon on Sunday, April 6, from 1 to 5 p.m., in cooperation with Red Cross chapters from the Kentucky River District, the Big Sandy District and the Morgan County area. Proceeds from the event will be divided between the chapters. All donations will remain with local communities to benefit people in Breathitt, Floyd, Johnson, Knott, Lee, Leslie, Letcher, Martin, McGoffin, Menifee, Morgan, Owsley, Perry, Pike and Wolfe counties.

"We need funding for our health and safety programs, youth programs and local disaster and military aid," explained Peggy Back, Red Cross Director for the Big Sandy Area.

Back explained that fire and flood relief has exhausted the majority of local funding, leaving the chapters in financial hardship as they approach the end of their fiscal years. "Our goal between the three chapters is to raise \$100,000," said Back.

Tony Lewis, who sits on the board of directors for the Kentucky River District Red Cross, said that it is especially important to donate now, as the nation begins full-scale war with Iraq.

"The Red Cross is the only service organization that can locate and contact military personnel in the field within two hours ... in case of family emergencies," said Lewis, whose pastor has three family members on active duty in the Persian Gulf and Afghanistan. "This conflict does touch base here in the mountains. There are so many people ... in the reserves who are being called to active duty right now from our community and across the country. It's good to know there is an organization like

the Red Cross that can find our (service men and women) wherever they are in the world when emergencies happen back home."

Companies and individuals can contribute to the fundraiser by tuning in and calling

WYMT-TV's station on the day of the telethon. Parties living in any of the counties listed above who wish to make on-air check presentations can make arrangements prior to the event by contacting their local Red Cross directors.



JBS Middle School Speech Team ranks #1 in Small School Division at State Competition

For the first time in the history of the June Buchanan School, all JBS team members at the Middle School State Speech competition in Bowling Green advanced to the semi-final round. The team also won first place overall in the small school division - another first for the JBS speech team!

JBS sixth grader, Alex Sizemore of Whitesburg, advanced to semi-final in Storytelling by presenting a story from James Still's "Jack tales" collection. Seventh grader, Kestin Howard of Mousie, advanced to the semi-final round in both Interpretation of Literature and Poetry. Kestin performed a segment from "Ice Age" for Interpretation of Literature, and recited Dr. Seuss's "Horton Hears a Who", for Poetry. The third member of the team, Nate Hovee of Pippa Passes, entered the semi-finals in Broadcasting for the second

year in a row.

Speech team coach, Robin Cook, commented that the team "worked hard to get to this level" and added that she was impressed by the number of Knott County students involved at the state level in the competition. The JBS team is already looking forward to next year's competitions, stating their desire to advance to the final round as their ultimate goal.

Warn

families of deployed military personnel. "You hate to think that someone would take advantage of such a situation, but there's always the potential for it to happen," Clary said. "If you want to help any cause, make sure the organization is legitimate."

Potential donors should find

out the organization's or charity's complete name, address, and phone number; its background; what percentage of donations goes to the actual cause and how much goes to fundraising costs; and specifics on how donations will be used to help. Check it out with the BBB. If high pressure is used or

answers are vague or evasive, beware.

"Military families in the area who may be feeling the financial crunch because a wage-earner has been deployed for weeks or months now should also be on the lookout for scams aimed at them," Clary said. "Beware of too-good-to-be-true offers of credit cards with super-high credit limits, offers of loans for advance fees, sweepstakes prize notifications requiring money to be wired someplace in order to collect, even work-at-home schemes."

Clary also advised that sellers of "survival kits" guaranteeing protection from possible biochemical or other terrorist attacks should be checked out carefully, especially if the seller claims "government approval" on the items, or is selling antibiotics or other "medicines."

Kentuckians who want to check out charity solicitations and business offers may:

- Check out charities and businesses in central and Eastern Kentucky online at www.ky.bbb.org.

- Check out businesses outside central and Eastern Kentucky online at www.bbb.org.

- Check out national charities online at www.give.org (Council of BBBs' Wise Giving Alliance).

- Inquire about charities/companies or report scams to BBB by phoning (859) 259-1008 or (800) 866-6668.

You

need before your transplant.

The booklet titled "Medicare Coverage of Kidney Dialysis and Kidney Transplant Services" may answer many of your questions. It can be found on www.medicare.gov, or you may request a free copy by calling 1-800-MEDICARE.

Have questions about Medicare? Call 1-800-MEDICARE (1-800-633-4227), TTY/TDD 1-877-486-2048 (toll free for the hearing impaired), or visit www.medicare.gov on the internet.

Hill

back-lit screen where PowerPoint programs can be displayed. The multi-purpose room has surround sound audio, a wireless public address system, cable TV, and satellite downlink capabilities.

For computer training or Internet research, the CTC has two fixed computer labs and one mobile lab. One of the fixed labs can seat 15 students and an instructor. The mobile lab offers 20 wireless laptop computers and can be moved to any room in the facility and be Internet capable in a matter of minutes. The third lab, and our newest, is wireless. All the user has to do is turn on a lap-



Bryen Lynne Goble, accounting specialist-payroll was selected as the Mayo Technical College February Staff Employee of the Month. Goble is the mother two girls, Breanna and Brooke, and the wife of Roger Goble. They reside in Van Lear. Goble graduated from Paintsville High School and then enrolled at Mayo where she received a diploma in data processing in November of 1984. She later continued her education by attending Prestonsburg Community College where she graduated with an associate of arts degree in the fall of 1993. Goble has been an employee of Mayo Technical College for 16-plus years and has enjoyed her time there. Her outstanding working abilities and wonderful people skills are just a few of the reasons that the staff members selected her as the February Staff Employee of the Month. She felt honored to receive such an award. "I was surprised and very honored to receive this award," Goble said. "Winning this award had made me feel special and appreciated."



Shannon Howard, building guards supervisor assistant at the Prestonsburg Community College was selected as the February Staff Employee of the Month. Shannon is married to Alice Howard and they reside in Staffordsville. Shannon has been employed by the college since 1983 and although he was very appreciative of receiving this award he felt that he was undeserving as he said, "I really appreciate this award but I feel like everyone deserves the award not just me. I would really like to thank all the staff members that nominated me. It's truly an honor."

Short, Brooks named to Georgetown Honor Roll

The following Floyd Countians have been named to Georgetown College's "B" Honor Roll for the 2002 fall semester: Chandra Ann Short, the daughter of Mr. and Mrs. Qution Short, of McDowell, and Charles Brandten Brooks, the son of Mr. and Mrs. C.

Michael Brooks, of Betsy Layne. The announcement came from Provost/Dean of the College, Dr. William Pollard. Students named to the "B" Honor Roll must earn 12 semester hours and have a grade point average of 3.25 to 3.74.

Concert

the program.

Dr. Detweiler is in his fifth year as director of choral activities at MSU. In addition to the Concert Choir and Chamber Singers, he conducts the University Chorus and the Men's Chorus. He also teaches conducting and voice, and

supervises student teachers.

He holds the Doctor of Music Arts degree from the University of Illinois, and has studied Dalcroze Eurhythmics at the Manhattan School of Music. Dr. Detweiler has taught in the Harrisburg, Pennsylvania, public schools, and has held the position of director of choral activities at Albertson College, Idaho State University, Southeastern Louisiana University, and Mercer University.

His choirs have toured Canada, Germany, Austria, Hungary and the Czech Republic, and have appeared at state and regional conventions of the American Choral Directors Association and the Music Educators National Conference. Dr. Detweiler was the 2002 Kentucky Music Educators Association Teacher of the Year in College-University Education.

Additional information is available by calling Dr. Detweiler at (606) 783-2480.

Notes



Kathy Stumbo, CEO, Our Lady of the Way Hospital

Chairman and Vice-Chair". Mr. Tackett, Community Trust Bank and our incoming Chairperson, Mrs.

Kathy Stumbo, CEO of Our



David Tackett, Chairman, Community Trust Bank

Lady of the Way Hospital will be on hand to discuss this year and plans for 2003-2004. Make plans to attend today, by calling the Chamber to reserve your \$10 breakfast ticket.

The Chamber holds regularly scheduled "Eggs & Issues" meetings, membership meetings, and "Business After Hours" on a rotating quarterly basis to allow each of our members a flexible schedule of participation. All membership meetings are held at the Jenny Wiley State Resort Park Lodge.

Interested in expanding your Chamber involvements? Then consider taking part in one of our

four Chamber Committees: Education, Economic Development, Government /Civic Affairs and Membership/Business Development. The Chamber is structured and shaped by our members via committee participation. For more information on participating on a committee or to inquire about Chamber membership contact the Chamber at 606-886-0364, or at floydchamber@setel.com or visit our website www.floydcountykentucky.com to learn more.

Check out these upcoming Chamber trainings, events and functions.

- April 29 - PowerPoint and Presentation Skills, 10 to 3 at the Jenny Wiley Lodge. Registration fee \$25 per person, lunch included.

- May 8 - Floyd County Chamber of Commerce Annual Installation & Awards Banquet at the Jenny Wiley Convention Center.

- June 3 - Chamber Golf Classic at StoneCrest Golf Course.

- June 9 - Membership Meeting, 12 noon at Jenny Wiley Lodge.

Fires

vent fires and to help save lives when fire strikes. Owners ranked second at 26 percent, followed by designers and builders.

Americans also are willing to pay more for fire safety. Seventy-nine percent want safer, less combustible materials used in buildings, even if it means increased construction costs and higher prices passed on to consumers.

To provide the best protection and greatest opportunity for occupants to escape a fire, NCMA recommends that codes for buildings require a balanced design made up of three key elements: fire detection, fire suppression and fire containment.

Fire detection includes the installation of smoke detectors

and fire alarms. Active fire suppression includes the use of sprinkler systems. Fire containment includes fire barriers, fire walls and exterior walls built of noncombustible fire resistant materials such as concrete masonry.

"Unfortunately, today's new model of building codes and fire codes has strayed significantly from the balanced design approach to fire safety," Corley said.

Noncombustible concrete masonry construction can reduce or eliminate the spread of fire and provide additional protection and time for occupants to exit and for fire and emergency medical personnel to conduct rescue operations, Corley said.

Corley encourages code officials across the nation to participate in making building codes more fire safe and recognize the importance of using noncombustible fire containment construction such as concrete masonry as a strong foundation for a balanced design approach to fire safe buildings.

Consumers can write to their congressman to express concern by e-mail to www.ncma.org/fire.

Spring

together?

Mayo Technical College and Prestonsburg Community College have something for everyone. You could take a self-defense class as a family or a computer course. The community and economic development department offers a wide variety of classes such as cake decorating, floral arranging, computer classes for the beginner to the advanced, aerobics, MMA (Mixed Martial Arts), custom card making, and many more.

If you would like more information please call the Mayo Campus at 606-789-5321, ext. 4322, the Prestonsburg Campus at 606-886-3863, ext. 6258 or if you are out of the local calling area call 888-641-4132, ext. 6258 or ext. 4322.

EKCTM

an outstanding classroom teacher who is always willing to share her vast expertise and knowledge with the education community. Both of these ladies are exemplary educators with many contributions to public school education.

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Continued from p2

Continued from p2

Continued from p1

Continued from p2

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TIMES Email: web@floydcountytimes.com

Donna's Day

Creative family fun

by Donna Erickson

April fools' burger and fries surprise

Serve burgers and fries with an April Fools' Day twist. Make this whimsical treat that looks like hamburgers and French fries but is actually a yummy dessert!

Whether you prepare this for an April 1st caper or for a birthday party any time of year, kids will love the surprise when you



DAVID LAROUCHELLE

present them with a big tray of "burgers and fries"!

For 10 servings, you'll need:

- 10 clean tuna cans, greased and with labels removed (Note: An adult should make sure there are no sharp edges on the cans.)
- 1 yellow-cake mix
- 1 brownie mix baked to 1-inch thickness
- 2 tablespoons corn syrup
- Red and yellow frosting
- Sesame seeds
- 2 kiwis, peeled and sliced
- Sugar-cookie dough (homemade or prepared from the refrigerated section of your grocery store)

BURGERS

Prepare and spoon cake mix into cans, filling each can half full. Bake according to cupcake directions on the box, adding a few minutes to bake time. (Use any extra batter for cupcakes). When slightly cool, wedge cake out of cans and cool completely. Slice open each "bun," brush the tops of the "buns" with corn syrup, then sprinkle with sesame seeds.

Use a tuna can as a cookie-cutter to cut a round "burger" out of the baked brownies. Set each cutout on the bottom half of the "buns." Drizzle some red and yellow frosting on the brownie to look like ketchup and mustard. Place sliced kiwi alongside to resemble pickles.

FRENCH FRIES

Make 1-inch accordion folds on a sheet of heavy aluminum foil and set on a cookie sheet with folds slightly spread apart. Slice and mold cookie dough into 2-inch strips to resemble French fries. Set each strip in a groove on the foil. Bake according to recipe directions until golden. Cool on cooling rack.

Serve with frosting "ketchup" on a platter with the "burgers."

Write Donna with your ques-



CANNED PEARS ARE READY WHEN YOUR ARE

While you will find many varieties of fresh pears all year, you can be sure you're getting the cream of the crop when you buy them in cans. There's no waiting for the fruit to ripen. They're ready when you are.

Let's say you've just read a tempting recipe calling for pears. You go to the fruit bowl, but the pears you bought yesterday just aren't ripe enough. Sure, in a couple of days they will be luscious and juicy, but you want to try that recipe now. If you don't have canned pears on hand, put them on your shopping list so you can try the recipes that follow.

The spicy Pear Gingerbread is not only a great dessert, a delicious addition to the lunch box or an after-school snack with a glass of milk, but, omitting the whipped cream, it's good for breakfast.

The Berry Pear Crisp is so easy because the flavoring has been done for you in the canned blueberry pie filling and in the flavored instant oatmeal. Preparation takes only 10 minutes, and the oven does the rest.

PEAR GINGERBREAD

- 2 tablespoons butter, softened
- 1/2 cup sugar
- 1/2 cup molasses
- 1 3/4 cups all-purpose baking mix
- 3 teaspoons ground ginger
- 1/2 teaspoon ground cinnamon
- 1/4 teaspoon ground cloves

- 1/2 cup hot water
- 2 large eggs, beaten
- 1 (15-ounce) can Pacific Northwest Pears, Chunky Ready-Cut, well-drained
- Fresh whipped cream or whipped topping (optional)



by Philomena Corradeno

1. Preheat oven to 350 F.
2. In large bowl, cream together butter and sugar. Stir in molasses until well blended; set aside. In another bowl, mix together baking mix, ginger, cinnamon and cloves. Alternately add dry ingredients and hot water to molasses mixture; beat until mixture is smooth. Whisk in eggs.

3. Spread batter into a greased 13-by-9-by-2-inch baking pan. Evenly sprinkle cut pears over batter. Bake 30 to 35 minutes or until toothpick inserted into center comes out clean. Cool completely before serving. If desired, serve each portion with a dollop of whipped cream. Makes 10 to 12 servings.

Serving Suggestion: Sprinkle a little cinnamon over dollop of whipped cream and garnish with a sprig of fresh mint.

BERRY PEAR CRISPS WITH A TWIST

- 1 (1 pound 5-ounce) can blueberry pie filling
- 1 1/2 teaspoons fresh grated lemon peel
- 2 (15-ounce) cans Pacific Northwest canned pear halves, well-drained

(See **BLOCK**, page five)

Comfort foods



by JoAnna M. Lund

If you want to be declared the Pie Maker in your family, then serve this and just wait for the praise. It's sure to be a "keeper" in your recipe file!

Pie-maker award winner

CREAMY CHERRY BANANA PIE

- 1 (4-serving) package sugar-free vanilla cook-and-serve pudding mix
- 2/3 cup nonfat dry milk powder
- 1 2/3 cups water
- 1/2 teaspoon vanilla extract
- 12 maraschino cherries, quartered
- 2 tablespoons chopped pecans
- 1 (6-ounce) purchased shortbread pie crust
- 1 cup sliced (1 medium sized) banana
- 1/2 cup reduced-calorie whipped

topping

In a large saucepan, combine dry pudding mix, dry milk powder and water. Cook over medium heat until mixture thickens and starts to boil, stirring constantly. Remove from heat. Stir in vanilla extract, cherry pieces and pecans. Spread 1/2 cup of hot pudding mixture into bottom of pie crust. Arrange banana slices evenly over pudding. Spread remaining pudding mixture over bananas.

(See **FOODS**, page five)

Chicken Soup for the Soul: A row for the hungry

Jeff Lowenfels

(FROM "CHICKEN SOUP FOR THE GARDENER'S SOUL")

Reprinted by permission of Jeff Lowenfels. (c)1999 Jeff Lowenfels.

It was a cold night in Washington, D.C., and I was heading back to the hotel when a man approached me. He asked if I would give him some money so he could get something to eat. I'd read the signs: "Don't give money to panhandlers." So I shook my head and kept walking.

I wasn't prepared for a reply, but with resignation, he said: "I really am homeless, and I really am hungry. You can come with me and watch me eat."

But I kept on walking.

The incident bothered me for the rest of the week. I had money in my pocket, and it wouldn't have killed me to hand over a buck or two even if he had been lying. On a frigid, cold night, no less, I assumed the worst of a fellow human being.

Flying back to Anchorage, I couldn't help thinking of him. I tried to rationalize my failure to help by assuming government agencies, churches and charities were there to feed him. Besides, you're not supposed to give money to panhandlers.

Somewhere over Seattle, I started to write my weekly garden column for The Anchorage Daily News. Out of the blue, I came up with an idea. Bean's Cafe, the soup kitchen in Anchorage, feeds hundreds of hungry Alaskans every day.



Why not try to get all my readers to plant one row in their gardens dedicated to Bean's? Dedicate a row and take it down to Bean's. Clean and simple.

We didn't keep records back then, but the idea began to take off. Folks would fax me or call when they took something in. Those who only grew

flowers donated them. Food for the spirit. And salve for my conscience.

In 1995, the Garden Writers Association of America held its annual convention in Anchorage, and after learning of Anchorage's program, Plant a Row for Bean's became Plant a Row for the Hungry. The original idea was to have every member of the GWAA write or talk about planting a row for the hungry sometime during the month of April.

As more and more people started working with the Plant a Row concept, new variations cropped up, if you will pardon the pun. Many companies gave free seed to customers and displayed the logo, which also appeared in national gardening publications.

Row markers with the Plant a Row logo were distributed to gardeners to set apart their "Row for the Hungry."

Garden editor Joan Jackson, backed by the San Jose Mercury News and California's nearly year-round growing season, raised more than 30,000 pounds of fruits and vegetables her first year, and showed GWAA how the program could really work. Texas fruit farms donated food to their local food bank after being inspired by Plant a Row. Today the program continues to thrive and grow.

I'm stunned that millions of Americans are threatened by hunger. If every gardener in America — and

(See **SOUP**, page five)

Dear Diane...

Chat room nightmares

DEAR DIANE:

Three months ago, I began talking to a woman in a singles chat room on the Internet. We have a lot in common, share essentially the same political views, enjoy the same movies, etc.

A few weeks ago, "HotBlonde69" asked me to send her a picture of myself. I know it sounds odd, but I don't really want to send her a picture. I'm not ugly or anything, but I like that we're getting to know each other for each others' minds rather than our appearances.

Besides, HotBlonde69 lives in Canada, and I live in Ohio. There's no way we could get together and have a romantic relationship. The commute would kill me.

Here's the deal. After refusing to send her a picture of myself, two days ago I received an e-mail from her containing several pictures of HotBlonde69.

Diane, HotBlonde is anything but. She is obviously a middle-aged to elderly woman who looks more like Ernest Borgnine than Bridget Bardot. She is very heavy, and reminds me of Robert DeNiro at the end of "Raging Bull," if you take my meaning.

I don't mean to be superficial, but I am repulsed by this woman. I find myself avoiding her in the chat room, because I can't bring myself to tell her that she is not attractive. And she keeps asking me about how I liked her pictures. What do I do?

— TURNED-OFF
IN TODEDO

DEAR TOLEDO:

You say you will never have a physical relationship with HotBlonde, nor did you have any intention of going to see her. That said, I suggest you tell her you thought the pictures were lovely. Then find another chat room to frequent.

Take steps to prevent diverticulosis

DEAR DR. DONOHUE:

I have gastroparesis and have trouble digesting raw fruits and vegetables as well as bran, whole wheat and other whole grains.

How does someone like me prevent diverticulosis without causing other problems from consuming a high-fiber diet? — J.J.



by Paul G. Donohue, M.D.

ANSWER:

Gastroparesis is not uncommon, but it commonly goes undiagnosed. The problem is that the stomach empties at a snail's pace. It is especially rampant in diabetics. People with it can become sick to their stomachs within minutes of eating a meal. Or, they throw up food eaten hours or even days earlier.

Fiber is the answer to diverticulosis prevention. Diverticulosis consists of grape-sized bulges of the digestive tract lining through the muscular walls of the tract. Fiber keeps stool soft. The digestive tract does not have to exert great pressure to move it through the tract. Dried stool requires powerful contractions of the digestive tract wall muscles, and that, in turn, causes digestive tract lining to protrude through the digestive tract wall. Having such bulges is common in societies such as ours where people seldom get enough fiber.

Fiber in a person with gastroparesis can present a dilemma. Too much fiber, as you

(See **HEALTH**, page five)

Books: Jazz in the Bittersweet Blues of Life

Jazz in the Bittersweet Blues of Life
by Wynton Marsalis with Carl Vigeland
(Da Capo Press, \$25)
Reviewed by David Cohbea

In "Jazz in the Bittersweet Blues of Life," Carl Vigeland does just that, climbing on board a tour bus with renowned jazz trumpeter Wynton Marsalis and his band as they play concert and recording dates in honky tonks and concert halls across America.

At turns intimate, raw and sad, this book takes you backstage at all hours with one of the best jazz ensembles since Duke Ellington. Here are fathers, husbands and sons forever on the road, earning a buck, hitting the groove, endlessly en route to the next gig.

What do we learn about jazz?

These musicians are as practiced and accomplished as any classical musician, but the charts they play from account for only half of the music they perform. "Every night is different," says Marsalis, somewhere out there on a bus between St. Louis and Monterey. Also, the performance of jazz demands an intimate connection. "Every night is a homecoming."

If you're looking to add to your Marsalis collection — or any other artist in the jazz pantheon — the "All Music Guide to Jazz, 4th Edition" (Backstreet Books,

\$32.95) is a great help. The editors have gathered reviews and ratings of more than 20,000 top jazz recordings by 1,700 musicians. There are also more than 50 "music maps" charting the development of instruments, players, vocalists and sidemen. This is an essential jazz reference.

Postscript: "The All Music Guide" called Wynton Marsalis "one of jazz's greats." More than 30 of his recordings were listed, with highest recommendations going to "Wynton Marsalis" (1981), "Black Codes" (1985) and "Citi Movement" (1992).

Dirty snow melts faster than clean snow

■ It is illegal to hunt camels in Arizona.

■ A newspaper once ran a classified ad that read: "Wedding dress. Worn once by mistake."

■ Here's an experiment to liven up a dull night: Get some Wint-O-Green Life Savers and stand in front of a mirror in a pitch-dark room. Bite down on the candy with your lips apart, and you might see a spark of blue-green light. When molecules of sugar crystals are ripped apart, electrons jump across the crack in the candy. Since wintergreen contains fluorescent methyl salicylate, which absorbs ultraviolet light and converts it into visible light, that's the only flavor that sparks.

■ It was Margaret Thatcher who observed, "In politics, if you want anything

Strange BUT TRUE

said, ask a man; if you want anything done, ask a woman."

■ John Mills won an Academy Award for Best Supporting Actor for his role in "Ryan's Daughter." The unusual thing about it is that he won the award without saying a single word — he played a deaf mute in the film.

■ After his arrest, serial killer Ted Bundy said, "I'm a very nonviolent person."

■ If you're ever at the horse races, keep

this in mind: The favorite wins fewer than 30 percent of the races.

■ Robert Todd Lincoln, son of President Abraham Lincoln, was present at three presidential assassinations: his father's, President Garfield's and President McKinley's. After the last one, he refused to ever attend a state affair again.

■ Dirty snow melts faster than clean snow.

■ In the Virgin Islands, Franklin D. Roosevelt's birthday is observed as a legal holiday.

Thought for the Day:

"A woman can look both moral and exciting — if she also looks as if it was quite a struggle." — Edna Ferber



by Samantha Weaver & Amy Anderson

North Carolina Azalea Festival

Wilmington is a beautiful city any time of the year, but give it spring's kiss, and the pink, purple and white azaleas blossom into a spectacle truly worthy of a festival. This year's event — the 56th annual — will be held from April 2-6. You'll find yourself with more than enough to do, with art shows, garden tours, home shows, a street fair and a Shag contest (no Austin Powers jokes, please). Concerts by Al Green and Lonestar will mark the weekend. And Saturday's three-hour parade is a can't-miss; you have to catch a glimpse of the Azalea Queen, her court and the Azalea Princess. (Additional information: www.ncazaleafestival.org or (910) 794-4650.)

Vermont Maple Syrup Festival

This small but delectable festival is a flap-

April festivals

jack lover's fantasy, with pancake breakfasts every day. Held April 25-27 in St. Alban's, Vt. Take a dip in the sweet stuff, and then check out arts and crafts. (Additional information: www.vtmaplefestival.org or (802) 524-5800.)

World Championship Cow Chip Throwing Contest

What is a cow chip? It's what you might think — a sort of dried cow-manure Frisbee. And in Beaver, Okla., they not only toss them around for fun, they mean business. As a matter of fact, this is THE Cow Chip Capital of the World. April 12-19, you'll find more fun there than you can throw some cow poop at, as the Cimmaron Territory Celebration gears up and culminates with the world championships. Events include a hoop-shoot contest, golf bash, trap shoot, a Grand Marshall and Pioneer Queen reception, a ranch rodeo and a Cow Chip Chili Cook-off (don't worry, it isn't what you think). Most events are held at the Beaver County Arena. (Additional informa-

tion: www.bvrcowchipnews.com and click on "Cow Chip Results" or call (580) 625-4726.)

A Trio of California Food Festivals

What do lemons, grapefruit and avocados have in common? They all have festivals in California this April. Check it out:

■ Upland goes sour on April 2 at its Upland Lemon Festival. Events include a children's fair with petting zoo and more, a business and commercial expo, arts and crafts, lots of lemon-flavored tasties and a fireworks display. Call (909) 949-4499 for more info.

■ Fallbrook goes green for the Fallbrook Avocado Festival on April 13. Keep your eyes peeled for Little Mister and Miss Avocado (pageant held April 5). More info at (760) 728-5845 or www.fallbrookca.org.

■ Grapefruit is king in the charming, off-the-beaten-path town of Borrego Springs. Moore's Mountain hosts the festivities on April 12 and 13. Call (760) 767-5555 for details.

Coupon cutter: Laundry Aids



By Marge Svenson

It's a nice time of year to get outdoors more often, but spring sports and other activities are tough on clothes. Mud and grass are among the most difficult stains to remove. Fortunately, there are a lot of new or improved products on the market to help combat laundry problems.

One of the easiest ways to remove stains is to immediately soak heavily soiled garments. Fill the washing machine with hot water to the lowest level, add the regular amount of detergent (and laundry booster, if you use it), let

the washer agitate briefly and soak the load for 30 minutes. Then reset the water level to full and wash clothes as usual. Repeat the process, if necessary.

Here are this week's savings in laundry coupons:

■ Tide offers a \$1 coupon on any size of its powder, liquid or tablet laundry detergent. Expires April 30.

■ Save 50 cents on any size of Cheer laundry detergent. Expires March 31.

■ Wisk detergent offers a 50-cent coupon on any 80-oz. liquid, 25-load powder or 20-load tablets. Expires April 20.

■ Spray 'n Wash has a 35-cent coupon on any size or variety of its stain remover. Expires April 30.

■ Clorox has a 55-cent coupon on any 32- or 64-oz. container of Oxygen Action Stain Remover. Expires April 30.

■ Save \$1 on any Ultra Clorox 2 Bleach for Colors stain remover, and 20 cents on any size of Ultra Clorox liquid bleach. Expires April 30.

■ Save 50 cents on any size Arm & Hammer FabriCare powder laundry detergent and 35 cents on any Arm & Hammer Fresh 'n Soft fabric dryer sheets. Expires April 30.

■ Snuggle offers a \$1 coupon on any size liquid fabric softener or dryer sheets. Expires April 30.

■ Bounce has a 25-cent coupon on any 70-count box of dryer sheets or two smaller-size boxes. Expires April 30.

■ Save \$1 on any size of Downy liquid fabric softener refill and 40 cents on any size of Downy liquid. Expires April 30.

■ Dryel has a \$1.50 coupon on any starter or refill kit for special-care clothes. Expires March 31.

• • • This Is a Hammer • • •

Concrete Repair Basics

Q How do I repair a large crack in my driveway? — Chester L., Trenton, N.J.

A You're asking at the right time, because spring is the best time to go out and check the concrete surfaces outside your home. This includes your driveway, exterior walls, sidewalks and any other masonry out there.

Driveway and sidewalk cracks are fairly common and are caused by any number of stresses, including heat, freezing, impact and movement of

the subsoil. They are relatively easy to repair.

You'll need a few tools: a chisel and hand maul, a wire brush (or a drill with a wire-wheel attachment), a paintbrush and a trowel. Then, head to the home-improvement store and pick up some concrete caulk (bonding adhesive), sand-mix concrete (rather than quick-setting cement) and a concrete fortifier (a mix of sand and/or gravel). Collect a couple buckets of sand, too (if you've got it in the yard, great; if not, you can purchase it).

Clean the crack with the wire brush (or drill), removing all debris. Then, chisel open the crack, creating a backward-angled cut that is wider at the bottom than up on the

surface. This way, the patching compound won't push up out of the crack. When you finish, clean the area one more time to remove debris.

Use the paintbrush to apply a thin layer of bonding adhesive inside the crack. Try to put adhesive on every area possible to ensure a good bond. Let the adhesive dry for the time stated in the instructions (usually about an hour).

Fill the crack with sand up to about a half-inch below the surface. Then, mix the concrete with fortifier to the right consistency and trowel the mixture into the crack. Once filled, feather the concrete with the trowel until it's even with the surface.

What about smaller cracks — those less than one-half

inch wide? Instead of using sand-mix concrete, which takes time to mix to the right consistency, purchase vinyl-reinforced patching compound. After prepping the crack (including an application of bonding adhesive), trowel the compound into the crack and feather it even with the surface. This type of compound also works well when patching vertical surfaces, like walls or steps. Just apply the compound in layers and feather smooth with the old surface.

HOME TIP

Clean oil stains from a driveway by dampening sawdust with paint thinner. Apply the sawdust to the stain, let it set for 24 hours, and then sweep the sawdust away!

Exercise Headaches



From start to fitness
by Kelly Griffin

Q Sometimes after completing my cardio workout, which consists of running and cycling, I experience severe headaches. Can exercising cause this, or am I doing something wrong?

A Yes, your headaches could be caused by exercise, but you are not alone. Many people suffer from effort and/or exertion headaches during or after intense exercise. Becoming aware of when and why your headaches occur can allow you to exercise without worry. Additionally, several causes or "triggers" of exertion headaches can be offset through cardiovascular or strength-training exercises.

Exertion headaches can occur while straining during heavy lifting, or in a Valsalva maneuver, in which you hold your breath while straining. Effort and exertion headaches can also occur after exercises such as running (as in your case), especially in hot climates. Both exertion and effort headaches are a result of a constriction of your blood vessels and increased blood pressure while being active. While exercising, your body increases the blood circulation to your organs, joints and muscles. Areas such as the head and neck can experience an increase in blood vessel swelling, triggering a headache.

Here are some steps you can take to prevent these types of headaches:

■ Set appropriate limits

when performing cardiovascular and strength-training exercises. Slowly progress to speeds and weights your body is able to handle. Seek the help of a professional if you are unsure of how to do this.

■ Practice proper lifting techniques. Performing resistance exercises incorrectly not only constricts blood flow, but can cause injury to joints and muscles.

■ Remember to breathe regularly during exercising.

■ Become aware of your posture when exercising. Rounded shoulders, raised shoulders and a lack of abdominal and back support can cause muscle tightness and stress, which can prevent proper blood flow.

■ And finally, stop stressing! Relax and have fun.

Exercise is just one of many causes of headaches. If your headaches continue or worsen, consult your physician. Keep a record of when your headaches occur and what activities seem to trigger them.

Andrea Renee Wyatt, M.S.S., C.S.C.S., is a personal trainer with an extensive background in strength and conditioning as well as therapeutic recreation. If you have a fitness or training question, e-mail Andrea at letters.kfjvs@hearstsc.com or write her in care of King Features Weekly Service, P.O. Box 536475, Orlando, FL 32853-6475.

Block

■ Continued from p4

3 (1.5-ounce) packaged instant oatmeal, maple and brown sugar flavor
1/4 cup chilled sweet butter

Preheat oven to 400 F.

Combine blueberry pie filling with grated lemon peel. Spread filling mixture into a greased 11-by-7-by-2-inch baking pan. Arrange pear halves over filling, round sides up; set aside. In a food processor, pulse together oatmeal and butter until com-

bined and crumbly, about 8 seconds. Sprinkle oatmeal mixture around the pears and the edge of the pan. Bake, uncovered, for 35 to 40 minutes or until oatmeal is golden brown. Cool 20 minutes before serving warm. Makes 8 to 10 servings.

Serving suggestion: Finish this wonderful dessert with a simple garnish. Dollop each serving with fresh whipped cream and then top it with a curl of lemon zest.

Foods

■ Continued from p4

Refrigerate for at least 2 hours. Cut into 8 pieces. When serving, top each piece with 1 tablespoon whipped topping.

■ Each serving equals: 186 calories, 6 g fat, 3 g protein, 30 g carb., 183 mg sodium, 1

g fiber; Diabetic Exchanges: 1 1/2 Starch, 1 Fat, 1/2 Fruit.

Visit JoAnna's Web site at www.healthylifeexchanges.com or call 1-800-766-8961 for more information about her "common folk" healthy recipes.

Soup

■ Continued from p4

we're 70 million strong — plants one row for the hungry, we can make quite a dent in the number of neighbors who don't have enough to eat.

Maybe then I will stop feeling guilty about abandoning a hungry man I could have helped.

Health

■ Continued from p4

mention, can add to the slowness with which food exits the stomach.

Try using a stool softener such as Colace. It is not a laxative. It does not make the tract dependent on laxatives. All it does is keep stool moist and easy to propel through its journey down the length of the intestine. Or you can use fiber products that are dissolved in water, such as Metamucil or Fiberall. Products such as those ought not to aggravate your gastroparesis.

Diverticulosis and diverticulitis are epidemic in developed countries. The recently written pamphlet on those subjects provides an insight on how to prevent and treat them. Readers can obtain a copy by writing to: Dr. Donohue — No. 502W, Box 536475, Orlando, FL 32853-6475. Enclose a check or money order (no cash, U.S. funds only) for \$4.50 with the recipient's printed name and address. Please allow four weeks for delivery.

DEAR DR. DONOHUE:

I have heartburn or acid reflux, whatever you want to call it. Doctors want me to take

Prevacid or something similar to it. I simply can't take it. I must be allergic to it. What is left for me? — E.L.

ANSWER:

Prevacid is one of the so-called proton pump inhibitors. These drugs stop the production of stomach acid. Other drugs of different families are available. Doctors treated acid reflux successfully before the advent of proton pump inhibitors. Cimetidine, ranitidine and nizatidine slow acid production and are not related to the Prevacid drug family. You might try one of those. Or a program of antacids taken one and three hours after meals and again at bedtime can work. It was standard treatment for eons.

Dr. Donohue regrets that he is unable to answer individual letters, but he will incorporate them in his column whenever possible. Readers may write him or request an order form of available health newsletters at P.O. Box 536475, Orlando, FL 32853-6475.

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The FLOYD COUNTY TIMES does not knowingly accept false or misleading advertisements. Ads which request or require advance payment of fees for services or products should be scrutinized carefully.

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130 Cars

1986 SUBARU XT TURBO COUPE 81,000 actual miles, blue exterior, power windows, power locks, sunroof, digital dash. Asking \$1000. Call 874-0467 after 5 p.m. or leave message.

140-4x4's

1952 WILLYS JEEP, all original Army surplus, \$5800 478-5173.

150-Miscellaneous

1975 FORD LTD-brown 400 V8 engine, 36,690 miles, garage kept. Also **Utility trailer**, raised bed. **1990 Cobra boat** 17.5 ft. trailer, motor, live well, trolling motor, excellent condition, garage kept. Parts for **1990 Toyota**, sunshield, bug shield, camper top, bed liner. 606-478-5577.

160-Motorcycles

FOR SALE: 2001 LS 650 Suzuki Street Bike, customize paint, saddle bags & more. Better than new. 874-2700

EMPLOYMENT

When responding to Employment ads that have reference numbers, please indicate that entire reference number on the outside of your envelope. Reference numbers are used to help us direct your letter to the correct individual.

210-Job Listings

CITY OF WAYLAND now taking applications for full time Police Officer. applications may be picked up from Mayor or Commissioners. 606-358-4063 or 606-358-2316. Equal Opportunity Employer.*

CONCRETE FORM CARPENTERS and finishers needed. Experience required. top pay and benefits call 606-639-4484, Pikeville Ky.

TRACK DRILL OPERATOR NEEDED. Experience required. top pay and benefits call 606-639-4484, Pikeville, Ky.

ALLEN/MARTIN AREA AND WHEELWRIGHT/WEEKSBURY AREA The Lexington Herald leader has established early morning newspaper routes available in the Allen/Martin area and also in the Wheelwright/Weeksbury area with an income potential of \$1500 monthly. Dependable transportation and ability to be bonded required. Call 1-800-274-7355 ext. 3439 or 606-432-1034.

TOP QUALITY SALES PERSONNEL. Does recognition of your efforts and the potential for an extremely high income with a financially secure, rapidly growing company motivate you? We are West Virginia's largest retail manufactured housing sales organization, consisting of 11 retail operations in West Virginia and Kentucky, and due to our tremendous growth, we are seeking sales personnel for our Louisa locations. If you are the Best & want to be with The best, send resume to The Home Show, Central Office, 2720 Penn. Ave., Chas, WV, 25302.

ROUTE SALES DELIVERY DRIVER Coyne Textile Services, a rental uniform company is searching for Route Sales Driver for our Betsy Layne Kentucky location to be responsible for making scheduled deliveries and maintaining customer service for assigned accounts. Qualified candidate must have a valid driver's license and be able to drive a step van. Must pass a drug screen, DOT physical, and road test prior to employment. This position offers an excellent benefit package and competitive salary. Interested candidates should apply in person or forward their resume to: Coyne Textile Services, Attn: Edith Childress, P.O. Box 9097, 1111 Vernon St., Huntington, WV 25704. E-mail: edith.childress@coynetextileservices.com, Fax: 304-429-4831. Coyne Textile Services is an Equal Opportunity Employer.

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220-Help Wanted

MEDICAL OFFICE MANAGER/ADMINISTRATOR: needed for multi-specialty physicians' practice. Competitive pay, health, life, dental insurance, retirement plan. Must have prior medical office management experience. Fax your resume with references to 606-432-0430.*

Dental Office: Needs employee.

Knowledge of computers preferred. Send resume to: 415 North Lake Drive, Ste. 201, Prestonsburg, KY 41653.*

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ALMAR FURNITURE Huge selection of new sofa, chairs, dinettes, bedroom suites, Also plenty of used furniture and appliances. Call 874-0097.

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Furniture, used appliances, living / bedroom suits,

bunkbeds, and lots more!
Call 874-9790.

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New & Used Furniture & Appliances @ unbelievable prices. Come in today for incredible savings. Shop At The Little Furniture Store & Savell! RT. #122, McDowell. Call 606-377-0143. 450 - Lawn & Garden

460-Yard Sale

YARD SALE: Saturday, April 5, 8 a.m.-2 p.m. Various household items, boys sizes 5-12, 25 Sally Stephens Branch Prestonsburg.

MOVING SALE Sat.

April 5. rain or shine. 6 month old refrigerator, stove, \$150 ea. Furniture and much more, 3 miles up Prater Creek at Dana, hollow beside Little Salem Church, follow signs. 478-8141

ESTATE SALE, Rain or Shine.

6211 Rt. 850, Hippo in Floyd County. Sat. April 4 and 5, 10 a.m. to 5 p.m.

470-Household

ROYAL BRAND COMMERCIAL VACUUM CLEANER, excellent condition, used very few times. Call 874-0467 after 5 or leave message.

480-Miscellaneous

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Want To Buy-40-50

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REAL ESTATE

530-Houses

HOUSES FOR SALE: 2 & 3 bedroom at Estill & 2 bedroom at Maytown. 358-4261

FOR SALE: Cabin at Jabez, Lake Cumberland, fully furnished. Asking \$12,000. Call 358-4350 between 3 & 6 p.m.*

FOR SALE BY OWNER: Brick home, built in 1993, private, 4500 sq. ft., Prestonsburg, large lot. Asking 183,000, serious inquiries only. 606-889-9842

FOR SALE: 7 ROOM COUNTRY HOME, aluminum siding, Approx. 35 acres. Big Barn. Free gas, central heat/AC. City water, out of flood range. Just out of Martin, Ky. city limits, on old Rt. 80. 8 miles from Jenny Wiley State Park. 606-285-3437 evenings.*

FOR SALE: 2001 CLAYTON HOME. 16X60. Take over payments, Call 606-889-0263.*

FOR SALE: 28X70 3 B.R., 2 BATH, Doublewide home on large lot, block foundation, city water, cent. heat & air, Playhouse. 5 minutes from Pikeville.*

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2003 Spring/Summer

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CONSUMER HOW-TO BUY A USED CAR

Stick with a local dealership.

The Top Five Things You Should Know ...

1. Keep in mind the reputation of the dealership for honesty and integrity whenever looking at new or used vehicles.
2. Test-drive the car under varied road conditions — on hills, highways, and in stop-and-go traffic.
3. Ask for the car's maintenance record. If it's not available, contact the dealership or repair shop where most of the work was done.
4. Have the car inspected by the mechanic of your choice.

If you are thinking of buying a used vehicle, it's important to shop around for the vehicle you want, beginning with a local business that you trust.

AN INTRODUCTION TO BUYING A USED CAR

Purchasing a new vehicle is often an exciting experience, especially since buying a car is usually the second largest acquisition one will make in a lifetime, next to buying a house. You can choose exactly what you want, the car is readily available, the warranty is fresh, and obviously the car is new and free of problems. These are all reasonable points, but the option of buying used has many benefits.

Quite obviously, most consumers opt for used cars for financial reasons. Simply put, the price of a used car may be 50 percent less than the latest model even if the used model year is fairly recent.

Depreciation is the factor behind these savings, as the new vehicle drops in value the moment it is driven off the dealer's lot. In fact, during the first year alone a car will depreciate at least 20 percent, and will continue to drop in decreasing increments every year thereafter.

The prospective used car buyer can take advantage of a vehicle that is only a few years old, but is mechanically and physically sound, still looks terrific, and has a great price tag. With the incredible savings, you can get practically the same vehicle as the latest model and save money, or a higher end model that one could normally not afford can be purchased for much less.

The latter scenario can often buy a vehicle with more performance, safety, and luxury features that you might need, but would be out of reach if purchased new.

Buying a used car through a dealer has become less of a challenge, although consumers should still educate themselves and arrive at the dealership armed with information. The used car you have in mind should be researched online for consumer reports, manufacturer recalls and blue book price.

Online services such as kellybluebook.com or upnorthautos.com, will provide quick and easy quotes on vehicles so that you do not overpay for a used vehicle. Other Web sites such as "CarFax Lemon Check" will provide the vehicle history by running the Vehicle Identification Number (VIN) through a thorough check.

Using these resources and comparing the information gathered to local dealer web sites and used vehicle publications will give you a solid basis for making a reasonable and educated offer on a used vehicle. These guidelines also apply to private sales, although you should be aware that most of these vehicles are sold "as is" and the sale is final. Again, online research will reveal the vehicle's history.

With the progress being made at the dealership level with used vehicles, buying a "nearly new" car has become a practical option. Combined with the numerous reputable online services providing insider information much of the uncertainty traditionally associated with used cars has been eliminated. With patience and thorough research, you can avoid paying too much and will leave a dealer or private sale with an excellent vehicle.

Whether you buy a used car from a dealer, a co-worker, or a neighbor, follow these tips to learn as much as you can about the car:

— Examine the car yourself using an inspection list. You can find a checklist in many of the magazine articles, books and Internet sites that deal with buying a used car.

— Talk to the previous owner if possible, especially if the present owner is unfamiliar with the car's history.

10 TIPS FOR BUYING A USED CAR

1. Check out the car's repair record, maintenance costs, and safety and mileage ratings in consumer magazines or online.
2. Look up the "Kelly Blue Book" value, and be prepared to negotiate the price.
3. Buying from a dealer? Look for the Buyers Guide. It's required by a federal regulation called the Used Car Rule.
4. Make sure all oral promises are written into the Buyers Guide.
5. You have the right to see a copy of the dealer's warranty before you buy. Warranties are included in the price of the product; service contracts cost extra and are sold separately.
6. Ask for the car's maintenance record from the owner, dealer, or repair shop.
7. Test drive the car on hills, highways, and in stop-and-go traffic.
8. Have the car inspected by a mechanic you hire.
9. Keep in mind the reputation of the dealership for honesty and integrity whenever looking at new or used vehicles.
10. If you buy a car "as is," you'll have to pay for anything that goes wrong after the sale. The Used Car Rule generally doesn't apply to private sales.

FIVE STEPS TO BUYING USED CARS:

Step One: Decide what type of vehicle meets your needs.

Step Two: Locate a used car from a local dealer's classified ads, or through online classified services such as UpNorthAutos.com. This will provide you with available vehicles and prices in your area.

Step Three: You may want to run a Carfax Record Check on the car. Before you buy, simply type in the VIN into their form and you will see if it has been stolen, in an accident, had the speedometer tampered with, number of owners, etc. This step can save you thousands of dollars. Visit Carfax.com for details.

Step Four: Figure out your auto insurance costs up front. Don't wait until the last minute to find out that insurance costs are too high. Once you have an idea of what you want you can get an insurance quote from your agent.

Step Five: Protect your vehicle with an extended warranty (Service Contract). It makes good sense! An extended warranty protects you from mechanical breakdowns that can cost you an arm and a leg. It is one of the few insurance policies you can buy where you may get your money's worth.

CONSUMER

HOW-TO CHOOSE A PHYSICIAN

Everyone eventually gets sick

Important Points ...

- Get references from family and friends.
- Ask questions.
- Be up-front about what you are looking for.
- A doctor's staff can be a reflection upon the physician.
- Payment for medical services must be considered.

QUESTIONS TO THINK ABOUT ...

- What doctors are covered by your insurance?
- What are the doctor's qualifications?
- Do you and the doctor communicate and get along well?
- Can this doctor provide what you require from your primary care physician?

Sooner or later everyone gets sick, so sooner or later everyone needs a doctor.

But finding the right physician is not always easy. Since people require different things from their physicians, it's difficult to provide blanket guidelines to find a good doctor. But there are some basic tips everyone can find useful.

BASIC TIPS

A good first step is to ask friends and family members who have had good experiences with a physician. Second, contact clinics and hospitals in your area.

A good doctor is a combination of someone with good medical skills and good interpersonal skills the patient can relate to.

The best way to find out if a doctor has these qualities is to ask questions.

Where did the doctor go to school? Where did they do their residency? Where did they intern?

Is the doctor board-certified in his or her area of specialization?

Patients should ask about after-hours coverage. Who handles it and how is it done?

Another important question is how often the doctor wants to see the patient. Do they want to see the patient on a regular basis or just when they are sick?

Preventive health services can be important to some patients. Does the doctor provide screening exams, immunizations and other such services?

What about office hours? Is the doctor's office open in the evenings or on weekends?

How does the doctor's office handle scheduling? What other services does the clinic offer? What hospital is the physician on staff at?

Many of these questions have no right or wrong answers. It just depends on what fits the patient's needs.

BE HONEST

Patients should be up-front about what they are looking for in a physician and ask questions to find out if the doctor they are seeing will fit their needs.

Sometimes it may take several visits to different doctors to find one that a patient can relate to and feels comfortable with.

If a doctor is inattentive, doesn't get along with the patient or the patient is uncomfortable talking with the physician, they may want to seek another doctor.

DOING A CHECK UP

Potential patients may also want to check out their doctor with the Minnesota State Board of Medical Examiners to see if any disciplinary actions have been brought against them. A past action doesn't necessarily mean a patient should stay away. It depends on what took place and when it happened.

Physicians are human like everyone else and can make mistakes. If the mistake was made 15 to 20 years ago and there have been no problems since, the patient is probably safe.

STAFF IS IMPORTANT, TOO

A doctor's staff can be a reflection upon the physician.

For example, a good doctor should have a staff member explain why a patient has to wait an exorbitant amount of time.

Patients in turn need to be patient, because emergencies can happen. The next time the emergency could involve the patient that once had to wait. Finally, payment for medical services must be considered.

Patients need to make sure doctors they are looking at take their insurance. If patients don't have insurance, they need to make sure they can

reach a payment arrangement with the doctor.

Finding a good doctor is not an easy task. The right relationship between a doctor and a patient is different for every person. The task is further complicated by the fact many people don't regularly see a doctor.

Patients need to do their part to help doctors in the relationship.

THE INITIAL VISIT

When seeing a new physician, a patient should bring any medication they are taking and should be able to put in writing why they are taking the drugs.

Patients should also know any medications to which they are allergic, and the nature of the allergic reaction. They should also be prepared to give the doctor a good personal medical history.

The history should include any past or present chronic conditions, any family history of diseases such as diabetes, cancer or heart disease and a list of surgeries the patient has had.

Patients may also want to write down any questions they want to ask the physician.

Despite the difficulties, finding the right doctor can increase the length and quality of a patient's life.

Finding a good doctor is not an easy task. The right relationship between a doctor and a patient is different for every person.

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CONSUMER HOW-TO CHOOSE A REALTOR®

The sale or purchase of your home should involve a professional.

THE TOP FIVE THINGS YOU SHOULD KNOW...

1. Look for an agent who is a member of the local board or association of Realtors®.
2. An agent should explain and disclose their role and who they represent at the serious first contact.
3. The agent should advise you on how to prepare your home for the market.
4. Be sure the professional shows enthusiasm, listens well, instills confidence and has a personality that is complementary to yours.
5. The agent should research your property and provide data on nearby homes that have or have not sold recently.

WHO IS A REALTOR®?

The terms agent, broker and REALTOR® are often used interchangeably, but have very different meanings. For example, not all agents (also called salespersons) or brokers are REALTORS®. Learn who is a REALTOR® and the reasons why you should use one. As a prerequisite to selling real estate, a person must be licensed by the state in which they work, either as an agent/salesperson or as a broker. Before a license is issued, minimum standards for education, examinations and experience, which are determined on a state by state basis, must be met.

After receiving a real estate license, most agents go on to join their local board or association of REALTORS® and the NATIONAL ASSOCIATION OF REALTORS®, the world's largest professional trade association. They can then call themselves REALTORS®. The term "REALTOR®" is a registered collective membership mark that identifies a real estate professional who is a member of the NATIONAL ASSOCIATION OF REALTORS® and subscribes to its strict Code of Ethics (which in many cases goes beyond state law).

It is the REALTOR® who shares information on the homes they are marketing, through a Multiple Listing Service (MLS). Working with a REALTOR® who belongs to an MLS will give you access to the greatest number of homes.

HOW TO EVALUATE AN AGENT

Without any obligation, you can invite local REALTORS® to visit your home and give you a "listing presentation" about why they're the best ones to market it for you. Two to three presentations will probably give you a good opportunity for choice. A listing presentation includes having the REALTORS® review with you the reasons why you should list with that particular individual, and providing you with information that will assist you in making initial decisions about selling your home. Recent laws in every state have defined the duties of someone specifically retained as a real estate agent. Most states require a real estate agent to explain his or her role at the outset of any conversation. A professional agent will promptly provide this such a disclosure.

Look for an agent who:

- Is a member of the local board or association of REALTORS®
- Explains and discloses agency relationships (the role of the agent, i.e., who they are representing — the buyer or the seller) early on in the process at "serious first contact."
- Advises you on how to prepare your home for the market.
- Shows some enthusiasm for your property, listens attentively, instills confidence, operates in a professional manner, and has a complementary personality style to yours.
- Has researched your property in the public records and the MLS.
- Brings data on nearby homes that have sold (or failed to sell) recently.

The following are important questions to ask a potential agent:

- Are you a REALTOR®?
- Do you have an active real estate license in good standing? To

find this information, you can check with your state's governing agency.

- Do you belong to the Multiple Listing Service (MLS) and/or a reliable online home buyer's search service? Multiple Listing services are cooperative information networks of REALTORS® that provide descriptions of most of the houses for sale in a particular region. If there's on nearby MLS, how often do you cooperate with other local brokers on a sale?
- What have you listed or sold in this neighborhood lately?

- Do you cooperate with buyer's brokers?
 - What share of the commission will you offer a cooperating broker who finds the buyer?
- And in addition to the criteria mentioned above, there are a number of very important reasons you will typically prefer to work with a REALTOR®. Among them is the fact that they adhere to the NAR's highest standards of ethical conduct and professional training.

Selling or buying on your own is not an easy undertaking. It requires a significant amount of time to study the process, understand your obligations, and do some of the complicated work that a real estate agent does.

WHAT A REALTOR® WILL DO FOR YOU

Some of the duties your REALTORS® will perform for you include:

- Walk through the process of selling your home from beginning to end.
- Provide comparable information about the prices for which other properties have sold and analyzing data for you to gain a true comparison.
- Supply information regarding local customs and regulations you may want to consider.
- Share information about your home through the Multiple Listing service and on the Internet.
- Place advertisements for your home.
- Field phone calls.
- "Qualify" potential buyers to make sure they would be financially able to buy your property.
- Negotiate the sales contract.
- Alert you to potential risks.
- Comply with the disclosures required by law.
- Provide you with an estimate of the closing costs you will incur.
- Help you prepare for a smooth closing of the transaction.

SELLING ON YOUR OWN

"You can get rid of the broker, but you cannot get rid of the broker's work" is an old caution for those who intend to offer their homes "For Sale By Owner." Selling on your own is not an easy undertaking. It requires a significant amount of time to study the process, understand your obligations, and do some of the complicated work that a real estate agent does. In addition, selling on your own requires extra help from outside professionals, such as REALTORS®, accountants or attorneys for some of the jobs that require specific expertise.

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CONSUMER HOW-TO CHOOSE A WINE & SPIRITS SHOP

Important Points

- Make sure that your wine & spirit shop's owner has long experience in the business.
- The staff should be willing to provide experience and knowledge to help the store's customers.
- The store should provide a broad choice of well known beer, wine and spirits as well as private label brands.
- Value in pricing and volume discounts are important factors for customers.
- Party planning, newsletters and the ability to order hard to find items are extra services that a wine and spirit shop should offer.

Selection and service. Savings. A broad choice so you can find exactly what you want, and helpful, friendly, knowledgeable staff. Of course, there's more. Read on.

WINE LABELS DEMYSTIFIED

There are three kinds of wine labels; varietal, proprietary, geographic. **VARIETAL:** The name of the grape is on the label. US law dictates at least 75% of what's on the label has to be in the bottle. Examples: Merlot, Cabernet, Chardonnay, Riesling, Shiraz. **GEOGRAPHIC:** The wine gets its name from the region, village or commune where the grapes grow. Bordeaux is a region of France. Cabernet Sauvignon and Merlot are dominant grapes. Therefore, Bordeaux is mostly Cab and Merlot. Slight variation: German wines are labeled by region but generally described by sweetness. Kabinette is the driest, trockenbeerenauslese the sweetest. Most German wine available in this country is made from Riesling although it won't always say so on the label. **PROPRIETARY:** Whatever the wine maker wants to call it. Yes, made-up names. If it says 'blush' anything, chances are it's a Proprietary label because 'blush' is not a grape. But don't assume that because it's a fake name, it's fake wine. Caymus Vineyards Conundrum comes to mind. Fantastic blend of wines from at least five different white grapes. Outstanding off-dry pre-dessert treat.

FINDING THE BEST WINE

Rule number one: The best wine in the world is the one you like. Your favorite. The one you buy over and over. The one that makes your soul sing and your spirit take flight.

Rule number two: To find the best wine (see rule number one) you must put wine in your mouth. Your friends and the friendly guy at the wine shop can tell you what he likes and dislikes but he can't tell you what you like. Or what you taste. It's a solo journey. We will hold your hand but you take the first step.

Rule number three: Go to every single tasting you can find. Move and groove like as if you're on your personal mission of pleasure. Because you are. Enjoy the ride.

Rule number four: Remember these words: sniff, sip, swirl, sip and swirl a second time, swish, swallow, savor. Now remember these words: enjoy the ride. Until you understand all those 's' terms, enjoy. The terms will come along. You might ask one of the friendly staff at your favorite wine shop. Or go on line with Keyword: Wine tasting. The knowledge is everywhere. Tasting is still in your mouth alone.

THE SPIRIT RANGE

A good liquor store will have a broad selection of all the advertised brands as well as private label brands. This store will also have bourbons, rums, scotches, vodkas, gins and liquors that are not found elsewhere. This means that the buyers have long experience in the business and the knowledge to seek out and stock the best, highly allocated spirits the world has to offer.

There are three types of WHISKEYS, BOURBONS OR STRAIGHT WHISKEY, which are full flavored of body and character. They must have at least 2 years of aging in oak barrels, not diluted with plain grain alcohol and can be bottled at any proof from 80° and up. 100° is called bottled in bond. **BLENDED WHISKEYS** - Both American and Canadian are straight whiskeys which have been cut with grain neutral spirits or spring water to reach 80°. Proof is 50% of the alcohol content - therefore 100° whiskey is 50% alcohol. **SCOTCH WHISKEY AND IRISH WHISKEY** are both blended and single malt. Single malt means that the whiskey comes from a single distillery. The great blended **SCOTCHES** such as Johnnie Walker or Dewars contain as many as 20 or 30 malts from different distilleries. Scotch has a smoky peaty quality because of the peat used to fire the cooking mash. Whiskey is distilled from grains like corn, wheat, rye or barley. **BRANDY** is distilled from grapes or finished wine. Armagac and Cognac are the great brandies of France. All countries where grapes are grown produce brandy. Some of the best are from Greece, Italy, Germany, Spain and Mexico. **LIQUEURS** can be made from any fruit, nut, herb, vegetable or plant which can be distilled. Schnapps or liqueur are interchangeable. Liqueurs may be sweet, dry, mellow, creamy, intense, fruity or tangy. They may be served alone or in combination cocktails, at any social occasion. Your imagination is the only limit. Variety is the name of the game. **PREMIUM VODKAS** are made from a variety of grains and vegetables and range from spicy/peppery to smooth and clean. **PREMIUM TEQUILAS** are usually aged like high quality wines. A single-batch **BOURBON** does not taste like the stuff on the bottom shelf. Variety is the name of the game. Life's too short to leave out the adventure.

CRAFT/SPECIALTY BEERS

Beer is universal. With so many cultures developing their own indigenous brewing traditions, recipes and ingredients, it's no wonder that the world still offers an incredible and delightful variety of beers. At last count, there were more than 20,000 brands of beer sold around the world, brewed in more than 170 styles.

All malt beverages are rightly referred to as "beers," but there are two distinct types: **ALES AND LAGERS**. Until the 1800s, all beers were ales, that is they were brewed with yeasts that fermented at the top of the fermenting tank. Bottom-fermenting yeasts, discovered around 1830, and advances in refrigeration made it possible to brew "lagers" all year round.

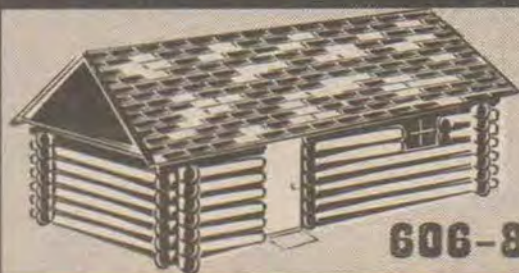
Old world craft beers may have a pedigree that dates back hundreds of years. And next to it may be the latest and greatest artistic beer expression made last month. Fresh, crisp, deep-flavored, an outstanding prizewinner.

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CONSUMER HOW-TO PLAN FOR RETIREMENT

A little planning now could mean a comfortable life during retirement.

Important Points

- Medicare and most Medigap insurance policies do not cover such items as eye glasses and prescription drugs. Plan now to pay more for health care costs after retirement.
- The American Savings Education Council has developed a work sheet to help figure out how much money is needed for retirement. An Internet version is available at www.ASEC.ORG (Click on the Ballpark Estimate button). A Spanish-language version is available.
- The Social Security Administration mails a benefits statement to workers 25 and older a few months before their birthdays. If you haven't received an estimate, you can request one online at www.SSA.GOV or by calling (800) 772-1213.

Retirement plans have more to do with how much money is invested for retirement and less over how many trips a year you'll take once you've retired. For without the first, the latter will certainly be only a faded dream.

Retirement planning starts young, according to financial experts. Those in their 20's can accrue a significant sum with regular investment across a broad range of stocks and bonds.

Forget that one lucky strike as a way to a secure retirement. Not even the best investment expert can tell you which new stock is the sure thing that will turn a small sum into a vast fortune.

Instead, consult a financial planner for advice on stock and bond funds, real estate investments and other securities that can ride the ups and downs of the economy.

Retirement is changing greatly for the next generation of retirees. Unlike the generation now retired, fewer retirees will have pension plans that will continue to pay a set amount for the duration of their lives. Personal savings, whether through Individual Retirement Accounts or through the widely used 401(k) plans, will account for a greater percentage of retirement income.

Workers, though, indicate that 44 percent are looking to personal savings for their main source of retirement income, followed by 21 percent with an employer-funded pension, 13 percent Social Security and 9 percent from employment.

What counts most in retirement is the standard of living that one is expecting.

The survey indicates that 17 percent of retirees have a much higher standard of living than expected at the time of retirement, while 34 percent say their standard of living is a little bit better than expected, 26 percent the same as expected and 10 percent less than expected.

Of those who say their standard of living is less, nearly 40 percent point to higher-than-expected expenses, and about one-fourth citing higher-than-expected medical expenses.

WORKING A LITTLE LONGER

The current generation of workers expects to work longer than retirees.

Nearly a third of retirees stopped working before age 60, according to the survey, while less than a quarter worked to age 65 and beyond.

Less than 20 percent of current workers expect to retire before 60, while more than 45 percent expect to work to age 65 and beyond.

Additionally, 24 percent of retirees say they have worked since retiring - 4 percent full-time, 17 percent part-time, 2 percent both full and part-time and one percent seasonal.

The current generation of workers indicated that 66 percent expect to work for pay after retiring, with 45 percent citing health insurance, 33 percent for money for extras, 33 percent to make ends meet and 15 percent to help support their children or other family members.

So how well are workers saving for retirement?

"Older workers age 40-58 are more likely than younger workers ages 20-39 to report that they or their spouse have saved for retirement; yet those 20-39 plan to retire earlier," said Dallas Salisbury, president of the Employee Benefit Research Institute.

The survey, though, indicates that the older workers group is no more likely to have a realistic estimate of their income needs in retirement.

Financial experts say retirees will need at least 70 to 80 percent of their pre-retirement income to maintain their current lifestyles.

More than 40 percent of respondents thought they would need anywhere from less than 60 percent of their pre-retirement income to less than half that amount to maintain their current lifestyles.

Additionally, financial experts point out that Medicare does not cover nearly as much of medical expenses as employer-provided health plans. The costs for prescription drugs could easily add another 20 to 30 percent to their income needs, meaning that retirement income should match current income to maintain the current living standard.

The survey indicates that few workers are on their way to accumulating savings sufficient to pay for that retirement.

The survey indicates that nearly half had accumulated less than \$50,000 with 15 percent saying that they had saved nothing for retirement.

Less than one-fourth of the 40-59 age group have saved \$100,000 or more, which means that if they retired today, they would be able to draw \$5,000 a year for 20 years before depleting their retirement savings.

SO WHAT TO DO NOW?

First, if your employer offers a retirement plan such as a 401(k), participate. If the employer matches a percentage of the employee's contribution, that instantly doubles the minimum contribution.

Additionally, check into such savings vehicles as IRA's, both regular and Roth, to determine if you are eligible to participate in them, and which would be the most beneficial to you.

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CONSUMER

HOW-TO

HOW TO CHOOSE THE RIGHT TIRE

Important Points

• P195/75R14 92H -

The "P" stands for "passenger" tire. Tires for light trucks may be marked with "LT."

• P195/75R14 92H -

This is the width of an inflated tire (mm) at its widest point.

• P195/75R14 92H -

The aspect ratio is the relationship of the height to the width.

• P195/75R14 92H -

"R" stands for "radial," indicating the tire has radial construction.

• P195/75R14 92H -

The diameter of the wheel in inches.

• P195/75R14 92H -

The load index corresponds with the load-carrying capacity of the tire. Most passenger car tires range from 75-105.

• P195/75R14 92H -

"H" is the performance rating. A is the lowest and Z the highest.

HOW TO CHOOSE THE RIGHT TIRE

The tires on your vehicle can affect your safety and your driving enjoyment. Choose tires that match both your vehicle and the way you drive.

HOW MANY TIRES DO I NEED?

All four tires should be identical. If your tires don't match, you could have handling problems. For instance, one end of your vehicle may not respond as quickly or completely as the other end, making the vehicle more difficult to control.

If you just need to replace one tire that has been damaged, replace it with a tire of the same brand type, size and speed rating. A tire that doesn't match the other three tires on your vehicle could affect your driving safety.

If you need to replace two tires and the remaining two have a lot of tread depth left, replace them with tires that match your existing set as closely as possible. Identical new tires are best but others of the same size and type can also provide good results.

SHOULD I BUY A DIFFERENT TYPE OF TIRE?

If you are replacing all four tires, you can explore another category of tires. If you want longer lasting tires, better traction or a smoother ride, there are tires that will help you accomplish this.

WHAT SIZE OF TIRE DO I NEED?

Tires must be able to carry the weight of your vehicle. If a tire is overworked just carrying the load, it will have little reserve capacity to help your vehicle respond quickly and safely. Do not buy undersized tires.

Check your owner's manual, vehicle door jam or glovebox, to find the size of tire recommended for your vehicle.

The other size consideration is overall tire diameter. For cars and vans, stay within a +/-3% diameter change. Pick-ups and sport utility vehicles (SUVs) are usually engineered to handle up to a 15% oversize tire.

WHAT WEATHER AND DRIVING CONDITIONS WILL THE TIRES FACE?

Select a tire that suits the driving conditions you face most often:

- Snow or ice: snow tires
- Heavy traffic: more responsive tires
- Winding roads or in the mountains: a tire that handles well
- Extensive highway driving: tires with a smooth, quiet ride

If you face very different driving conditions (heavy snow in the winter and lots of highway driving in the summer), consider selecting two sets of tires. You'll get better driving performance and longer total wear from your tires.

WHAT KIND OF "LOOK" DO I WANT?

Think about whether you're happy with standard tires or you want the added flair of custom wheels or plus sizing.

HOW CAN I FIND THE BEST VALUE?

Simple fact: In the long run, cheap tires won't save you money. They don't last as long as higher quality tires and may result in a rougher ride and inferior handling.

Your goal in tire shopping should be to find the highest quality tire that meets your specific needs and your budget.

A tire has several important functions:

STEERS THE VEHICLE

A tire's ability to maintain its course affects the vehicle's ability to drive in a straight path. The tire has to help the vehicle steer regardless of road and weather conditions.

SUPPORT THE VEHICLE

A car tire has to carry more than 50 times its own weight.

ABSORBS BUMPS

The flexibility of a tire helps it absorb obstacles on uneven road surfaces and provides a stable ride for the driver and passengers while protecting the vehicle.

TRANSMITS FORCES

Tires transmit the engine's power to accelerate and the braking force to stop.

How well the tire performs these functions depends in part on how well the tire is maintained.

CONSUMER HOW-TO CHOOSE A PHARMACIST

How To Read A Prescription

Most prescriptions are made up of Latin abbreviations. The following is a short list of some of the more common ones and what they mean:

i	one
ii	two
iii	three
iv	four
po	take by mouth
QD	take once a day
BID	take two times a day
TID	take three times a day
QID	take four times a day
q12h	take every 12 hours
q4-6h	take every 4 to 6 hours
prn	as needed or if needed
pc	after a meal
ac	before a meal
as	left ear
ad	right ear
ou	both eyes
od	right eye
os	left eye
tsp	teaspoonful
ml	milliliter

If you're like most people, you didn't choose a pharmacist, you chose a pharmacy for your medication needs. Your pharmacist is a very important part of your health care team and should be chosen carefully. In between doctor visits, your pharmacist can be an important resource for you. This is especially true if you are using multiple medications or need help with products such as blood glucose meters, asthma inhalers, or other special care items.

Some key questions to ask when choosing a pharmacist include:

- Does the pharmacist take time to answer your questions in a manner that you understand?
- Does the pharmacist tell you about each new medication and explain such things as how and when to take the medication and what you can and cannot take with it?
- Does the pharmacist have any special training in disease management, such as a certified asthma counselor?
- Does the pharmacist show concern for you and your family?
- Does the pharmacist recommend vitamins or supplements to take or tell you which ones you should NOT take with your prescriptions?

If your current pharmacist doesn't meet your needs or doesn't take the necessary time to make sure that you understand your medications, visit other pharmacies and ask if the pharmacist has any special certifications or training. Find out if the pharmacy has any special services that they can offer you such as demonstrating a new inhaler. See if you can find a pharmacist that is easy to talk to, yet shows concern and is able to explain what you need to know as a consumer of both prescription medications and vitamin supplements.

WHAT TO LOOK FOR IN A PHARMACY

Where your family pharmacist works should also be an important consideration when deciding where your medication needs are going to take place. Most people taking medications visit a pharmacy monthly and should consider several factors when choosing which pharmacy to patronize.

Convenience is an important issue with all of the

time pressures that people feel these days. The pharmacy should be in a convenient location with convenient parking nearby. If you are unable to get to the pharmacy, the pharmacy should make sure that your prescriptions are mailed to your home or delivered to your home or work. Having the ability to open a charge account or have a credit card kept on file for charging prescriptions is a convenient feature, especially when you are on a trip or someone else is picking up the prescription for you.

The pharmacy may offer any special services that set them apart from the other pharmacies. You might be interested in special packaging to make it easier to remember to take your medications. If you have diabetes, finding a pharmacy that can demonstrate several glucose monitors to find which one works best for you can make testing your blood sugar easier. Some pharmacies also have the ability to "download" the readings off of your diabetes monitor and print them out for you. This will help both you and your doctor control your diabetes. Ask if the pharmacy can measure your "A1c" level to check your long-term glucose control.

Look for a pharmacy that offers a private counseling area so you can ask personal questions without being overheard. Other conveniences that should be taken into account include a toll-free phone number to use if you live out-of-town or are on vacation. Ordering refills over the Internet is something new that many progressive pharmacies now offer. Many times, you can also look up health information on the pharmacies' web sites as well.

It's a good idea to get all of your prescriptions filled at a single pharmacy. The pharmacy keeps a complete medication profile on you. These profiles record all medications that you are taking, health problems, and drug allergies that you have told your pharmacist about. By going to one pharmacy, your pharmacist will be able to continuously update your patient profile — making sure all the information is accurate. This will help avoid problems that occur when some medications are mixed.

With a little effort, you should be able to find a pharmacy that will be your partner in your goal living a healthful life.



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CONSUMER

HOW-TO CHOOSE NEWSPAPER ADVERTISING

Top 10 Reasons to Advertise in Newspaper

1. Newspapers reach the majority of adults daily and on Sundays.
2. Higher-income-earning adults are more avid newspaper readers.
3. People with higher education are more likely to read newspapers.
4. People in higher-responsibility professional positions read newspapers more frequently than the average person.
5. Newspaper advertising can be targeted by section — and reader.
6. Newspaper advertising can target specific geographic locations.
7. You can select advertising alternatives from preprint inserts to full- or partial-page ads.
8. With short deadlines, newspaper advertising can be tailored for immediacy.
9. Newspapers are portable and convenient.
10. Newspaper advertising builds business credibility and momentum.

Why Newspapers?

Targeting customers in a media-fragmented marketplace is a continual challenge for many advertisers.

The abundance of advertising sources has overwhelmed and divided consumer attention. This means media planners and buyers need the right tools to help them decide on the best allocation of advertising dollars. As advertisers strive for an effective media mix, they should know there is one medium that can deliver strength to advertising and marketing strategies.

The newspaper continues to be a powerful medium for reaching shoppers in the market for a broad range of products and services. It is a portable and convenient source of advertising information — helping consumers decide where to shop and what to buy. The newspaper delivers customers unlike any other medium each and every day, reaching an array of traditional and emerging markets with unsurpassed advertising impact.

Universal coverage, utility and power are the driving forces behind newspapers. And that is why they add value for advertisers!

Newspapers offer advertisers alternatives to reach customers — new and potential — with effective messages for long-term awareness or immediate call-to-action responses. Whether it's a preprint insert or run-of-paper (ROP) advertising adjacent to select editorial content, newspapers deliver the right message to the right people at the right time.

If we combine frequency measures for ROP and newspaper preprints, we have 90 percent of adults who use one or the other or in combination — a powerful pairing.

Opportunities in Newspapers

ROP: Run of Press advertising means an ad placed on the pages of a newspaper. This best-known newspaper advertising option offers short deadlines and proximity of editorial that enhances visibility.

Preprints: Preprinted inserts offer advertisers the flexibility and control of creating and printing advertising that the newspaper distributes.

Commercial Printing: Newspapers offer customers who need major printing the opportunity

and cost efficiency of using their presses to print catalogs, inserts and other commercial print needs.

Niche products/special sections: Newspapers offer a myriad of opportunities where a special marketplace is created to help in targeting an advertiser's best prospects. These products may be inserted into the newspaper or may be distributed in other ways needed to best attract the niche audience.

Highlights

The compelling facts below underscore the strength of newspapers:

- The majority of adults (54 percent) read a newspaper on an average weekday.
- More than six out of 10 adults (64 percent) read a newspaper on an average Sunday.
- More than seven out of 10 adults (73 percent) read a daily newspaper in the past five days.
- More than three-quarters of adults (77 percent) read a Sunday newspaper in the past month.
- Newspaper usage is strong among emerging markets — teens and Hispanics.
- Customers for many products and services are also the heaviest newspaper readers.
- The newspaper provides advertisers with unique targeting opportunities.
- The newspaper is the most-used advertising source for various store categories.
- Newspaper Web sites are highly rated for being useful and informative.

SOURCE: National Newspaper Association

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CONSUMER

HOW-TO

CHOOSE A JEWELER

Find someone you feel comfortable with who is willing to work with you

IMPORTANT POINTS

- Make sure your jeweler is the owner of the store.
- The staff should be willing to educate and help the store's customers.
- The work should be done on the premises.
- The store should handle well-known lines of watches and jewelry.
- The store's staff should be able to help you design and create fine jewelry.

PROTECTING YOUR JEWELS

- Store jewelry separately so it doesn't scratch other jewelry.
- Remove rings when doing household tasks.
- Put jewelry on after washing or bathing and applying any makeup or hair spray.
- Never wear jewelry while swimming in a pool.
- Avoid sorting your jewelry next to a heating vent, window sill or on a car's dashboard.
- Always store bead necklaces flat.
- Be certain that stones mounted in rings are not loose.
- Sterling silver will polish by rubbing or buffing it with a soft cotton cloth.
- Store silver in plastic bags with an interlocking seal to make it less prone to tarnish.

Visiting a jeweler can be an overwhelming experience because most shoppers simply don't know enough about the intricacies of gemstones and precious metals to make their choices easily. That's why finding a reputable and competent jeweler is so important.

Any jeweler should be willing and able to show customers a variety of gemstones and jewelry in different shapes, sizes and qualities and should stock a broad selection of ring styles to enable you to decide which best fits your pocketbook.

Your jeweler also should be able to help you learn to see with your own eyes why some diamonds of similar size differ greatly in value, or from a practical perspective — how you might reasonably select from a variety of different sizes, all priced similarly to fit your budget.

All of us like to feel that we receive a good value when we make a major purchase. Take time to find what you want and where you want to buy it.

Diamonds, for instance, can be confusing. Even if two diamonds are the same size, color and clarity, differences in the way they were cut, their finish and fluorescence can cause one to be worth much more than the other.

BUYING GEMSTONES

Gemstones have been sought after and treasured throughout history. They have been found in ruins dating several thousand years. They are valued as gifts symbolizing love. Generally, the price of any gemstone is determined by size, cut, quality — which includes color, clarity and treatments — and type. Here are some simple questions to ask about quality:

- Has it been heat treated?
- Is the stone natural or synthetic?
- Are there any noticeable scratches, chips or inclusions?
- Is the color even throughout the stone?
- How strong is the color? Is it vivid?
- If you are buying the stones for earrings or cufflinks, are the stones well-matched?

ADVICE TO PROTECT JEWELRY

Try to protect any jewelry from scratches, sharp blows,

harsh chemicals, extreme temperatures and sunlight. Here's some advice about how to keep your jewelry in good condition:

- Store jewelry separately so it doesn't scratch other jewelry.
 - When doing household tasks such as gardening and cleaning, be certain to remove rings.
 - Put your jewelry on after washing or bathing and applying any makeup or hair spray.
 - Never wear jewelry while swimming in a swimming pool. The chlorine can cause damage to various gemstones and gold.
 - Avoid storing your jewelry next to a heating vent, window sill or on a car's dashboard. Store jewelry away from sunlight (the sun may fade the gemstones).
 - Always store bead necklaces (such as lapis, pearls, etc.) flat; silk stretches over time. Do not store pearls in plastic bags.
 - Gemstones may become loose in their settings (and possibly fall out). Be certain that stones mounted in rings are not loose and don't rattle. The prongs of a ring can and do wear down. If the prongs wear down too much or break, you can lose the stone. Prongs are easily "retripped" by most jewelers to keep the stone secure.
 - Most jewelers will restring necklaces or reset stones (for a fee).
 - Sterling silver will polish up by rubbing or buffing it with a soft cotton cloth.
 - Store silver in plastic bags with an interlocking seal to make it less prone to tarnish.
- Remember, also, that the hardness of stones plays into how they can be treated.

Hardness is based on a gem-trade standard called the Mohs Scale. The higher the Mohs Scale number, the harder the stone. The highest Mohs Scale rating is 10, for diamonds. Anything rated less than 7 on the scale can be easily scratched — coral, lapis lazuli, opal, pearl, turquoise, for instance. Gold, silver and platinum are at the soft end of the scale.

KEYS TO A FINE JEWELER

When you're searching for a jeweler, remember that you may spend thousands of dollars over time at this business. It's imperative to find someone you feel comfortable with and someone who is willing to work with you when you have questions about jewelry, repairs or perhaps special orders. Find a store where the owner is the jeweler, someone actively involved in the store's operation who knows his clientele and the business. Your chosen store should be able to design and create fine jewelry.

The staff should be happy to spend time with customers to educate them about jewelry and what's currently available on the market. Work should be done on the premises. After all, you've chosen your jeweler because of his or her expertise.

Look for well-known jewelry and watch lines while you're shopping. Your jeweler should offer free gift wrapping, in-town delivery and above all superb customer service combined with an expert staff.

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CONSUMER

HOW-TO

CHOOSE A HOT TUB

Finding a professional spa dealer is the most important step.

The Top Six Things You Should Know ...

1. Get the right fit. Test-drive your hot tub by sitting in it — wet or dry.
2. Finding the most energy-efficient hot tub will make a substantial difference in your monthly bills.
3. Quality and durable construction are key when choosing a hot tub.
4. Always acquire a solid warranty when making your spa purchase.
5. Features, benefits and dealer reputation are important considerations during your search for a hot tub.
6. Always check that the dealer has accredited awards and belongs to substantiated organizations such as the NSPI, has Aqua Hall of Fame Recognition, BBB, Chamber of Commerce, etc.

Hot tubs are wonderful! A hot tub is one of the most rewarding investments a family or individual can make. That's why research is important. There are six factors (comfort, energy efficiency, construction, warranty, price and dealer reputation) that you should consider during your purchasing process.

COMFORT

A hot tub is meant to be relaxing. A hot tub that is not comfortable seems to take away from your rejuvenating time. There are several different seating arrangements that are offered in most hot tubs. The important thing to remember is to get the right fit for you. Take the time to get into the hot tub, whether the tub is dry or wet. Some hot tub dealers give you the opportunity to come into their showrooms to "test drive your new hot tub." You should take advantage of this opportunity to get the right ergonomic fit for you and your family.

ENERGY EFFICIENCY

Imagine two hot tubs identical in size, holding the same amount of water, located in the same backyard, used identically, but they have dramatically different operating costs. How could one of these hot tubs cost as little as \$15 per month to operate, while the other exceeds \$90 per month? The difference is the type of control system and method of insulation. With the ever-increasing consumption of power and the cost of energy, a properly insulated hot tub designed to eliminate heat loss and drive down operational costs will save you money. No matter what type of insulation is used, as long as some form or method is employed, it will help reduce the operational cost of the spa.

CONSTRUCTION

Look for quality and the latest in ergonomic designs. The quality of the construction and materials used will determine how long you will get to enjoy your hot tub investment.

A hot tub made from a quality and durable acrylic/fiberglass structure will be a beautiful and long-lasting hot tub. An acrylic/fiberglass hot tub is the strongest, most durable type of structure available.

And if you are trying to color coordinate, a variety of color choices are also available for the latest and most modern acrylic tubs. The type of skirting is also

important to remember. Cypress or cedar is the most durable skirting for a portable hot tub, or you might consider a maintenance free acrylic skirt.

As was mentioned earlier regarding the insulation of your hot tub, which is a part of the construction, it is important that you search for the proper method of insulation.

WARRANTY

Most reputable manufacturers establish good, solid warranties for their hot tubs. It is important that the dealer have the warranty in writing for you to inspect. This includes the features and benefits of your hot tub and, in the long term, care of your hot tub is an important factor to consider. Remember, the warranty of your hot tub is only as good as the dealer that is providing the hot tub. Pay special attention to exclusions and add-on fees.

FEATURES AND BENEFITS

This, to most, is a very important factor in choosing a hot tub that is right for you. This relates to not only the number of hydrotherapy jets, but also to the placement and performance of the jets. That's why it is so important for you to test-drive your hot tub — wet and dry. This allows you to determine which model provides you with the best therapy for the pressure points of your body. If you are planning to invest in your hot tub for medicinal purposes, it is essential to look for the placement of the jets. Also, remember that a hot tub with a combination of water and air therapy jets will give you the best relaxing hydrotherapy experience.

DEALER REPUTATION

An investment in your hot tub is only as good as the dealer who is providing the hot tub. A good reputable company will provide you with solid product knowledge to answer all of your hot tub questions. It is important to check references.

A quality dealer should be able to provide you with a host of customers who are satisfied with their experience with that company. Experience is very important. A dealer who has been around for a long time has probably been doing a good job satisfying customers. Remember, if you want the confidence that you have made the right choice in your hot tub investment, go to a professional.

With the ever-increasing consumption of power and the cost of energy, a properly insulated hot tub designed to eliminate heat loss and drive down operational costs will save you money.

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Financing Available w/Approved Credit

CONSUMER HOW-TO CHOOSE A MORTGAGE LENDER

Take time to research area lenders.

THE TOP FIVE THINGS YOU SHOULD KNOW ...

1. All lenders offer a variety of home financing options. They will work with you to find your best choice.

2. Most lenders use certain formulas to determine how much mortgage to offer you.

3. Not all interest rates or mortgage loan programs are equal.

4. Build a list of lenders. Talk to Builders, Realtors, Attorneys and other professionals in the industry to check a lender's reputation for good service, as well as their level of experience and trustworthiness.

5. Members of the Mortgage Bankers Association of Georgia subscribe to a canon of ethics. Verify that your lender is a member of the local or state Mortgage Bankers Association.

When choosing a mortgage lender, the first thing one usually thinks of is getting the lowest interest rate available. While interest rates are important, there are other notable considerations, such as choosing a lender you can trust and work with.

THE BEST MORTGAGE

All lenders offer a variety of home financing options. A good lender will work with you to find what best suits your individual circumstances.

Most loan rates will not differ widely. However, differences in loan structure can result in large savings of costs to you. Loans may differ in such items as: Term (length of the loan), prepayment options or penalties, processing fees, no-credit fees, etc.

While most mortgages are offered for terms of 15 and 30 years, other terms may be available. Keep in mind that the shorter the term, the less you will pay for your house over the life of the loan. However, the shorter the term, the higher your monthly payment will be. Your lender can help you decide which loan arrangements are best for you.

- Build a list of lenders. Talk to people you know who have bought or refinanced a home recently. Check with local real estate professionals. Or simply look in the yellow pages under "Mortgages."
- Talk to a loan officer. Call or visit the lenders on your list. Get a feel for what it will be like to work with them, and how they approach your needs. If you're still uncertain, ask for references from recent home buyers like yourself. Ask about their experience with a particular lender.
- Compare rates for similar loans. Among the things you'll want to discuss with prospective lenders are the rates they offer on mortgages. But when comparing rates between lenders, be sure the rates are for comparable loans — and remember to include fees and other costs so you're really comparing apples to apples.

It is important to verify that your lender is a member of a state Mortgage Bankers Association. This is a trade association made up of members engaged, either directly or indirectly, in the mortgage lending business. Each member is bound by a strict code of ethics to encourage the highest standards of conduct in dealing with the public and other members. The purposes of the association can be summed up as follows:

- Encourage among its members sound and ethical business practices in making, marketing and servicing of real estate loans.
- Inform the members of changes in government laws affecting real estate.

Keep in mind that the shorter the term, the less you will pay for your house over the life of the loan. However, the shorter the term, the higher your monthly payment will be. Your lender can help you decide which loan arrangements are best for you.

- Provide education to the membership and the public on real estate matters.

In a continued effort to provide consumer education and assure compliance by all members to the canon of ethics, an ethics committee is in place to provide assistance to you. If you have a complaint or need general information, you can reach the Mortgage Bankers Association of Georgia at 912-743-6255.

PRE-QUALIFICATION

Before you start house hunting, it is wise to determine your price range. This can be done through the simple process of pre-qualification. To become pre-qualified, a lender or Realtor will use financial information you provide to estimate the maximum mortgage you should be able to obtain. The process doesn't guarantee that your mortgage application will be accepted, but it does help you narrow your search to homes you can afford.

INTEREST RATE PROTECTION

When applying for a loan you will be given an option to "lock in" a rate, thereby guaranteeing your interest rate during the processing and underwriting of your loan. It is wise to obtain a written, rather than verbal interest rate agreement, if you choose this option.

The other option is to let the rate "float," allowing the final rate and fees to be set nearer the settlement date. This means your rate would be subject to market conditions at the time/date that your rate is locked in prior to the closing.

LOAN APPLICATION PROCESS

The Loan Officer will complete the application form and collect all information necessary to begin processing the loan. Discuss the loan program and terms best suited to your financial needs with the Loan Officer. Then the Loan Processor will verify your loan application information.

The Loan Processor assembles your documentation for submission and final risk approval to the Underwriter, who then forwards your package to a Closer to prepare the closing documents. If denied, a letter outlining the reasons for denial is issued to you.

LOAN CLOSING

When the lender approves your loan, it is time to close. Closing the loan and transferring title to the property are the legal procedures that are handled by a real estate attorney.

SUMMARY

As you can see in this brief outline, obtaining a mortgage can be a lengthy and complex process. Along the way, there are many opportunities for problems and misunderstandings. Select a lender in whom you can have confidence and trust, one you can depend on to help you make decisions for your long-term benefit. Taking time to research the lenders in your area just may prove to be the most valuable investment you will make towards the purchase of a new home.