

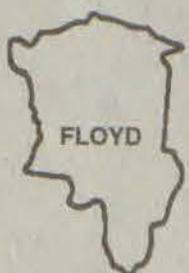
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The Floyd County Times

Prestonsburg, Kentucky 41653

Speaking of and for Floyd County

USPS-2027-0000
Volume LXIX, No. 70

75¢

Physical Therapist

The McDowell ARH Home Health is proud to announce the addition of Mr. Manny Barrozo to its staff. Manny will be providing Physical Therapy services on a fulltime basis beginning September 9, 1996. If you are a patient or provider and would like more information on Physical Therapy service available in the home, please call 377-3429. ARH, meeting community needs in a down home setting.



Woman shoots at chicken, hits man

by Chris McDavid
Staff Writer

Why did the chicken cross the road? To dodge a bullet, and perhaps live another day. But a taxi driver paid the consequences when the bullet struck him in the arm.

David Damron, of Spurlock, was shot in the forearm around noon Thursday in Dwale when he became the target of a bullet that was intended for a chicken, according to witnesses.

Damron, a taxi driver for Whitten Taxi Incorporated, was shot when Dwale resident, Connie Mitchell, shot at a chicken and missed, witnesses said Thursday.

Damron was transporting a customer when the incident occurred. The customer, Dusty Howard, a conductor for CSX Railroad, said the driver had picked him up to take him to the rear of his train.

Howard said they heard a gun shot and then noticed Damron's arm bleeding.

Damron was transported by Respond Emergency Medical Service to Highland's Regional Medical Center, where he was still in the hospital at 4:15 p.m., but doctors said they expected him to be treated and released.

Times to be closed for Labor Day

The Floyd County Times will be closed Monday to allow our employees to enjoy the holiday with their families.

The office will reopen Tuesday morning. Classifieds will be accepted until noon today, Friday.



The Central Kentucky Blood Center blood drive, August 27-29, brought in 61 donors this week. Pictured above are donor Ruby Howard and EMT Vickie Sizemore. (photo by Chris McDavid)

No 'negatives' for federal prison project

by Patti M. Clark
Staff Writer

There was nothing but praise for construction of a proposed federal prison in Martin County during a scoping meeting held Tuesday night.

"I think this reflects the community's overall support to pursue the proposal," David Dorworth, chief of the Site Selection and Environmental Review Branch of the Federal Bureau of Prisons, said after the meeting.

While Dorworth indicated he had held similar public meetings where there was no opposition, he was pleased with the response. "This is much more enjoyable than the other kind of meeting," he said.

Tuesday's meeting was the beginning of the environmental impact study for the project. The study is expected to take about a year to complete and, if the project is approved, inmates would be living in the facility "four years from today," Dorworth said.

Some items already part of the study include utilities, traffic patterns, noise levels, visual intrusions, cultural resources and socio-economic impacts.

The primary site under consideration is a 500-acre tract on Route 3 across from the Big Sandy Regional Airport in Martin County.

The prison could bring as many as 350 jobs at an average salary of \$32,000 to the area. The project is expected to cost about \$100 million to construct and will house about 1,100 inmates.

About 60 people attended the meeting at the Big Sandy Regional Airport.

"I very much appreciate you being here this evening," Dorworth said. "This is your chance to go on the record on this project."

Local officials, including Floyd County Judge-Executive Ben Hale and Prestonsburg Mayor Jerry Fannin, traveled to Allenwood, Pennsylvania several weeks ago to look at a prison there that is similar to the one proposed for Eastern Kentucky.

"You just couldn't believe you were sitting in the middle of the meanest people in the world," Martin County Judge-Executive Kelly Callahan said. Callahan also made the trip.

"You'd have to see it to believe it," Hale added. "I went in with a lot of reservations and came out impressed. Hopefully, we'll get one here."

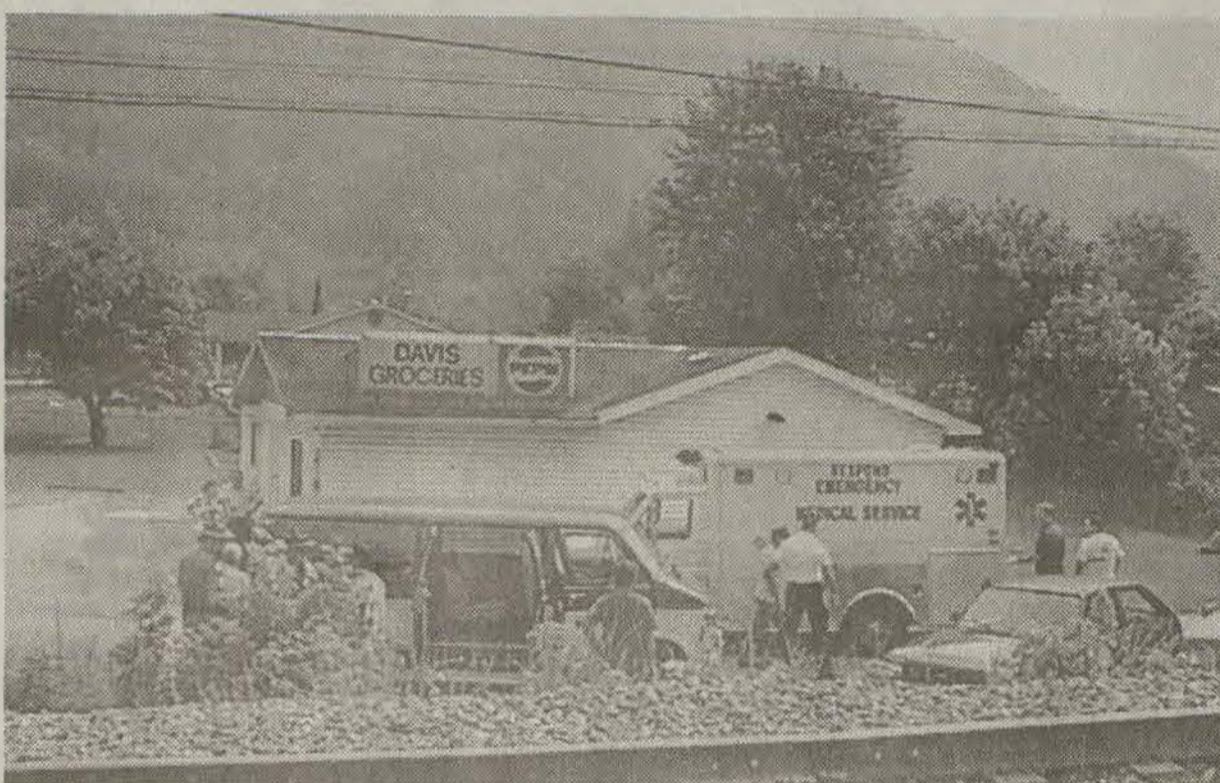
The layout of the facility includes an inner perimeter in which all inmates will remain, a buffer zone between the inner perimeter and the fence, two rows of fencing with a buffer zone between them, observation decks, and heavily patrolled roads around the facility.

A minimum security camp will be attached to the high-security facility and will house 300 prisoners.

Access will be available only through a tunnel and will be granted only with "fingerprint identification," Dorworth said.

"And we're real careful about who leaves the

(See Negative, page two)



A taxi driver was shot in the forearm around noon Thursday in Dwale when he became the target of a bullet intended for a chicken. David Damron, employee at Whitten Taxi Incorporated, was shot when Connie Mitchell shot at a chicken and missed. (photo by Chris McDavid)

Miner's family concerned about accident investigation

by Chris McDavid
Staff Writer

Relatives of Tracy Bryant, a miner whose body was recovered on August 16 from an underground mine at the #3-1 Mine in Honaker, say they want justice and they're worried that evidence may be concealed during the investigation.

"I am now concerned of what will be covered up during the investigation of my son's death," Bryant's mother, Alvagail Harvey, said. "From the information I have received, there was quite a bit covered up before he was found."

An amended preliminary autopsy report shows that Bryant died about 3:30 p.m. Thursday, August 15. His body was not discovered until about 8:30 p.m. August 16 and was not recovered from beneath the roof fall until about 10 a.m. that

day. Harvey said she has heard rumors that say Muncie Meade, operator of the M&D Coal Company Incorporated, was aware Thursday evening of the roof fall, but he did not report it until the next morning.

Meade said yesterday he was aware of the rumors, and could prove that he had no knowledge of Bryant's death until the following morning. "I can prove where I was that day and night."

Meade said he was with a coal broker on Thursday until about 5 p.m. He said he went home after he checked the check-out board.

He said the other workers in the mine also say they had no knowledge of the accident until the following morning.

"The superintendent asked about Tracy, and other workers said he had already gone," Meade said.

He added that Bryant was already checked out on the board.

Harvey said she spoke with an employee at the mine who said he saw Bryant around noon on Thursday, but did not see him come out of the mine. "The information I got from the mine inspector was that my son checked in the mine on Thursday morning, but did not check out," Harvey said.

Bryant's stepfather, Jerald Harvey, said people have told him that Meade hauled roof plates and bolts to the #3-1 mine Thursday night. He said he could not confirm that Meade hauled roof plates and bolts, but added that he did see a vehicle

(See Miner's, page five)

Allen sewer project nearing deadline, signatures needed

by Patti M. Clark
Staff Writer

With an October 1 deadline looming large in the distance, Allen city officials are scrambling to get the needed signatures that will give a green light to a wastewater treatment plant there.

With nearly 60 signatures needed, Allen City Clerk Bill Parsons said he's concerned about getting the needed signatures. "It's not going too well right now," he said. "I'm expecting to know more at the next meeting of the council."

Allen City Council will meet September 9.

But Parsons' concern isn't echoed by former mayor Chris Waugh, who has been involved in the project from nearly the beginning. "We're about 85 percent

there," he said. "I really do think we'll get the signatures needed. We don't have much choice."

In July, the Department for Local Government set the October 1 deadline that requires the Allen Sewer Commission to obtain 376 signed user's agreements. While a large portion of the money to build the \$3 million project will be funded by grants, a portion of the monies will come from a loan from Rural Economic and Community Development (RECD), formerly Farmers Home Administration. The sewer commission needs commitments from property owners in order to repay that portion of the project.

In June, to persuade residents to sign up, the city commission agreed to waive the \$500 tap fee for residents who signed the user's agree-

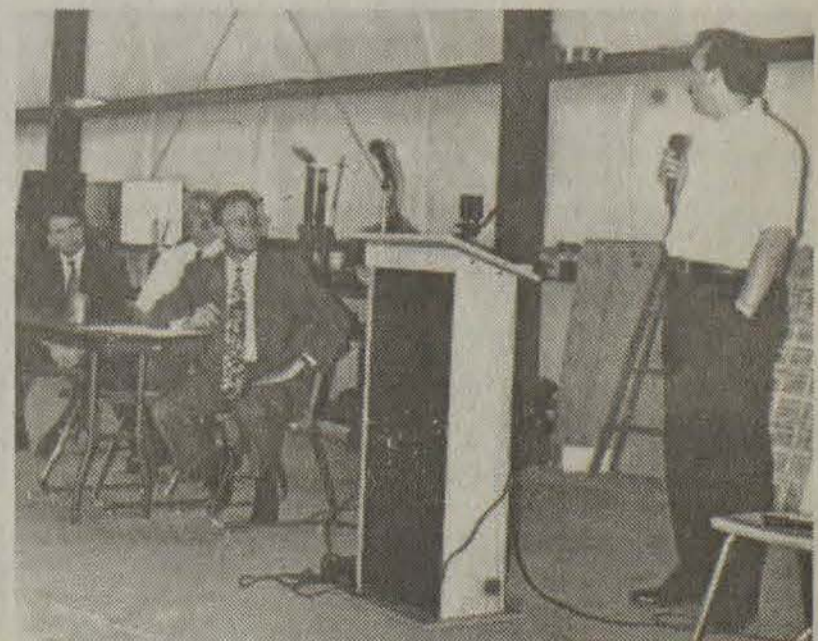
ment and for those who signed it within 90 days in hopes of getting an increase of signers. That 90-day limit will be up mid-September.

Still the going has been slow.

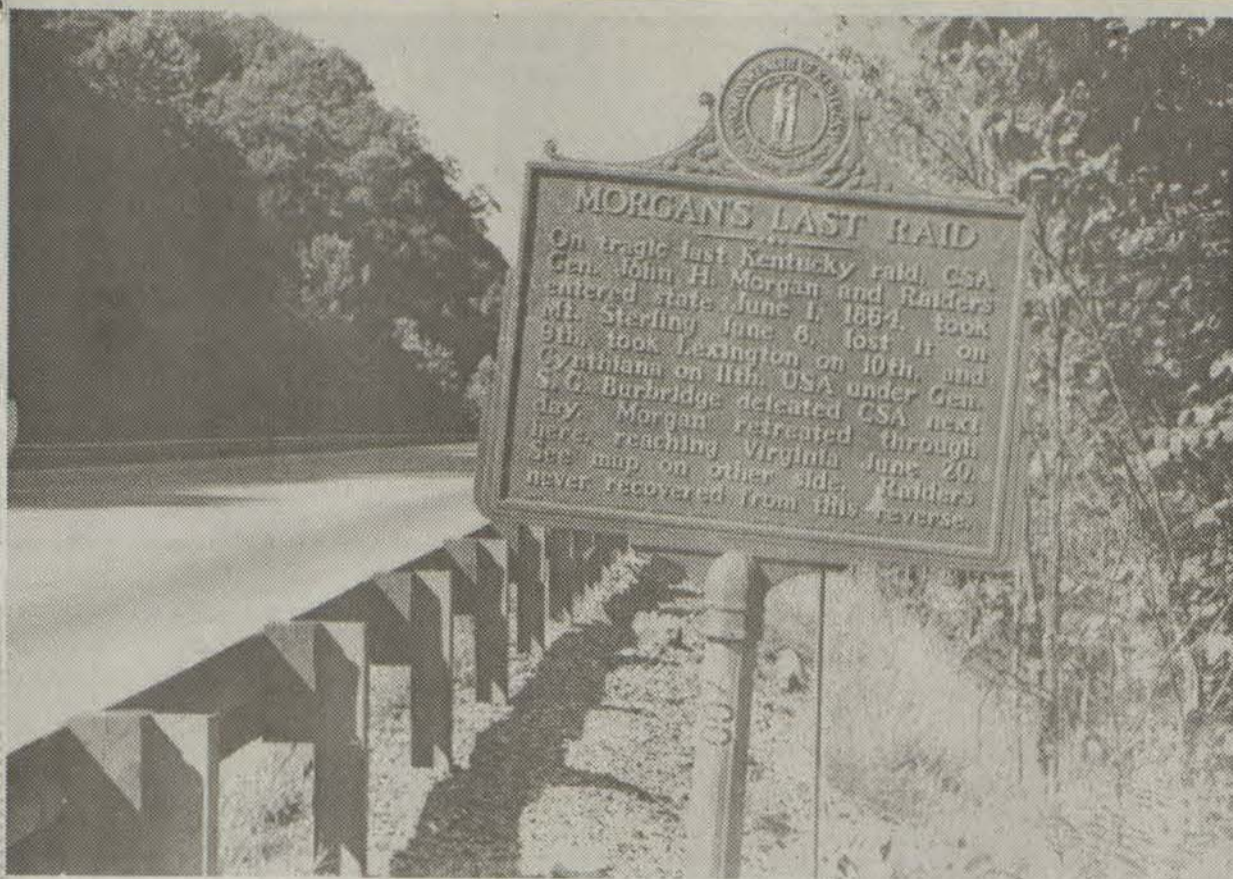
"We've been going door-to-door," Waugh said. "People just seem to need someone who can answer their questions and address the rumors. They need someone they can hold accountable. I live there amongst them. I'm not going anywhere and I think that has helped. They need somebody they can count on."

Originally, a deadline for the sewer project was set for April 1, but the city received an extension to April 30 to get the total number of signatures of those who initially signed a feasibility survey indicat-

(See Allen, page two)



Floyd County Judge Ben Hale, left, told a crowd of about 60 that he has no reservations about the construction of a federal prison in the area. Hale was one of several area officials who traveled to Pennsylvania to view a similar facility there. (photo by Patti M. Clark)



Traffic hazard

Could you read this inscription while passing it in your car at a speed of 55 miles an hour? If so, you are a better man than I am. Gunga Din, says Robert Perry, local historian. This marker, located on Old Highway 23 south of Paintsville, commemorates John Hunt Morgan's Last Kentucky Raid. It has been placed in a 55-mile-per-hour speed zone. As a result, motorists passing the marker are unable to read it, Perry says. "If they slow down to the point where they can read it, they run the risk of being rear-ended by a 30-ton coal truck. If we want to attract tourists to Eastern Kentucky, we will have to place our markers in locations where they can be read. This marker is a traffic hazard and needs to be moved to another, safer location," the historian says.

Road improvements planned by county

The dry, hot days of summer may signal some Floyd Countians to slow their pace, but it's seen as a green light for road construction and road improvements.

Governor Paul Patton recently approved an estimated \$6.7 million in projects for the state's rural and secondary roads, including work in

Floyd County.

Estimated to cost a total of \$12,652, the following projects are planned:

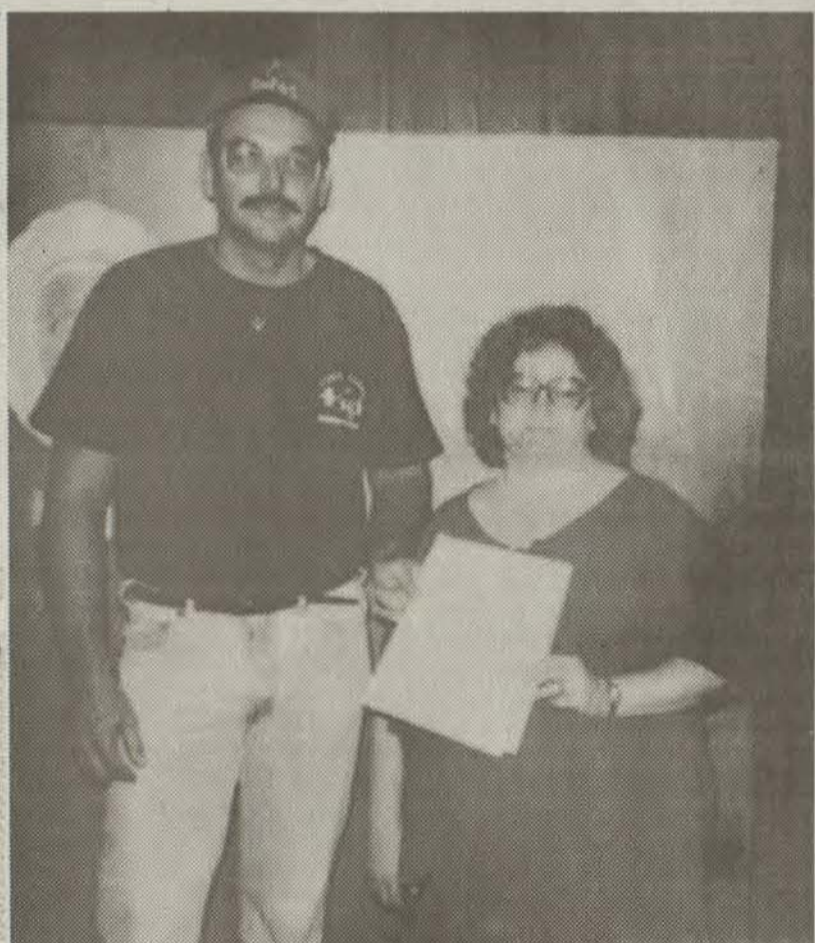
- Initial blacktop paving on one mile of County Road 1367, also called Bear Hollow Road; and
- 0.2 mile blacktop resurfacing of County Road 1472B, Abbott

Circle;

- 1.9 miles of blacktop resurfacing of County Road 1328, Right Fork of Bull Creek; and
- 0.4 mile of blacktop resurfacing of County Road 1476, top of Abbott Mountain.

The projects will be accomplished by contract and were scheduled for an August 23 bid letting.

The projects will be financed with funds from the Rural and Secondary Roads Program. Transportation Secretary Fred Mudge said the program receives its funds from the gasoline sales tax, and is distributed to each Kentucky county based on the county's land size, population, and amount of rural and secondary roads. Mudge says: "The program is obviously a key element in the efficiency of Kentucky's overall transportation network." The Transportation Cabinet estimates a total of \$37 million worth of projects will be authorized under this program by the end of this year.



Awarded scholarship

David B. Kidd, acting coordinator, presented a check in the amount of \$471.60 to Linda Tackett.

School in session at Mayo

School is in session again at KY TECH. Now would be a good time for students who want to start next quarter (October) to come in and apply for admission and do the paper work for financial aid. They can visit the campus at 513 Third Street in Paintsville or call 789-5321 for more information.

One of the instructors at Mayo is Forrest J. Stewardson, senior instructor in Mayo's Auto Technology Department. He is married to Patricia and has two children, Michael Ross and Samantha Paige. He and his family live at Harold. He is an alumni of Virgie High School and Morehead State University. He has taught at Mayo since 1985.



Forrest J. Stewardson

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Unemployment rate in Floyd County drops below nine percent in July

by Patti M. Clark
Staff Writer

For the first time this year, the unemployment rate in Floyd County has dropped below nine percent.

With many laid off teachers and other school personnel getting the call back to class, the July rate fell from 10.7 percent in June to 8.4 percent last month.

The rates in Floyd County have been falling consistently from a high of 12 percent in January. February's rate fell a percent to 11 percent with March's rate of 10.1 percent reflecting a similar drop.

The rate fell two-tenths of a percent in April (9.9 percent), but started a short climb in May (ten percent) and June when more than 100 layoffs by the Floyd County Board of Education and the start of the annual miners' vacation pushed the unemployment rate in Floyd County up.

Floyd was one of 84 counties in the state whose rates tumbled. The rate went up in 33 counties and stayed the same in three.

The state rate fell to 4.8 percent in July from 5.3 percent in June, which was lower than the rate recorded in July 1995 — 5.5 percent.

The national rate increased from 5.5 percent in June to 5.6 percent in July.

The construction, agriculture and finance, insurance and real estate categories all experienced increases while all other job sectors saw a decline in the number of employees.

Across the Big Sandy, rates also dropped. The area jobless numbers dropped from 10.2 percent in June to 8.3 percent in July. Johnson County recorded the region's lowest jobless rate at 6.8 percent. Johnson's rate dropped from 8.9 percent in June.

Martin County had the highest at 11.4 percent, four percent lower than the 15.4 percent recorded in June.

In Magoffin County, the rate fell nearly three percent, dropping from 13.7 percent in June to 10.8 percent in July.

All the rates were lower than the July 1995 rates, which included a high of 15.2 percent for Martin County and 7.7 percent for Johnson County.

Across the state, as compared to July 1995, 88 had lower rates in July 1996, 26 had higher rates, and six counties had the same rate.

Jessamine had the lowest rate with only 1.8 percent unemployed. Fayette and Woodford counties tied at 1.9 percent, with Garrard and Scott (2.3 percent); Madison (2.5 percent); McCracken and Mercer (2.9 percent); Franklin (three percent); and Clark and Oldham (3.1

percent) close behind. The highest rate was in Fulton County 31.9 percent, where a manufacturing plant closed. Fulton was followed by Clinton (22.2 percent); Cumberland (14.2 percent); Casey and Knox (11.7 percent); Martin; Edmonson and Elliott (11.1 percent); Magoffin (10.8 percent); and Lewis (10.5 percent).

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Sat.-Sun. Mat. 2:10, 4:20

CINEMA 2 "Starts Fri." "PG" The Stupids
Mon.-Sun. 7:20, 9:30; Fri. Mat. 4:20
Sat.-Sun. Mat. 2:10, 4:20

CINEMA 3 "R" Tin Cup
Mon.-Sun. 7:00, 9:45; Fri. Mat. 4:15
Sat.-Sun. Mat. 1:45, 4:15

CINEMA 4 "The Hunchback of Notre Dame" "G" A Time To Kill "R"
Mon.-Sun. 7:00, 9:45
Fri. 4:15
Sat.-Sun. 2:15, 4:15

CINEMA 5 "PG-13" Independence Day
Mon.-Sun. 7:05, 9:45; Fri. Mat. 4:10
Sat.-Sun. Mat. 1:30, 4:10

CINEMA 6 "PG-13" A Very Brady Sequel
Mon.-Sun. 7:10, 9:20; Fri. Mat. 4:10
Sat.-Sun. Mat. 2:05, 4:10

CINEMA 7 "Starts Fri." "R" The Crow
Mon.-Sun. 7:10, 9:20; Fri. Mat. 4:10
Sat.-Sun. Mat. 2:05, 4:10

CINEMA 8 "Starts Fri." "PG" First Kid
Mon.-Sun. 7:15, 9:25; Fri. Mat. 4:05
Sat.-Sun. Mat. 2:00, 4:05

CINEMA 9 "PG-13" Island of Dr. Moreau
Mon.-Sun. 7:15, 9:25; Fri. Mat. 4:05
Sat.-Sun. Mat. 2:00, 4:05

CINEMA 10 Alaska
Matilda "PG" "Starts Fri." "PG"
Mon.-Sun. 7:10, 9:15; Fri. Mat. 4:05
Sat.-Sun. 2:05 Sat.-Sun. 4:05

Congratulations to the winning teams in Pikeville National Bank's 12th Annual Pike County Bowl and "Thank You" to the fans who made the 1996 Bowl the biggest ever! Remember...the

Pike County Bowl CD Sale
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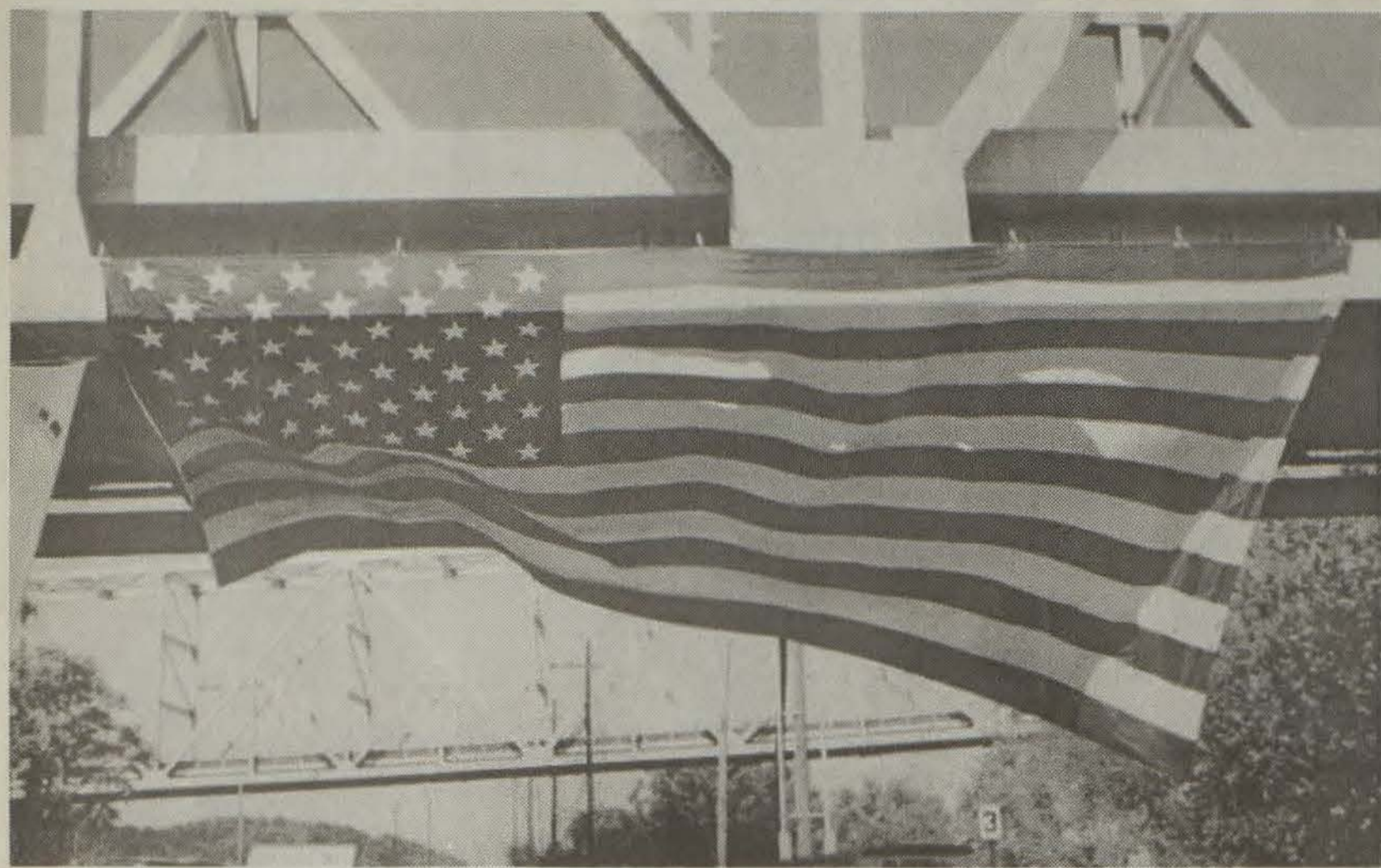
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606-432-4529	606-754-4462	606-237-6051
Elkhorn City Branch	Mouthcard Branch	
606-754-5589	606-835-4907	



Presidential Rally



Patriotism was on display during the presidential stop in Ashland Sunday. In top photo to the right, the 21st Century Express rolled into Ashland with President Bill Clinton aboard. In other photos, Allen Central band students performed for the crowd while waiting for the president's arrival. In photo, bottom left, Lawrence County students waved at the president from atop their bus.



Photos taken by Cecila Houston, band director at Allen Central High School and Wayne Hosford, with the Kentucky Opry Jr. Pros



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STATEMENT OF PUBLIC FUNDS RECEIVED AND DISBURSED BY PUBLIC OFFICERS OF THE FLOYD COUNTY HEALTH DEPARTMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1996

PUBLISHED IN ACCORDANCE WITH KRS 424.220

THE FOLLOWING INFORMATION AND SUPPORTING DATA MAY BE INSPECTED BY THE GENERAL PUBLIC AT FLOYD COUNTY HEALTH DEPARTMENT FROM SEPTEMBER 1, 1996 BETWEEN THE HOURS OF 8:00 A.M. AND 4:30 P.M.

RECEIPTS

Table listing receipts: BALANCE CARRIED FORWARD FROM PREVIOUS FISCAL YEAR IN LOCAL BANK ACCOUNTS (242,974.03), FEDERAL FUNDS (429,388.99), STATE FUNDS (395,306.31), PUBLIC HEALTH TAXING DISTRICT FUNDS (212,053.00), SERVICE FEES - ALL SOURCES (1,652,298.36), TOTAL RECEIPTS (2,932,020.69).

DISBURSEMENTS

Table listing disbursements for various categories such as GROSS SALARIES (1,535,081.92), ACORDIA OF LEXINGTON (2,651.70), ACORDIA OF LOUISVILLE (11,600.80), AGATHA MULLINS (756.00), etc.

Table listing disbursements for various vendors and services, including FRED P HADLEY MD (960.00), FREDIA C RITCHE (327.46), GALT HOUSE (163.17), etc.

Table listing disbursements for various vendors and services, including PLANSOURCE COMP SHORTFALL FUND (1,200.00), POLLY MULLINS (86.77), POSTMASTER (597.00), etc.

This is to certify that at the close of business on June 30, 1996, a balance of \$184,677.56 was credited to the checking account of the Floyd County Health Department. Signed: Paula W. Sprigg (Officer or Cashier of Bank), The Bank Josephine (Name of Bank).

This is to certify that at the close of business on June 30, 1996, a balance of \$ 27,476.53 was credited to the savings account of the Floyd County Health Department. Signed: Retha Shepherd (Officer or Cashier of Bank), Trans Financial Bank (Name of Bank). Witness: Carol H. Holbrook, Public Officer, Health Department, Commonwealth of Kentucky, County of Floyd.

Subscribed and sworn to by Paula Spriggs and Carol H. Holbrook before me on the 26th day of August, 1996. Signed: Donna R. Rupp, Notary Public. My commission expires: November 4, 1998.

THE CROSSROADS MDA is where help and hope meet for people with neuromuscular diseases. MDA Muscular Dystrophy Association 1-800-572-1717. Includes logo for The Crossroads.

Allen Central

(Continued from A10)

signals against the Cougars, something he doesn't want to do.

"If Shane is ready to play, then I move Gordon back to half back and I have me a running back," said the Allen Central coach.

Blackburn, at practice last Monday, said that while the knee is still sore, he is ready to play.

"It bothers me some, but I think I will be able to play," he said.

In the backfield if Blackburn is

able to go, will be Gordon Reeves (6', 170), along with his brother Josh Reeves (5'10", 195), Mike Goble (5'9", 190) will get some revs as well.

Blackburn or Reeves will have split end Thomas Jenkins (6'4", 190) as one target, as well as Steve Hamilton (6', 150).

The offensive line will be anchored by a pair of heavyweights who love to hit hard — guard Levi

Wells (senior, 6'1", 245) and tackle Phillip Robinson (senior, 6'1", 245).

Big man in camp is tackle Kevin Thacker (6'4", 295) who is Mr. Immovable. Coach Reeves has said that Thacker is the most improved in camp.

The Rebels will be without hard hitting Mark Varney, who is out for the first three weeks recuperating from knee surgery.

COACH POTTER'S SCOUTING REPORT

"Allen Central is a very good football team," he said. "They have most of their kids back from last year, plus the high skill people.

"The (Thomas) Jenkins kid is outstanding as a receiver. Tackett is just a very good football player. Both of the Reeves kids are solid players. They are going to be a challenge for us early."

Ball control will be the key in the game for Coach Potter's Cougars. "We will have to control the football against Allen Central. We have to keep the ball out of their hands and away from them,"

he said. "They have the ability to score and score big. So it is imperative that we keep control of the ball."

Elkhorn City will run three backs with no one being the top runner. Kenneth O'Quinn (6', 220) will be at the fullback slot while Chad Cure (6', 180) and Jason Hawkins (6'1", 195) will be at the other running back spots.

"All three have been hard workers all summer," said Potter. "We are looking to improve on last year's record and make the playoffs."

"Although Allen Central is no longer in our district, we still feel it is necessary for us to play well against them."

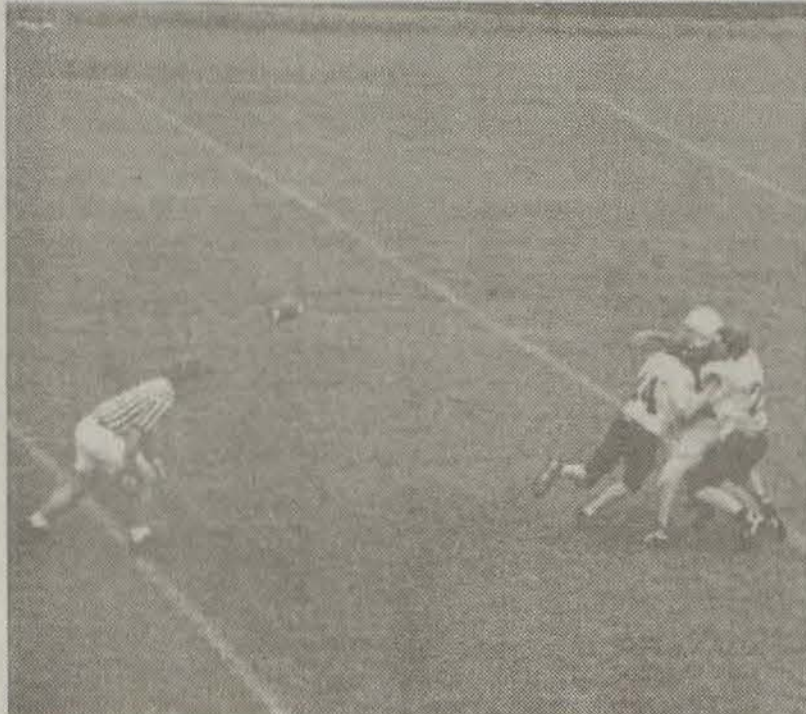
Andy Adams is the only Cougar on the injured list and will not play tonight.

"Coach Reeves has done an outstanding job at Allen Central," said Coach Potter. "Seems like last season, the longer they went the better they got. It's going to be a tough game and a good game."

The Cougars finished 5-5 last

season and 2-4 in district play. They lost to South Floyd in the season finale, a game that determined the

fourth seed in the district. Kickoff time is 7:30 p.m. There will be no radio broadcast of the game.



No man's land

Allen Central quarterback Larry Mullins got rid of the football just before being hit in the backfield by the Johnson County defense. The LI' Rebels fell to the Eagles on the road Tuesday night. (photo by Ed Taylor)

South Floyd

(continued from A10)

with the passing game, not necessarily in what junior Nick Compton accomplished, but in what his receivers accomplished.

Jonathan Paige collected two receptions of 40 and 20 yards while Scotty Johnson pulled in a 30 yard pass reception. Colby Little, out for the first time, had a 20-yard touchdown reception. Mark Smallwood had two good receptions as well.

"Nick really aired it out against Powell County," said Daniels. Compton finished with 250 yards passing.

Defensively, the line led by Andre Faine and Aaron Caudill is second to none. Travis Johnson is strong at defensive end as is Scotty Johnson.

COACH SEARCY'S SCOUTING REPORT

"South Floyd will run the wing T offense and the (Ketrin) May kid has excellent speed in the open field," said Coach Searcy. "Passing

the Compton kid throws well. We will have to get after him. South Floyd has the people to make the big plays. They are a good football team."

KEYS TO A WILDCAT WIN

"We have to be able to throw the football against South Floyd," said Searcy. "Our offensive line is going to be a big key. We have to run the ball and mix it up because we can't throw it every time."

"We will need to establish some form of a running game. Defensively, we have to stop their outside game. Put as much pressure on their quarterback as we can and not give him time to throw the ball."

Game time is set for 6:00 p.m. at Shelby Valley. WPRG-TV, Channel 5, will replay the game beginning Saturday morning at 11:30 a.m. The game will be replayed a second time Sunday evening.

A Look At Sports

(Continued from A10)

County. The Greyhounds finished 4-6 last season after a strong '94 year.

WILL HEATHER GET TO PLAY?

The on-again, off-again, on-again decision as to whether Heather Collins will be allowed to play basketball at Paintsville High School this season, her senior year, is off-again.

According to her mother, Paula, an appeal by the KHSAA on an earlier decision to permit her to play, could jeopardize her senior season.

Collins transferred to Paintsville last year and was the team's leading rebounder and one of the top scorers. She played her freshman and sophomore seasons at Prestonsburg before transferring.

She played under a court injunction last year. A hearing is scheduled soon.

I think that Heather should be left alone after being permitted to play as a junior. This is her senior year and a special year for her as well. Pull in the dogs, KHSAA, and let the Collins family alone.

EXCITEMENT...

There seems to be excitement at Betsy Layne High School over two foreign exchange students who could supply some strong inside play for coach Junior Newsome's basketball team. Word that I got was that they measured 6'6" or better and, "Boy, can they dunk the ball."

I guess we will just have to

wait and see.

CONSISTENT...

Prestonsburg's Paul Harris has been getting his #10 Late Model car around Thunder Ridge consistently as of late. Harris has won the Late Model feature the last three weeks.

Thunder Ridge will have their regular show this Saturday night with no racing set for September 7.

GET THIS...

Popular local radio sports announcer Jim Ed Allen (WQHY) will celebrate his birthday this Saturday (tomorrow). Give little Jimmy a call and wish him a happy birthday. Jim says he will turn (gulp) 42 (?) this weekend. Wellllllll!

Jim tells me he was 16 when he started following legendary C. Ollie Robinson around when he did ball-games. Happy birthday, Jim. You are a good friend. No, Joe Back did not tell me it was your birthday.

Seems like the birthdays run close together since Jim's two boys, Jeff and Phillip, will celebrate their 13th birthdays this Labor Day. Both play Little League baseball, football and basketball at Adams Middle School. The duo are also members of the Amateur Athletics Union and Fellowship of Christian Athletes. Happy birthday, Jeff and Phillip. Take care of dear old dad.

Until Wednesday, good sports everyone and be good sports. Take the kids to Sunday School and church this Sunday.

THURSDAY, FRIDAY, SATURDAY ONLY!!! • THURSDAY, FRIDAY, SATURDAY ONLY!!! • THURSDAY, FRIDAY, SATURDAY ONLY!!!

20 HOUR SALE

THURSDAY • FRIDAY • SATURDAY ONLY!!!



DODGE NEON

All '96 Models Are \$96⁰⁰* over dealer cost

Customer Keeps The Rebate If Applicable.



DODGE AVENGER



DODGE RAM PICKUP - FULL SIZE

* Excludes Four Wheel Drive Pickups and Jeep Cherokees.

The New Deskins Motor Co.

One Mile South Of The Floyd County Line — Pikeville
437-1300

THURSDAY, FRIDAY, SATURDAY ONLY!!! • THURSDAY, FRIDAY, SATURDAY ONLY!!! • THURSDAY, FRIDAY, SATURDAY ONLY!!!

"Stop dumping" is new bumper sticker message

"Stop Dumping—Their Trash Costs Your Cash" is the newest message being proclaimed from vehicle bumpers across the Commonwealth to make Kentuckians aware that it costs local governments millions of dollars each year to clean up trash and appliances that are dumped down hillsides and along roadways.

Bumper stickers have been distributed by the Natural Resources and Environmental Protection Cabinet to county solid waste coordinators to help promote state government's Campaign to Stop Illegal Dumping. The bumper stickers will be available in all 120 counties while supplies last.

Additionally, the cabinet is putting the stickers on all state-

owned vehicles driven by its employees. Some bumper stickers were also distributed in the environmental technologies area of the State of the Art: Kentucky's Future display at the Kentucky State Fair, August 15-25.

The Campaign to Stop Illegal Dumping in Kentucky began this past Earth Day, April 22, with announcements of support from the cabinet, eight other state agencies, county judges/executive, solid waste coordinators and several non-governmental organizations for the campaign. With input from state and local governments and private citizens, a plan has been developed to make Kentuckians more aware of the problems of illegal dumping and prompt their involvement in solving those problems, which can affect local economies as well as the environment.

During May and June, the cabinet facilitated community forums in the state's 15 area development districts. Those forums, attended by about 300 people, have provided recommendations to guide state agencies as they proceed to help local governments enforce Kentucky's illegal dumping laws.

A toll-free hotline has been established, 1-888-NO-DUMPS, to receive calls about the locations of illegal dumps in Kentucky and to provide citizens a central point to report illegal dumping activities. Information is then relayed to local governments for action.



Once Upon a Shoe

Pictured are the cast members of the Jenny Wiley Children's Theatre production of *Once Upon a Shoe*. Pictured from left, in back, are Lindsay DeLafosse, Larura Wells, Alisha Johnson, Katie Heaberlin, Molly Burchett, Mickey Melvin, Michelle Lackey, Feagin Jones, Nancee Pillersdorf, Sarah Pillersdorf, Shana Singleton; middle row Renee Maynard, Kendra Sammons, Jacey Curd, Jamie Allen-Polly, Caleb Hall; kneeling in front, Jenna Gearheart, Ashley McQueen-Riffe, Caitlin Newsom, Samantha Ison, and Elisha Kass.

U.S. Junior Chamber and the Exchange Club join forces to register a million new voters

Americans are given the freedom of choice—to choose which candidate to elect or whether to vote at all. When compared to the number of eligible voters in America, the percentage that actually votes is alarming. Unfortunately, only a handful of Americans exercise their right to vote and decide the leadership and direction of our country.

Two national service organizations have joined forces to educate and encourage American citizens to register and vote in this upcoming presidential election. Members of The National Exchange Club and The United States Junior Chamber

of Commerce (Jaycees) have set a goal to register one million voters during their "Get Out the Vote" campaign.

Local Jaycees chapters and Exchange Clubs will combine efforts during September and October to organize voter registration booths and services to increase voter participation for the November elections.

The National Exchange Club is a national service organization comprised of men and women volunteers dedicated to making America a better place to live through one national project, Prevention of Child Abuse, and other community

service projects.

The U.S. Junior Chamber of Commerce is an organization comprised of men and women volunteers who provide young people with the opportunity to develop personal and leadership skills through local community service and government involvement. Both organizations are non-partisan.

For more information about how you can get involved in the "Get Out the Vote" campaign in your area, contact your local Jaycee chapter or Exchange Club, or call The National Club at 800-924-2643, or The U.S. Junior Chamber of Commerce at 800-529-2337.



Allen Elementary Retired Teachers honored

This year's retired teachers of Allen Elementary were honored with a dinner on Friday, August 16. This ended the first week of school and brought a closing of the combined teaching experience of approximately 211 years. Many staff members were present to honor the teachers with gifts. Those teachers honored included, from left, Alicia Hughes, Florene Harris, Phyllis Craft, Glenda Blackburn, Emily Allen, and Diane Comstock. Debra Rollins (not pictured) was also honored. Edgar Craft, a recently retired Prestonsburg High school teacher and the husband of Phyllis Craft, was also present. Other past retired teachers present included Danese Amburgey, Imogene Caldwell, and Lois Martin.

Floyd County students invited to UK preview night in Prestonsburg

While high school seniors are looking forward to a year of homecomings, proms and commencements, they also need to think about financial aid, dormitories, add/drop and all that follows if they go to college.

Students from Floyd County area high schools and their parents are invited to learn more about those and other college concerns at the University of Kentucky Preview Night from 7 to 9 p.m. Tuesday, September 10, at Jenny Wiley State Park convention center off U.S. 23 in Prestonsburg.

A formal presentation by students and recent graduates will cover such topics as admissions procedures and requirements,

financial aid, academic scholarships, on-campus housing, career planning, and placement, academic programs and student life.

After the presentation, UK faculty, staff and students will be on hand to talk informally with prospective students and their parents. The admissions office, financial aid, housing and the 13 undergraduate colleges will be represented.

"UK Preview Nights provide a tremendous opportunity for students and parents to access a great amount of information in a short amount of time," Randy Mills, senior associate director of admissions, said.

Giving prospective students the

chance to talk to current students and recent graduates is a primary focus of the Preview Nights.

"It's important that they get to talk to students as well as faculty and staff," said Nancy Humphrey, a political science senior from Lexington who will be making presentations at the Preview Nights. "We can answer their questions about social life, academic life and how to make the university smaller and more personable for them."

In addition to high school students, community college students interested in transferring to UK are encouraged to attend. For more information, call Mills at 606-257-2000.

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Labor Day 1/2 Price SALE!

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Frank Justice Furniture
Will Be Open Labor Day!

SAVE 50%

on our ENTIRE STOCK
of home furnishings
and accessories!

*Promotion items not included.

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Friday, August 30th
Saturday, August 31st
Monday, September 2nd

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Frank Justice Furniture

Just Off The Pikeville Exit.
Behind Jerry's.

50% OFF • 50% OFF • 50% OFF • 50% OFF • 50% OFF

The Friday Comics

Farcus

by David Waisglass
Gordon Coulthart

Farcus

by David Waisglass
Gordon Coulthart



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© 1996 Farcus Cartoons/istlist, by UPS WAISGLASS/COULTHART

"Let's meet to schedule our pre-meetings for the meetings prior to the big meeting."

"No more chances, Finlay — if you botch this one, you're fired."



BUTCH AND DOUGIE by ALEX HOWELL



BRINGING UP FATHER

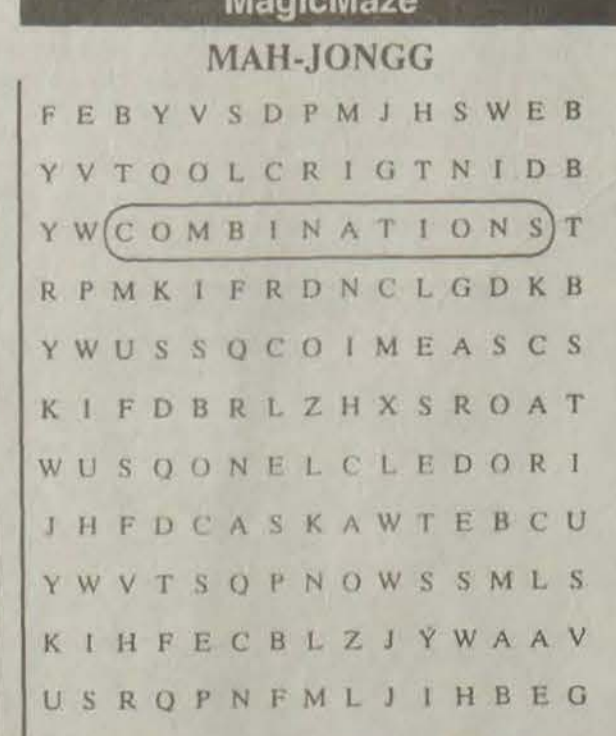


Vision Teaser



Find at least six differences in details between panels.

MagicMaze



Find the listed words in the diagram. They run in all directions-forward, backward, up, down and diagonally.

- Bamboos
- Circles
- Combinations
- Cracks
- Dragons
- East
- Flowers
- Game
- Jokers
- Scorecard
- Sets
- Suits
- Tiles
- Wall
- Winds

R.F.D. by MIKE MARLAND



THE SPATS by JEFF PICKERING



OUT ON A LIMB by GARY KOPERVAS

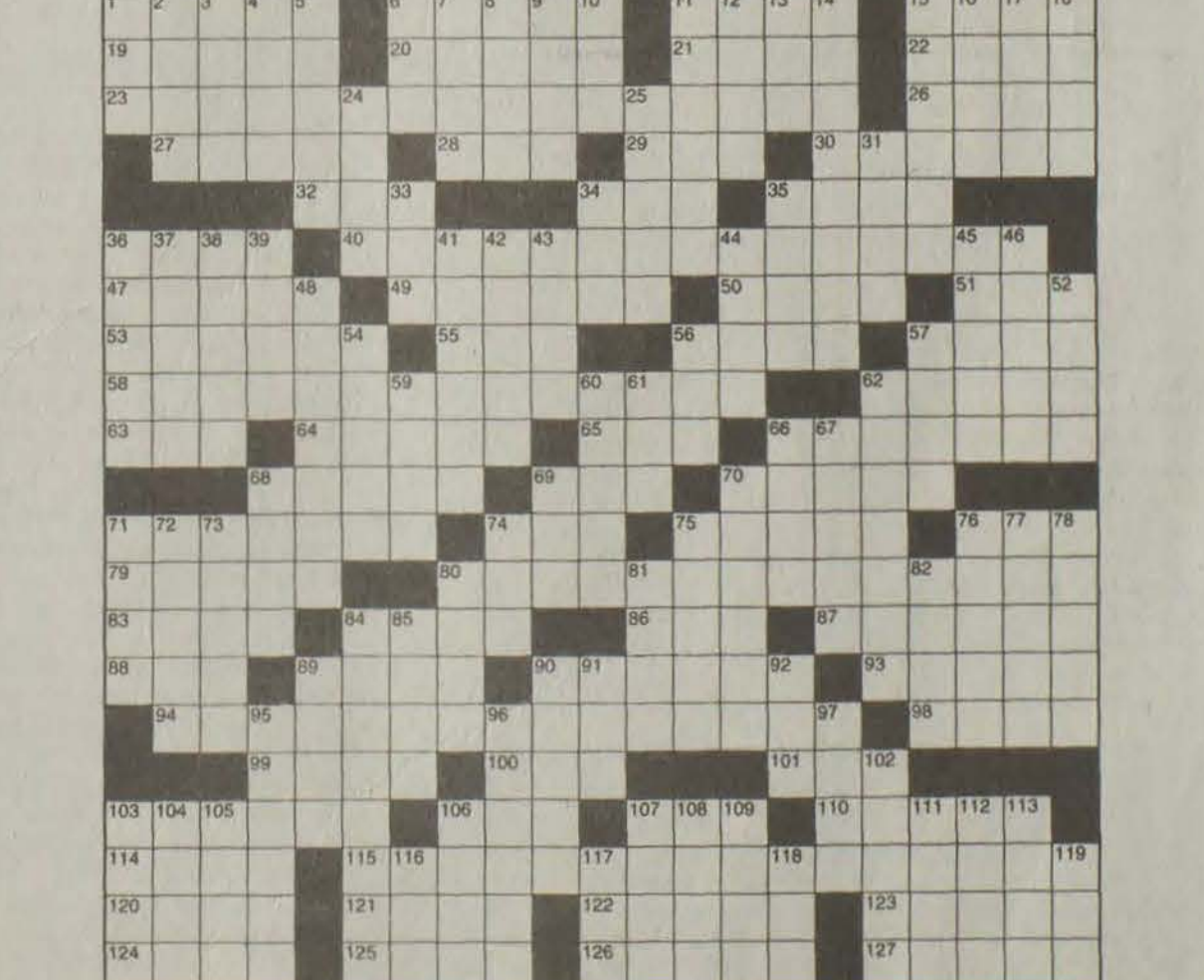


GEORGE by MARK SZORADY



Super Crossword

- ACROSS
- 1 Sand bar
- 6 It'll give you a weigh
- 11 Perched on
- 15 Artist Chagall
- 19 "The Meta-morphosis" character
- 20 Master, in Madras
- 21 Junior dress size
- 22 Tennis pro Nastase
- 23 Douglas Fairbanks film
- 26 Balloon material?
- 27 Singer Baker
- 28 Cyclone center
- 29 "Well, I'll be!"
- 30 Eaves-dropper?
- 32 Mischief-maker
- 34 Salutation word
- 35 Stare
- 36 "Gill"
- 40 Veggie choice
- 47 Joan of Arc site
- 49 Lead on singers
- 50 Lewis or Long
- 51 Shoot the breeze
- 53 Native
- 55 Fire
- 56 Urania or Malpomane
- 57 Palomino's pride
- 58 Fancy entree
- 62 Considerably
- 63 Bungle
- 64 Used a crowbar
- 65 Zombie base
- 66 Stowaway?
- 68 Pound pieces
- 69 Rig a race
- 70 Important
- 71 Chopin piece
- 74 Noah's second son
- 75 Fills the bill
- 76 Cold-cream container
- 79 Dislodge
- 80 Graham Greene novel
- 83 It may be sweet
- 84 She, to Stendhal
- 86 Destiny
- 87 Before this time
- 88 SASE, e.g.
- 89 "Gat"
- 90 Amulet motif
- 93 Nasty
- 94 "Tom Dooley" singers
- 98 "The Hunter"
- 99 Carthaginian
- queen
- 100 Dancer Charisse
- 101 Lingerie item
- 103 Ariel, for one
- 106 Sushi candidate
- 107 Pro — (for now)
- 110 Nobelist Canetti
- 114 Freeway sound
- 115 Kenny Ball hit
- 120 Choir member
- 121 — fixe
- 122 Busybody
- 123 "Maria" (41 song)
- 124 Pilsner
- 125 Takes in
- 126 Thought-provoking
- 127 Passover meal
- the time?
- 10 With
- 12 Down, Righteous Brothers hit
- 11 Gets one's goat
- 12 See 10 Down
- 13 "Love — Rooftop"
- 14 Lineage
- 15 Sphere
- 16 Pianist
- Templeton
- 17 Isfahan currency
- 18 Yield
- 24 Trochee's opposite
- 25 Like a gymnast
- 31 Glut
- 33 Affix meaning "before"
- 34 Wine word
- 35 Artistic output
- 36 Buy off
- 37 Independent sort
- 38 "Fra Diavolo" composer
- 39 Medieval menial
- 41 Fester and Sam
- 42 Sedate
- 43 — Fein
- 44 Steer clear of
- 45 Characteristic
- 46 — Domingo
- 48 Rhode Island resort
- 52 Hammer part
- 54 Jacobi of "Claudius"
- 56 She's tops with pop
- 57 AKC reject
- 59 Green bean
- 60 Tale bearer?
- 61 Prom wear
- 62 Celestial objects
- 66 Show one's teeth
- 67 Mythical river
- 68 Robin Goodfellow
- 69 Remote
- 70 Segovia's instrument
- 71 Apportion, with "out"
- 72 — garde
- 73 Nil
- 74 Cry's partner
- 75 Swig
- 76 Country singer Frickie
- 77 Battery part
- 78 More naive
- 80 Couturier Cassini
- 81 Rickman or Rachins
- 82 Sell
- 84 Widespread
- 85 Carson's successor
- 89 Vaudeville bit
- 90 Scribes' tools
- 91 "Old Cape —"
- 92 Chest protector
- 95 Galley slave?
- 96 Behind the — (in private)
- 97 Utah city
- 102 Soothing plants
- 103 Use a poniard
- 104 Gdansk denizen
- 105 Learning method
- 106 Temptation location
- 107 What you used to be
- 108 Sicilian smoker
- 109 Catcher's glove
- 111 Prasque —, Maine
- 112 Served well
- 113 Unit of loudness
- 116 Wedding words
- 117 Room for improvement?
- 118 Aye opponent
- 119 Edwin Starr smash hit of 1970



(Answers on B 5)

News of the Weird by Chuck Shepherd

— Three fishless bass-fishing tournaments were held last winter with anglers casting lines into indoor swimming pools and a computer determining whether the bait had struck water where a fish was. Dave Beuckman, publisher of a tournament fishing magazine, held the contests in Kansas City, Mo., Louisville, Ky., and Collinsville, Ill., stocking "lakes" with thousands of imaginary fish of varying sizes. After the anglers finished their turns, said Beuckman, they still "talk[ed] about the fish that got away."

— An Airplane "Black Box" for the Home: In July, The Dallas Morning News reported on Arlington, Texas, landscaper Alan Weaver's new in-home, half-inch-thick steel box, called the Safe-N-Side, which is large enough for a person to ride out a tornado in. The largest model is 48 (inches) by 40 by 27, weighs 1,300 pounds, and sells for just under \$2,000; Weaver says it will resist most handgun bullets and a 2-by-4 going 100 mph.

— Who Cares?: A pre-trial hearing was held in March in the \$3 million lawsuit by a Lehman Brothers investment banker against a Lehman Brothers bond trader for hitting him between the eyes with his tee shot at the Rockaway Hunting Club in Lawrence, N.Y.

CAN'T POSSIBLY BE TRUE

— In July, the Hanover Park, Ill., Village Board raised everyone's property taxes five percent for the

next 15 years solely to pay off a \$7.2 million judgment against the village for a 1988 traffic accident. Driver Thomas Redlin was injured by an abutment on the road that he said should have carried a warning sign, and he won his lawsuit despite the fact that he did not have a proper license and had been drinking.

— The owner of MIT Tank Wash Inc. of Savannah, Ga., pleaded guilty in June to willful violation of an Occupational Safety and Health Administration regulation in the death of an employee. The company cleans truck-based tanks of their chemical or food cargo residues, and apparently the company's normal procedure for using one poisonous cleaning substance was merely that the employee would enter the tank, swab the insides with the poisonous cleaner while holding his breath, climb a ladder to the top of the tank, and take a gulp of fresh air before descending again for more cleaning.

— A University of Michigan School of Nursing study, published in June, reported that almost half of fifth-graders at two low-income schools in Milwaukee reported having had sexual intercourse, compared to six percent who smoked cigarettes and three percent who drank alcoholic beverages.

— Leonard Ruckman, 40, was arrested in Stotts City, Mo., in June and charged with assault outside a bar following a dispute over car keys. In a fit of pique, Ruckman allegedly slashed open a female acquaintance's breast and removed her implant.

COMPELLING EXPLANATIONS

— In April in Providence, R.I., Anthony "The Saint" St. Laurent Sr. pleaded guilty to an organized-crime charge and took a ten-month prison sentence. He said he

pled guilty only because an intestinal illness would have made it impractical for him to sit through a lengthy trial: "How can I go to trial with [the 40 to 50 daily] enemies I got to take?"

— Kentucky Ku Klux Klan leader and grandmother Velma Seats, asked by a New Yorker writer for a March story why she wasn't wearing her robe that day: "We've had a lot of events lately," she said. "The cleaning bills will kill you."

— In February, escaped Tennessee inmate James Sean Stuart, 30, was captured on Interstate 65 near Athens, Ala., after leading dozens of police officers at speeds up to 155 mph. Stuart told police he had wanted to turn himself in and was driving fast because he "wanted to get far enough ahead so there wouldn't be any question" that he was giving up on his own.

— Joan Casavant, 36, was sentenced to 90 days in jail and restitution for a four-year fraud scheme in which she placed, and collected money for, bogus employees on the city of Edmonton, Alberta, payroll. According to her psychologist, Dr. Al Riedieger, Casavant engaged in the scheme "to maintain her dignity in a crumbling social circumstance, asking her employer to demonstrate its affection for her by unconsciously allowing her to take this money."

ANIMAL WEIRDNESS

— Roosevelt and Linda Matthews of New Bern, N.C., credit their dog, Roc, with awakening them by ringing the doorbell at 4 a.m. after lightning started a fire in their house in June. (Roc had not been trained to do it, but the couple said he had rung the doorbell once

(See *Weird*, page five)

The clean, clean glass of home

I have come to the subtle conclusion that I am not the perfect wife. I know this (not only because Jimmie keeps reminding me) because there are many things I've never done that wives do everyday such as, sew on buttons, can beans, paint walls, mow grass and change heater filters. I think



Smile
Awhile

Sara Hopson

I could do any one of the above things, but I just can't persuade myself into thinking that I should.

There are women who clean out their ovens on a regular basis. At least that's what I've always been told. However, I'm not one of them. I clean my oven out only when I have to bake something that simply has to be prepared at 350 degrees for three hours. And when this occurs (turkey at Thanksgiving), I have to wipe out cobwebs and dispose of aluminum foiled potatoes that I can't remember fixing.

It's not that I'm not a good housekeeper or cook; I'm just not consistent.

When Jimmie and I first married, I mopped the kitchen floor once a day. In fact, a neighbor noticed my compulsive behavior and commented that I should be given the "Golden Mop Award." Now my hair is the only mop to get that distinction. I also cooked two meals a day, organized my cupboards and deodorized the toilets.

Another one of my past idiosyncrasies was that I used to clean out the fridge before food items turned into things I couldn't distinguish on sight. I can't recall all the times my son opened plastic containers and shrieked with fright at what he discovered. Once my husband gently lifted the lid on a margarine tub and found the bacon wrapped chicken livers I had brought from my 46-year-old sister's 40th birthday party. The only thing greener than his face was the mold on the inside of the lid.

And a little secret about my ironing proficiency: I lost my wedding band and found it two months later on top of the ironing board. Of course, I'd have found it sooner if it hadn't been for the coal hangers and old newspapers on top of it.

I've also given up cooking every day. I didn't want to, but Jimmie kept expecting meals at such odd times—breakfast, lunch and dinner. There are times when my lunch hours and Jimmie's lunch hours don't coincide because Jimmie usually takes lunch at noon. My lunch falls somewhere around 2:30. It's no wonder he's hungry by five. But it's hard for me to work up an appetite until bedtime. I never could cook on a full stomach.

My mother once told me that she used to worry about the housekeeping until she realized that the house would be there when she got back. The floor would still need to be mopped and the fridge would still need to be cleaned out, but it could wait. She wanted it clean, but she had priorities. I'm beginning to learn what she meant.

I've always maintained that when I die, I don't want to be remembered by people saying, "Boy, I'll never forget Sara. She sure kept a clean house." What kind of legacy is that? What difference does it make that the windows are spotless if no one cares enough about the people inside to visit and look out of them? Somehow I can't believe that a hundred years from now anybody would say, "My mother told me that there once lived a woman named Sara Hopson who kept her kitchen floor so clean you could eat off it." (It does sound like the beginning of a good fairy tale, doesn't it?)

According to Jimmie, that's exactly what it was.

The Weekend Extra



Nitty Gritty Dirt Band performs at the Paramount Arts Center

The legendary country/folk group the Nitty Gritty Dirt Band makes their long awaited debut at the historic Paramount Arts Center on Friday, September 13th, as part of the Budweiser-sponsored Troubadour Concert Series. Doors open at 7 p.m. Hear their hit records, including Will The Circle Be Unbroken and the global anthem Mr. Bojangles. Opening act is Rob McNurlin, singing songs from his Last of The Beatnik Cowboys CD. Tickets are \$22.50 and \$18.50 plus tax and service charge. Upcoming concerts include Chet Atkins (October 18) and Bela Fleck and the Flecktones (November 8). Call the Paramount box office, 1300 Winchester Avenue in Ashland, at 606-324-3175 weekdays for ticket information.

Critic's Corner by Michael Greene

Chain Reaction

Keanu Reeves has shown himself to be a remarkable actor, best-known for the action film, "Speed." And, while the premise of this movie has potential, Reeves is wasted in this go-round.

Reeves portrays Eddie Kasalovich, a graduate student in Chicago who is a whiz at anything mechanical. He becomes part of a University of Chicago scientific team which is working on something called the "hydrogen project." This involves finding a way to charge up water utilizing a laser so that it will create hydrogen out of itself, thereby providing cheap energy which will revolutionize the world. Eddie's job is to make the equipment for the project, which he does literally by himself, working with lathes and such in his apartment.

Quite by accident, he discovers that by adding a screeching, metal-against-metal sound, the frequency becomes the catalyst that provides stability and makes the whole thing work. However, when the head scientist, Barkley, is about to share this news with the world via Internet, he turns up dead.

Eddie discovers the body as he returns to the lab from a celebration party. Added to that, he notices that the equipment has been cranked up to the point of being unstable and is about to blow. Eddie manages to get away, but the ensuing explosion levels several square blocks of Chicago, bringing in the FBI to investigate.

The FBI then concludes that Eddie, his colleague Lily (Rachel Weisz) and a scientist named Chang are part of a conspiracy to steal the technology for China. Eddie becomes the chief suspect in Barkley's murder, so he and Lily take off in order to find out who has set them up and for what purpose. (Shades of "Mission: Impossible.")

Morgan Freeman does a turn as the head of a questionable foundation that has been funding the energy research. His performance is intriguing since it's hard to discern whether he's a good guy or a bad guy. I found him to be a very pivotal character in this otherwise humdrum film.

There's not a lot that's original going on here. My advice is to just wait for it to come out on video.

NOTICE OF INTENTION TO MINE Pursuant to Application Number 836-0268, Renewal

In accordance with the provision of KRS 350.055, notice is hereby given that Carbon Tech Fuels, Inc., P.O. Box 218, Ivel, Kentucky 41642 has filed an application for renewal of an underground coal mining and reclamation operation. The existing operation will affect a surface disturbance of 10.74 acres and will underlie an additional 143.59 acres for a total proposed permit acreage of 154.33 acres located 3.50 miles west of Honaker in Floyd County.

The proposed operation is approximately 1.50 miles southwest from KY 2030's junction with KY 1426 and located 3.50 miles west of the Levisa Fork of the Big Sandy River. The latitude is 37° 31' 20". The longitude is 82° 40' 37".

The operation is located on the Harold U.S.G.S. 7 1/2 minute quadrangle map. The surface area to be disturbed is owned by Bernard Clark, Ronald Newberry and Willie Lawson. The operation will underlie land owned by Bernard Clark, Ronald Newberry Willie Lawson, Vernon Case, Aaron Tackett, John P. Hall, Henry Harvey, Parsons Estate and George Kidd.

The operation will use the contour/auger and underground methods of mining. The application has been filed for public inspection at the Department for Surface Mining Reclamation and Enforcement's Prestonsburg Regional Office, 2705 South Lake Drive, Prestonsburg, Kentucky 41653. Written comments, objections, or requests for a permit conference must be filed with the Director of the Division of Permits, #2 Hudson Hollow, U.S. 127 South, Frankfort, Kentucky 40601.

This is the final advertisement of this application; all comments, objections or requests for a permit conference must be received within thirty (30) days of today's date.

mining and reclamation operation of affecting 276.51 acres located 3.79 miles Northeast from U.S. 23's junction with Ivy Creek County Road and located 0.95 mile North of Ivy Creek. The latitude is 37-36-18. The longitude is 82-37-35.

The proposed operation is located on the Harold and Broad Bottom U.S.G.S. 7.5' quadrangle maps. The operation will use the area method of mining. The application also includes a proposed land use change from the Forestland pre-mining land use to a Pasture land post-mining land use. The surface area is owned by James Hatcher Estate Trust.

The application has been filed for public inspection at the Department for Surface Mining Reclamation and Enforcement's Pikeville Regional Office, 109 Mays Branch Road, Pikeville, Kentucky 41501-2289. Written comments, objections, or requests for a permit conference must be filed with the Director of the Division of Permits, #2 Hudson Hollow Complex, U.S. 127 South, Frankfort, Kentucky 40601.

Hazard, Kentucky 41702 has applied for Phase III Bond Release on Permit Number 836-5319 which was last issued on June 8, 1994. The application covers an area of approximately 166.06 acres located 0.5 mile south of Weeksbury, Floyd County, Kentucky.

The permit area is approximately 2.5 miles south of the junction of KY 466 and Hwy. 122 on Left Fork of Beaver Creek. The latitude is 37 degrees, 19 minutes, 34 seconds. The longitude is 82 degrees, 41 minutes, 41 seconds.

The bond now in effect for Permit Number 836-5319 is a surety of \$2,600. One hundred (100) percent of the remaining balance of the original bond amount of \$10,000 is included in the application for release.

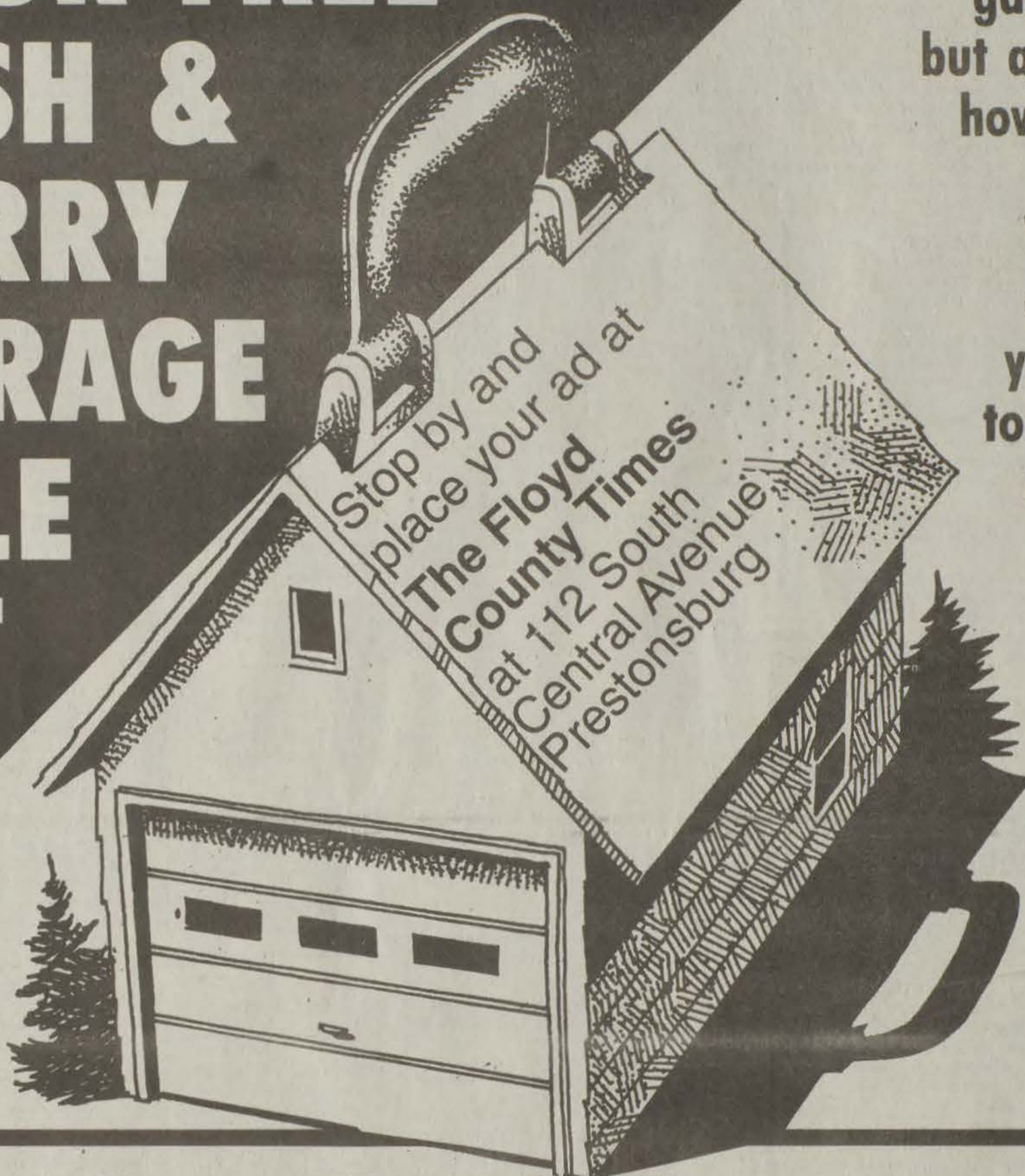
Reclamation work performed includes: backfilling, final grading, seeding and mulching completed in the Spring of 1990. All disturbed areas have been seeded as to provide adequate growth for plant species and provide appropriate conditions for the surrounding wildlife. Results thus far indicate growth of vegetation is according to the re-vegetation plan.

Written comments, objections, and requests for a public hearing or informal conference must be filed with the Director, Division of Field Services, #2 Hudson Hollow, Frankfort, Kentucky 40601, by October 7, 1996. A public hearing on the application has been scheduled for October 8, 1996 at 1:00 p.m. at the Prestonsburg Regional Office of the Department for Surface Mining Reclamation and Enforcement, 2705 South Lake Drive, Prestonsburg, Kentucky 41653-1455. The hearing will be canceled if no request for a hearing or informal conference is received by October 7, 1996.

NOTICE OF BOND RELEASE

In accordance with KRS 350.093, notice is hereby given that Progress Land Corporation, P.O. Box 784,

YOUR FREE CASH & CARRY GARAGE SALE KIT



Want to have a garage sale, but aren't sure how to put it together? We've got everything you'll need to make the most of it.

GARAGE SALE KIT INCLUDES:

- A 2-inch bordered ad appearing for 2 days
- FREE brightly colored 11"x11" plastic Yard Sale or Garage Sale sign for your lawn. These signs are reusable, too!
- 40 FREE price stickers
- FREE tip sheet on how to have a successful Yard Sale
- FREE inventory sheet to record items sold

COMPLETE PACKAGE

ALL FOR ONLY

\$10.00

All ads must be paid in advance! No exceptions!

Stop by and place your ad today at

The Floyd County Times

NOTICE TO ALL CUSTOMERS OF PRATER CREEK WATER DISTRICT

The Prater Creek Water District Commission meets each month in meetings that are open to the public. The regular monthly meeting of the Prater Creek Water District Commission is held on the second Tuesday of each month at 3:30 p.m. at the Prestonsburg City's Utilities building, located at 2103 South Lake Drive, Prestonsburg, Kentucky 41653.

Ervin Akers, Chairman Prater Creek Water District

PUBLIC NOTICE

Notice is hereby given that Maple Ridge Mining Corporation, P.O. Box 219, Harold, Kentucky 41635, has filed an application with the Natural Resources and Environmental Protection Cabinet to construct a 1.1 acre fill. The property is located at Harold in Floyd County 0.15 miles south of the intersection of Penhook Plains Road with U.S. 23.

Any comments or objections concerning this application shall be directed to: Kentucky Division of Water, Water Resources Branch, 18 Reilly Road, Frankfort Office Park, Frankfort, Kentucky 40601. Phone 502-564-3410.

NOTICE OF INTENT TO MINE Pursuant to Application #836-0216, Renewal

In accordance with the provisions of KRS 350.055, notice is hereby given that Costain Coal, Inc., 251 Tollage Creek, Pikeville, Kentucky 41501, has applied for renewal of a permit for a surface coal

Prime Times

A publication
of the
**The Floyd
County Times**

News to use for the over-50 set

Friday, August 30, 1996

Seniors Write
page 2

**Three
Decades of
Medicare**
Senior Watch
page 3

**Looking
into Medigap
Policies
Early**
Medical Adviser
page 7

**Growing
Up On
Cow Creek**
page 4

**Bank
Examiner
Fraud**
Prime Report
page 6

**Sleepless
Seniors Seek
Slumber
Solutions**
OPALS
page 11

**Buying Health
Insurance**
Prime Consumer
page 12

Renaissance
Travel
page 13

***“Don’t think because you’re
65 you’re old.”
Caroline Purdon, 77***

Cover story
pages 8 and 9



Also in this issue:

“He was an old man that I had known for 16 years. I thought, ‘at least I’ll be driving and won’t be in the back of the pickup truck when Mr. Green decides to unload his cud of chewing tobacco.’ I learned at a very young age that when Mr. Green was a passenger and I had to ride in the back of the truck, to ride on the driver’s side or wear amber on my glasses.”

— Wade Moore

Prime Living, page 10

Plenty of excitement at Betsy Layne Senior Center

In last month's Prime Times, I said we needed to bridge the generation gap.

Well, one of our seniors really did her part in doing that. Her grandson, Josh, not only brings his Nan Nan to the center in his go-cart, he stays and plays rook with the seniors, and he's good, too.

I heard that Nan Nan taught him a few lessons. She told me she was writing a poem about her visit to the center on the go-cart.

Everyone watched them as they left the center after lunch. So I grabbed my camera and caught them leaving. Here's Nan Nan's poem and a picture of Nan Nan and Josh.

—Phyllis Hamilton, director of Betsy Layne Senior Citizens Center.

"Josh and Me"

by Nan Nan Marjorie Lynch

Joshua Howell is nine years old. He's my grandson.

And I love him so.

And he calls me Nan Nan wherever we go.



Go-go life

"Nan Nan" Marjorie Lynch is driven to the Betsy Layne Senior Citizen Center by her grandson, Joshua Howell, who is nine years old.

He said he'd take me to the center on his go-cart and away we'd go.

I said "okay, Josh, when I get ready. I'll let you know."

Next day I was ready and beside him I sat, I said, "Josh you're the driver," He accepted that. Be careful and don't run off the road.

"Cause if you do, we've got a big load."

Prime =Seniors Write=

Senior Citizens let us hear from you. Send you poems, letters and articles to Prime Times, P.O. Box 391, Prestonsburg, KY 41653

We went through the meadow and up the lane, and on our way it began to rain.

It was lots of fun and I liked the ride, Me and Josh, side by side.

We were near the center coming around the curve.

And I hurried inside for coffee for my nerves.

We have a good director at our center, and she always welcomes everyone.

So came on down and have some fun.

You can play games or whatever you choose

or even string your beans and kick off your shoes.

It's a relaxing place to come and unwind,

And it's hard to tell who you'll find.

We're starting a friendship quilt of squares,

Everyones name will be on it, and we've got some to spare.

You say you have no way to come,

But look around, got a grandson?

A go-cart will take you and it's cheap on gas,

It's not a Toyota, but it's really class.

You feel the wind, the rain, and sun,

And you feel the pride beside your grandson.

"I did, I love you, Josh"

Thanks for making 50 and over special

Editor:

Thank you for making 50 and over a special occasion for special people.

Vicki S. Stewart
Jacksonville, Florida

Party fun at Betsy Layne Senior Center

Betsy Layne Center is sponsoring a 50's-60's party in less than three weeks.

It is not just for seniors, it's for all the public and everybody who likes the old-time music.

Watch for an advertisement about the event.

Meanwhile find yourself a poodle skirt and some saddle oxfords.

You may have to go to a yard sale to find them and you may have to settle for Penny Loafers.

The Fall Session Exercise Class at the center with Chris Fleming from PCC started August 22 and is held on

Tuesdays and Thursdays at 12:30. So come on down and join in some fun.



Mr. and Mrs. Wallace Frazier

50th anniversary celebration

Mr. and Mrs. Wallace Frazier, formerly of Price, celebrated their 50th wedding anniversary on Saturday, July 27. Their daughter and son-in-law, Vicki and Dean Stewart, of Jacksonville, Florida, surprised them with a celebration get-together of family and friends at their home in Live Oak, Florida.

All decorations were done in the 50th golden anniversary motif. They received numerous gifts, and their daughter and son-in-law, along with their grandson Wallace and granddaughter Jodi, presented them with a 25" color TV.

After a dinner at the Cracker Barrel in Lake City, all guests were taken back to the Frazier's home for cake and refreshments.

Three decades of Medicare—JFK would be proud

On a cold morning in late October 1960, the young Senator John F. Kennedy made one of his final campaign stops in Philadelphia. The presidential election against Richard Nixon was only seven days away, and Senator Kennedy was zeroing in on a message of hope, security, and progress for older Americans. What separated Kennedy from his opponent, JFK said, was a vision of health security for America's older citizens.

"I believe in an America where one's latest years are the good years—years of security and dignity; where medical care for the aged is provided out of Social Security," John Fitzgerald Kennedy told a cheering crowd in Philadelphia's Convention Center.

THE IDEA DID NOT DIE IN DALLAS

Tragically, Kennedy did not live to see his vision realized. But his idea prevailed: Medicare was passed by Congress and signed into law just 20 months after his assassination. And, because of JFK's vision, two

Senior Watch

Senior Watch is a monthly column written by Ron Pollack, executive director of Families USA, the national health care consumer group. Senior Watch deals with topics of Medicare, long term care, Medicaid, the cost of prescription drugs, income security, and retiree health coverage.



generations of older Americans have had the health care they deserve. For 30 years, Medicare has been a well-deserved birthday present—after a productive lifetime of hard work—on your 65th birthday.

Not every politician shared Kennedy's firm belief in providing health care for older Americans. In fact, many politicians were dead set against creating Medicare. The opponents saw Medicare as a threat to the insurance companies—even though the insurance companies have always discriminated against the elderly and often refused to insure them. Nonetheless, Medicare's opponents chose to stand up for the insurance companies while Medicare's supporters were standing up for America's seniors.

A Hollywood actor named Ronald Reagan, for instance, denounced the idea of Medicare as "socialized medicine." Senator Carl Curtis of Nebraska said that Medicare would be "a great disappointment." He was wrong. Since Medicare was signed into law, more than 60 million older Americans have benefited from JFK's idea. They have had the peace of mind of knowing that if a health crisis strikes, they will get the care they need without becoming a burden on their children.

Today, nearly all Americans 65 and over—about 33 million of them—are protected by Medicare. That's a big change from what it used to be like. Only half of our seniors had hospital insurance before Medicare; the other half lived in terror of what would happen when they got sick.

Medicare has done more than ease that fear. Nearly three years have been added to the life expectancy of 65-year-old Americans since 1965. The risk of death from heart disease and stroke has declined dramatically in the last three decades. Medicare's support for home and community based care—still not strong enough—did not exist at all 30 years ago; in the last three decades, Medicare has helped many of our grandmothers and grandfathers get care in their homes.

STILL TRYING TO KILL MEDICARE

But Medicare has been under constant assault from politicians during its 30 year history. Some politicians have tried to kill Medicare outright; others have sought to weaken it so that it "withers on the vine."

What is astonishing about these constant attacks is the fact that Medicare doesn't just save lives and make life better for older Americans and their families. Medicare does all this cheaper than private health insur-

ance. The fact is that Medicare gives 98 cents of health care for every dollar it takes in—spending only 2 cents on administration and red tape. Private insurance companies spend much more on administrative red tape—sometimes up to 40 cents of every dollar they take in!

But Medicare's survival, and our hope for strengthening its benefits, rest on the American people. If we speak up for Medicare—and make sure the politicians hear us—JFK's dream will live on.

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McDowell ARH Home Health Services

Hwy. 122, McDowell

377-3429 or fax 377-3400 ext. 146

Growing up on Cow Creek

INTRODUCTION: Woodrow Wilson Burchett was born March 16, 1911 to Dick and Amma Burchett of Woods, Kentucky. His father was a school teacher, farmer, owner of a country store, operator of a saw mill and, from 1920 to 1924, a magistrate and member of the Floyd County Fiscal Court. His mother assisted her husband in running the store and, for many years, served as postmistress.

Woodrow W. Burchett, who would grow up to serve 12 years as county attorney of Floyd County, eight years on the Kentucky Public Service Commission and four years as a member of the Harness Racing Commission, in this article describes the hardness and the joys of life in Floyd County during the first decades of the twentieth century.

This third article, based upon interview excerpts edited by both authors, provides insight into everyday life along Cow Creek during the first few decades of this century; topics discussed include: School, Religion, and Entertainment.

SCHOOL

We had a one-room school, and we had one teacher. And the teacher was highly regarded in the community, and the schoolhouse was the center of entertainment. It was the social center. We'd have plays there...different kinds of plays. Skits and whatever, or maybe a two or three act play... (M)y daddy loved... to do black-face comedy and could sing and dance. And I couldn't do either. But anyway we'd always have a play.

We had the Three Beech School. It was over on the next fork...

(A)fter I got up a little bit and before I was a teenager, I'm sure I was doing a trap line.

And I was running out a trap line every morning on my way to school. Maybe I'd catch a possum or two. Sometimes I'd catch a skunk and I'd go to school and they had the old pot-bellied stove in the middle of a one-room school, and if I'd caught a skunk, why I was delegated to one of the corners. They wouldn't let me get up close to that stove... because heat makes you smell worse.

(A)t noon... what you took in your bucket (you ate)... (T)wo fellows up the road here that worked on the railroad... had money and could buy light bread. And my mother would have to make a biscuit pone and put me a piece of country ham in between it. And these boys that could buy light bread and maybe have a piece of baloney or some kind of lunch meat (made) me with my homemade biscuit and... my country ham, feel kind of inferior, you know. But anyway, we made it.

We'd have pie suppers. And the people in the community would bring in their paint and their brushes and... and their ladders and whatever and they'd all gather up at the schoolhouse; they'd paint it inside and out! Never cost the county or anybody else any money. And we'd have a pie

supper and... maybe pay for the paint, maybe buy some books to put in the library for the children to read and maybe some school supplies.

RELIGION

I have always been a rather religious sort of fellow. I got it from my mother, from my grandmother. My grandmother, she didn't overdo it, really. But she'd always get around to it... in a roundabout way and talk about it. And especially she'd talk about it to the strangers that came to her gate. She didn't let any of them get away without giving them a pretty hard dose of it. And I listened pretty carefully... And I knew that it was her relationship with the Lord that made her the kind of person that she was. And there was never a time in my life when I didn't recognize that and feel that. Now I didn't always stay that close and... do like my grandmother did. But...



Homeplace

This two-story log house on Cow Creek is where Woodrow Burchett spent his childhood.

He'd say, "It's Leeottie and some of her whoso's." And... and "whosoever has done this for the least of my brethren, has done it also unto me," is what... he was talking about.

And she'd have a couple of those hobos over there... She'd pack 'em a lunch to go on their way with and then she'd preach a little and pray with 'em and lecture 'em on their... morals and whatever... And if they didn't have any shoes, they'd leave there with a pair. And if they didn't have a coat, they'd leave there wearing one. And then we'd go to the house and granddaddy would say, "Who's been here?," as if he didn't know.

She said, "I had some friends of mine come in here."

"Yeah, hobos."

"Yeah, I guess they were."

"Well, now let me tell you something. You fed 'em."

"Yeah, I fed 'em. I packed 'em a lunch to take with 'em to go;... they're going over to Williamson (West Virginia) to get on an N&W."

"They're going to take that with 'em?'"

"Yeah."

"Well now, don't you, in all fairness, think that they ought to come over here and help us split some wood, just to pay for their meal?"

"No. Now Flem, you know that (guests in) our house don't work... No."

"Well, I guess so." And... then he'd wink at me, you know. [Laughs] I thought that was funny.

We're Baptists. (But) when I was growing up we couldn't get anywhere to church. And there was a little Methodist church right down the road here...; we went to it. And we supported it. And it was the community church.

(Sunday school and church were pretty much

Prime View

Prime View looks at the life of the late Woodrow Burchett from his years spent on Cow Creek to his years in the state political system. The series of articles was written by William H. McCann Jr. and Woodrow Burchett.

I always knew what it did for her and I wanted to be somewhat like her.

At the time there was a railroad over here, and a railroad over at Williamson (West Virginia). The C&O (Chesapeake and Ohio) came up Beaver Creek, up the Big Sandy; and the N&W (Norfolk and Western) went up to Williamson. Well, a hobo... couldn't get from the C&O to the N&W except to walk across some country. And the shortest and most direct route was to come up Cow Creek, go up Sycamore and into Williamson...about twenty or thirty miles. You could... walk it in a day.

Well, hoboes had what they called monikers. That was a...sign that they'd put on a gate post or a rock by the side of the road... that meant... "This is a good place to stop." They'd put that moniker... on grandma's gate. But anyway, they were always stopping there.

And granddaddy and I...we'd be cutting...wood, just stacking it (out in the woodshed) and we'd hear grandma talking... And I'd say, "Who's she talking to?" I knew what he'd say, I just wanted to hear him say it.

Looking into Medigap policies early

Q: I just turned 64 and have had some health problems. How should I go about learning about Medicare coverage?—J.Y., San Diego, Calif.

A: Medicare, a federal insurance program for people age 65 or older (and some younger people with disabilities as well), covers much of the costs of a person's medical care, but not all of them. It's a good idea to learn about Medicare's limitations before you become eligible for the program, because some of the so-called Medigap insurance plans intended to supplement Medicare have many restrictions. For instance, some plans may only be available until an individual is age 65-1/2 and some allow changes in coverages for only a short period of time.

An excellent guide, published this year by the United Seniors Health Cooperative, is "Medicare, Medigap and Managed Care: 1996 Consumer Update." Just 12 pages, it includes details on Medicare benefits, Medigap plans and managed-care plans, such as health-maintenance organizations. (The report costs \$3.50; write to United Seniors Health Cooperative, 1331 H Street N.W., Suite 500, Washington, D.C. 20005.)

HERE ARE SUGGESTIONS FROM THE REPORT:

—Know your rights. Under federal law, you are guaranteed certain Medicare benefits. If you are denied access to services or payment for services, there are steps you can take to have that denial reviewed. Depending on the dollar amount involved, those steps range from a review or reconsideration of a decision to a hearing in federal court. These rights apply whether you are in traditional Medicare or a managed-care plan.

—Assert yourself. Assertiveness is an important tool in getting your needs met in general, and in remaining in control of your health-care decisions in particular. Assertiveness skills can be learned by anyone and used quietly and politely. Look for a workshop in your community.

—Know your insurance commissioner. Each state's insurance department is responsible for regulating insurance-company practices and for enforcing the laws. If you have problems with an insurance carrier other than Medicare, ask the commissioner's office for help, and tell the carrier that you did.

—Remember your 30-day free look. When you buy a private health insurance policy such as Medigap or long-

term care insurance, you have 30 days from the day you sign the contract to cancel the agreement for a full refund. This is guaranteed by federal law. This does not apply to HMOs, but you do have the right once a month to return to traditional Medicare or to switch to another HMO.

—Consult a consumer organization that serves seniors in your community. Many consumer organizations offer assistance, publications and newsletters providing current information on health-insurance issues. Make inquiries and support organizations that meet your needs and interests.

—Take advantage of health-insurance counseling. Free health insurance counseling is available nationwide under a joint federal and state program. Contact the Medicare Hot Line at 800-638-6833; the Elder Care Locator, a

resource bank, at 800-677-1116; your area agency on aging; or your state insurance department to learn more about this service. Funded by the federal government, most programs offer phone counseling, in-person counseling, written material, assistance with claims, assistance with appeals, reviews of existing coverage and help with selecting coverage. Counseling is also available through consumer organizations that do not receive government funding.

—Proceed slowly. Do not let salespeople rush you into making any major health insurance decision. Tell them you are in the "information-gathering stage." Report harassment to the insurance commissioner or the state consumer affairs department.

—Become informed. Learn about your rights and obligations under the basic Medicare program, managed care, HMOs and long-term care plans. If you have Medicare Parts A and B and a supplemental policy, or you are broadly covered under an HMO, you generally do not need additional types of coverage, such as home care or prescription drug coverage. One possible exception is long-term care insurance, LTCI, which is one of the largest gaps in Medicare coverage.

United Seniors Health Cooperative, a nonprofit organization, offers the following publications for those interested in learning more about Medicare and insurance. Information can be ordered by calling 202-393-6222, faxing 202-783-0588 or writing the address provided above.

United Seniors Health Reports, 12-page issues containing information about health care and financial matters for seniors, are available for \$15 per year.

Private Long-Term Care Insurance: To Buy or Not To Buy, summarizing key features of long-term care insurance, is available for \$2.

Long-Term Care Insurance: A Professional's Guide to Selecting Policies is a 150 page book available for \$41.

Medicare HMOs: Some Tips for Consumers, available for \$2.

Managing Your Health Care Finances: Getting the Most Out of Medicare and Medigap Insurance, an 88-page guide to lead you through the health insurance system, is available for \$12.

Medical Adviser

by M. R. Hiller

Medicare and Medigap

Medicare services	Costs Medicare pays	Costs you or your Medigap insurance pay
Hospital inpatient		
Days 1-60	All after \$736/stay deductible	\$736/benefit period*
Days 61-90	All after co-payment	\$184/day co-payment
Days 91-150	All after co-payment	\$368/day co-payment
Days 150 on	None	All costs
Skilled nursing home care (if patient meets Medicare's conditions)		
Days 1-20	All costs	None
Days 21-100	All after co-payment	\$92/day co-payment
Days 101 on	None	All costs
Home health care		
Skilled visits	100% of approved amount if patient meets conditions	None
Hospice		
210+ days	All costs Most for drugs & respite care not required of HMOs	None Small co-payments
Medical expenses		
Including surgical second opinion	80% of approved amount after \$100 deductible	Remaining 20% and charges above the approved amount
Clinical lab work		
Outpatient hospital visits	100% of approved amount	None
Outpatient hospital visits	80% of approved amount	20% of billed charges

Medigap insurance also pays for Medicare premiums. In Plan A, with 40 quarters of Social Security there are none; with at least 30 quarters the premium is \$188/month; with less than 30 quarters the premium is \$289/month. In Plan B the premium is \$42.50/month.

* Benefit period begins on the first day as a hospital inpatient and ends after 60 days in a row out of a hospital or skilled nursing facility, or when no skilled care has been received for 60 days while remaining in a nursing facility.

Who's counting: Since 1992, 510 medical articles have been published on the subject of Medicare.

KEVIN BOYD — MEDICAL INFORMATION SERVICE • DISTRIBUTED BY UNITED FEATURE SYNDICATE

The Medical Adviser is produced by the Medical Information Foundation using a data base that contains articles from more than 3,500 medical journals around the world. Send your questions to: The Medical Adviser, c/o Medical Information Foundation, 3000 Sand Hill Road, Bldg. 2, Suite 260, Menlo Park, CA 94025. For a fee, the Medical Information Foundation will conduct a personalized medical literature search. For information, call 1-800-999-1999.

Bank examiner fraud with a new twist

A 93-year-old Lexington man narrowly missed losing \$9,001 recently when he was targeted with what police called a bank examiner fraud with a new twist.

The traditional scam involves a con artist posing as a bank official trying to catch a dishonest employee. A customer, who is usually quite elderly, is hand-picked to help nab this employee by withdrawing a large sum of cash from his account. When the customer cooperates, the "bank official" disappears with the cash, and the customer has lost his money.

The new twist to this old scheme is that the con artist poses as a police officer instead of a bank examiner.

Around 10 a.m. a senior citizen received a phone call from someone who identified himself as Lawrence Walsh, Lexington's chief of police.

Walsh needed his help, the impostor said, because some problems had been found at the bank over the weekend, and the branch manager was suspected of

wrongdoing. Up to this point, the scam was in keeping with the usual method except instead of a bank examiner, the official is a police officer. However, a second new angle came into play when the impostor instructed a bank customer to hang up, call 911, and ask to speak to Chief Walsh, just to verify that the plan was real.

According to Tracey McLarney, president/CEO of the Better Business Bureau of

Central and Eastern Kentucky, not everyone is as fortunate as this senior citizen. In fact, another elderly woman fell for this scam by 4 p.m. the same afternoon. She lost a comparable amount of money when she disbursed it to two men shortly after leaving her book.

(See Twist, page 11)

Prime Report

by Theresa Scott

Floyd County Extension Agent
Each month, Prime Report will offer news from the University of Kentucky Extension Service on a variety of topics, including nutrition and estate management.

wrongdoing.

The con artist did not hang up the telephone after his conversation with the customer. When the customer dialed 911 and asked to speak to Larry Walsh, the con artist was already on the phone and proceeded with the scam. In an attempt to further legitimize the phone call, the police chief impostor conferenced with an impersonator of the bank president. Together, these two men continued to ask the senior citizen various questions, such as when his last bank deposit was at that branch, the amount of the deposit, etc. They then persuaded him to work with them in helping them capture the dishonest bank employee.

In order to assist them, the customer should make a cash withdrawal of \$9,000. To make the withdrawal stand out, they asked him to add \$1.00 to the withdrawal amount. He was told this was not really his own money he was withdrawing from his personal account, but rather that it was money planted in the customer's account by the bank president to catch the internal thief. The customer was then assured he would have a police escort following him from the time of the withdrawal, and that the "police chief" and "bank president" would connect with him later so that he could turn over the money to them.

The senior adult did exactly as instructed. He

Heart Attacks, Strokes, Falls

After heart attacks and strokes, falls are one of the most common dangers threatening older adults. Fortunately, you can help prevent falls by staying healthy and following these tips.

- Secure floor coverings and remove rugs that slide.
- Be sure all stairways have sturdy handrails and light switches at the bottom and top of stairs.
- Use bedside remote control light switches or night lights.
- Arrange furniture and other objects so that they are not obstacles.
- Install grab bars and no-skid mats in the bathroom.
- Keep outdoor steps and walkways clear and in good condition.

Take steps to ensure an active, independent life. Remember, an ounce of prevention is worth even more in your golden years.



**OUR LADY
OF THE
WAY HOSPITAL**

Martin, Kentucky • 285-5181

Cow Creek

(Continued from page four)

the only activities on Sunday.) The Methodist preacher down here was what they called a "circuit riding" preacher. He only came here one Sunday out of the month, and he went to other churches on the other Sundays. That's the way the Methodists did it... (The other Sundays) we'd have Sunday school. Sometimes we'd have somebody that would preach or... sometimes we'd have a Bible discussion.

We'd have revivals. Night (revival) meeting... (W)e'd like to go to night meetings, 'cause we'd get to walk home with the girls. Church, we called it "Meetin'," was the big event or gathering for the community. Most all families attended when we had services.

I can remember it was usual and customary for "Uncle Henry" to dismiss the congregation. He always prayed for "those on beds of affliction, for the sinners, soldiers on foreign battlefields fighting for our freedom (and) for rain (if needed)." But he always closed, "Dear Lord, help me to control my temper better in the future than I have in the past."

COURTING (DATING)

We didn't have much (opportunity to socialize with girls). Apple peelings, bean stringing or that sort of thing (was about our only chance). Maybe we'd have a dance, a country dance... But we didn't have a lot of social life with the girls. You couldn't get far. You could... go (only) as far (as) you could walk or ride a horse. You're talking about eight or ten miles. (If they didn't live within that distance), we were out of luck.

ENTERTAINMENT

(B)ooks were hard to come by in those days. People didn't have books... (W)e got TOM SAWYER and HUCK FINN here. My daddy picked 'em up somewhere. And I think every boy on this creek read that TOM SAWYER and HUCK FINN and we'd act like 'em. And we talked like 'em and everything else for years around here.

My cousin Jeff Burchett... lived on the old homeplace, and he and I were about the same age, he's a year older... We grew up together. We were just about inseparable. And I know that one time he got his leg broke. Back in those days you... didn't have a cast and all that stuff to put on the leg; you'd get a piece of egg crate and some bandage and wrap it and fix it. And then you had to lay with it till it healed. He had to lay in the bed thirty days or something, and I went over and stayed with him.

(H)e and I were marble experts. We played marbles and got pretty good. At least we thought so. And we'd play here every night. Had a big flat place out(side this cabin) as slick as that floor, and we'd

play on that and people would come here to play with us and he and I always were together (on the same team)...

(W)e played a game that we called "Buy-In"...(Y)ou put (a marble) in each corner of a big square ring and one in the middle and then you could shoot a fellow. If you hit him, why you killed him and he had to give you one man (marble) to buy in with... till (your opponents)...didn't have any, then you'd won the game. Right complicated thing, but Jeff and I were pretty good.

And there's a fellow named Neuman. Bill Neuman was a shoe salesman, Newberry Shoe Company, and he claimed he knew some boys from Beaver that could beat us... So Bill Neuman... he brought these boys with 'im to beat me and Jeff, which they couldn't do...(W)e played all night. It was pretty close, you know, about like U.K. and... Duke. But we finally ended up winning...

(Bill Neuman) thought that... probably (his boys'd) do better if they were (on) neutral ground. (So anyway) we used to have big Fourth of July celebrations in Prestonsburg, you know. And somebody'd speak about the Constitution and wave the flag and eat watermelons, climb the greasy pole and all that kind of stuff. And they set up a big marble game for me and Jeff and the Neumans... We played all day down here. We beat 'em that day too; more convincingly. Had a big crowd, you know.

I'd never seen a movie but I remember this very well. We were coming...across the old bridge you walked across down there in Prestonsburg, and they had a movie (theater) there at the end of the bridge... We got on the bridge and we could see through the window and I could see the pictures on the wall. That's the first movie I ever saw. (I was probably in the eighth grade.) But I don't think I ever went to a real picture show and saw movies from start to finish and paid admission until probably I went to Pikeville to high school in about 1923.



"Well, I refuse to live happily ever after on a budget, George!"

If You're Going To Dream, Dream Big.

About four years ago we dreamed of building the region's first cancer treatment facility. Thanks to a dedicated board of directors, a supportive community and a progressive staff, Pikeville Methodist Hospital has made that dream a reality. More importantly, our new Leonard Lawson Cancer Care Center is a dream come true for the many people of our region in need of quality cancer care close to home.

At Pikeville Methodist Hospital we dream big - and big things happen.

The new
Leonard Lawson
Cancer Care Center

Pikeville Methodist Hospital
911 South Bypass Road, Pikeville, KY 41501
(606)437-3500

Seventy-seven year-old Wheel Power cyclist pedals her way to friendships and vitality

by Janice Shepherd
Managing Editor

Seventy-seven-year-old Caroline Purdon is small and wiry, but she's solid muscle and full of spirit. Purdon, who lives in the state of Washington, is a cross-country cyclist who rode into



Way to go

Caroline Purdon rolled into the Wilkinson/Stumbo Convention Center earlier this month with approximately 20 cyclists as part of Wheel Power Ministry's cross-country biking program. The group witnesses to people along its route. Purdon says bicycling helps her to stay young — mentally and physically. (photo by Janice Shepherd)

Prestonsburg earlier this month.

Purdon rode her first bicycle at the age of 65 when a friend loaned her a bicycle. She was hooked and off she went on several cross-country tours.

Before traveling, she had to build her endurance. Purdon is no stranger to hard work.

She and her late husband owned an orchard and she often helped out. Later, in 1967, when her youngest child enrolled in high school, she went back to college and attained a nursing degree.

As a nurse, she realized that sitting and standing had taken its toll on her body over the years. She enrolled in a fitness club and also walked in the mornings.

She worked out at home and lifted weights. She felt great from the exercise and said even her family noticed the difference in her health and mobility.

She received her first bike at the age of 64 — one week before her retirement. At her farewell party, her co-workers gave her running shoes, a helmet and said: "Go, girl, go."

"The bicycle added a new dimension to staying physically fit," she said during her stop at the Odd Fellows Camp near Jenny Wiley State Park, August 6.

Her cross-country trips also added a new depth to her faith. "It keeps me mentally alert and spiritually strong. I have to trust the Lord."

"When you go with a stranger, you don't know what will happen. If I didn't have a strong faith and know things would work out, I couldn't do this," she said.

On her first cross-country trip, she went with a youth hostel group in Washington. She flew to Boston with her gear to begin the trip. She made her way across the nation with about 60 cyclists to promote awareness of bicycle safety.

Purdon knows firsthand about the importance of following bicycle safety rules. Her granddaughter went on a bicycle tour and made the trip safely by observing the rules. When her granddaughter came home, she went for a bike ride without wearing a helmet and took a fall. She received injuries to her head, but recovered fully, according Purdon recalled.

She advises cyclists to wear helmets and to have a rear view mirror.

Purdon cycled into Prestonsburg with the Wheel Power, a Christian bicycling ministry spearheaded by Judy Bowman. Purdon met Bowman in 1991 while on a tour with a group raising money.

When Bowman started her Wheel Power Ministry, Purdon joined up and has participated in all the annual Wheel Power tours since the first one was held in 1994.

Wheel Power cyclists pedal their message of the Gospel of Jesus Christ across America. When they're asked, "Where are you going?" they respond: "We are children of God on the road to Heaven."

Before the group stopped in Floyd County, they

had witnessed to 1,100 people and saw 60 salvations, Bowman said.

The group had spent 58 days on the road and traveled 3,275 miles. They had 13 days and 800 miles left before ending their trip at Yorktown Beach, Virginia on August 17.

Purdon said she has ridden about 35,000 miles on her bicycle tours. Her trips haven't been without incident. The day before she came to Floyd County, she encountered a "vicious" canine.

"A little dog came out and wanted to chew on my ankle," she recalled with a laugh. "He chewed on my shoe. I told him to 'Go home.'"

"The most thrilling part of the trip is meeting people," she added.

"You hear so many horror stories (about what happens to people on the road), but it's so beautiful when you can be with people and know they love the Lord, too.

"You meet so many Christian people, you wish they could all live close together in one big community."

One person she met has become a close personal friend. "One dear special lady lives in Waverly, West Virginia."

Purdon met her two years ago when a pastor in the area took some of the cyclists to the woman's home to get cleaned up from their journey.

"She was so gracious. She shared her life and her home. I wrote to her and since then we've corresponded."

Purdon planned to visit her on this trip. She also had to visit people along the route for family and friends back home in Washington.

"I could make a long list," she said. "I have five people who live near me that I have to look up friends and relatives along the trip. No matter where I go, there's always somebody who knows somebody"

Purdon is an adventurer. She has participated in tours in Canada, Belgium and England, and she's also visited the Holy Land.

"The Lord's really blessed me. I never dreamed that I'd be able to do all these adventures."

At her age, doesn't she ever get tired and want to quit?

"Some days my legs don't want to work," she said with a sigh. "But a night's rest takes care of that."

As Purdon talked, her companions tried to cool down quickly from the hot humid weather and a day of cycling. Purdon seemed tired, but she had a spark that wasn't quenched by the exercise. Her gray hair and wrinkles belied her agile body's age.

How does she do it?

"Exercise," she said. "Plenty of it. There's lots of different ways to exercise. There are so many opportunities — swimming, water aerobics. I don't care what you do, but move, even if it's just twiddling your thumbs."

She also stressed the importance of maintaining good posture.

"Exercise your body. Stretch yourself. Walk with determination. Don't think because you're 65 that you're old. It's a myth that when you get old, you get stooped shoulders."

"Second Corinthians 6:16 says: 'For you are God's temple, the home of the living God.'"

"Our responsibility is to take care of our bodies. We have choices. We can choose to neglect ourselves or serve the Lord and take care of the bodies he's given us and do the best with what we've got," she said.

Purdon is living what she preaches. She was scheduled to fly home August 19, where she'll keep on trekking in her community and state's cycling events.

Purdon can be contacted at her address: 4301-B Garden Park Way, Yakima, Washington 98908.

"Don't think because you're 65 you're old."
—Caroline Purdon

Acts of kindness earns rewards for graduate

Editor's note: The following article was written by Wade Carroll Moore, a 1956 Prestonsburg High School graduate.

"Son!"

"What, Dad."

"Mr. Green wants you to take him over to town...Okay?"

"Yeah," I answered.

I sure didn't want to be bothered on the last Saturday in May, 1956, with the Senior Prom tonight and graduation on Monday. I had lots on my mind which didn't include hauling an old man over to town, and who knew where else he would want to go!

It didn't mean I didn't like Mr. Green. I did! He was just an old man that I had known for 16 years. I thought, "at least I'll be driving and won't be in the back of the pickup truck when Mr. Green decides to unload his cud of chewing tobacco!"

I learned at a very young age that when Mr. Green was a passenger and I had to ride in the back of the truck, to ride on the driver's side or wear amber on my glasses.

Prime Living

Prime Living will appear monthly in Prime Times and will provide information on topics ranging from home decorations to lawn care to living independently or stories from bygone days.

Katyfriend and, as I waited for him to dodder out with his cane, I wondered just how old he was. Must be 80 at least. And why does he have to go to town today? It wasn't check day and I had already taken him to the grocery in the middle of the week.

"Hi, Son," Mr. Green said. He called me that because his two boys were older and had good jobs in Michigan.

"Hello, Mr. Green," I replied. "Where to?"

In our small town the choices were limited. We didn't have a whole lot, but what we had, we had two of — two banks, two groceries, two bowling alleys, and two jewelry stores.

As we drove up Court Street, Mr. Green said, "Let me out in front of Wright's."

"Wright's Jewelry?" I said.

"Yep," he said.

Boy, I thought, this is great! Here is an old man who barely survives on an old age pension, probably doesn't own a watch or jewelry of any kind, and he has imposed on me on my graduation weekend and prom night!

The more I thought about it, the hotter I got! Here I am, driving around the block because all the parking spaces were taken (this was before parking lots) and Mr. Green is gazing around at junk that he can't afford anyway!

The third time around he was standing on the curb, waiting for me.

"Where to now, Mr. Green?" I asked.

"Home," he said.

Home! I thought, this really takes the cake!

Even though I was aggravated, I tried not to show it and got Mr. Green back home as quickly as possible.

As he opened the truck door, got his cane lined up, and was ready to get out, he reached into his over-

all pocket and pulled out a small unwrapped box and said, "Son, I'm sorry this is not wrapped in fancy paper with bows and a card with it, but I didn't want you to have to drive around the block anymore than necessary to humor an old man.

"I know that you are graduating high school on Monday and that's something none of my kids ever did. I've watched you grow up into a fine young man and I wanted to give you a little something."

I said, "Mr. Green, wait! Don't go until I've opened this!"

I opened the small white Wright's Jewelry box and saw the most beautiful pair of silver cuff links that I had ever seen or ever will!

I thanked him very much and arrived home humbled, with tears in my eyes. Dad said, "That was a quick trip. Where did Mr. Green want you to go?"

"Farther than I ever will," I said.

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Sleepless seniors seek slumber solutions

Can't get a good night's sleep? If so, you're a member of a large insomnia club consisting of 10 million retired adults. You already know about the personal anguish of sleepless nights, but did you know that insufficient sleep can cause physical and psychological problems? It's time to find out the truth and consequences of insomnia based on findings from a Gallup survey. But first, test your Insomnia IQ.

INSOMNIA IQ QUIZ

Test your knowledge of insomnia by answering these True/False questions. Score your answers.

1. T F Insomnia is self-inflicted through bad sleep habits.
2. T F Chronic insomnia is caused by a psychiatric problem.
3. T F Insomniacs must use sleep medication regularly.
4. T F Prescription drugs are the last resort for insomniacs.

Now check your answers with the Sleep Quiz Key at the end of this article.

Sleep experts report that the most common consequences of insomnia are daytime fatigue, impaired concentration and increased irritability. However, poor sleep in older persons may not only interfere with quality of life, but also may increase the risk of developing depression and other illnesses, according to the National Commission on Sleep Disorders Research.

Everyday stress is the most common cause of insomnia, and if it's not treated, sleeplessness is likely to become a potentially destructive way of life. This finding from a new study by the Gallup Organization may be especially relevant to older individuals, who experience a particularly high prevalence of insomnia and other sleep-related complaints. The study was con-

ducted among a sample of 300 sleep experts throughout the nation. When asked to rank the various causes of short-term insomnia, which lasts up to three weeks and is the most common type of sleep problem, daily stress and anxiety came out on top. The new Gallup survey also dramatically highlighted the importance of early treatment. When asked to choose the most common cause of a chronic inability to fall or stay

OPALS Older People with Active Lifestyles

OPALS® is a syndicated column reporting lifestyle trends in Aging America. Comments are welcome: Dr. David Demko, Gerontologist, 21946 Pine Trace, Boca Raton, FL 33428.

asleep, "learned" insomnia was cited most often by the surveyed sleep experts. 'Learned' insomnia means just that. What starts out as a temporary inability to sleep due to some external stress, like an upcoming retirement or move to a different home, turns into a chronic problem because of the poor sleep habits or mindset that develops, explains Thomas Roch, PhD, head of the Sleep Disorders and Research Center at Henry Ford Hospital in Detroit.

That's why many sleep experts recommend that insomnia that persists for more than a few days, or that recurs, be treated by a physician. In the Gallup survey, 7 out of 10 experts favored a combination of sleep medication and behavioral therapy as the most effective type of early intervention. Behavioral therapy focuses on counseling or changes in sleep habits. Regarding sleep medication, the majority of experts believe that common over-the-counter products most frequently used by adults are not effective. Prescription sleep medications offer the best opportunity to get maximum relief from common forms of acute sleeplessness, say researchers at New York's Sleep-Wake Disorders Center. Traditionally, the most common medication prescribed for sleeplessness belong to a category of medications called "benzodiazepines." Thirty years later, a new chemical class of sleep agents, called "imidazopyridines" has been introduced in the U.S. by Searle and Company Tradenamed "ambien," the new drug tested frequently in clinical trials of drug dependency and tolerance, key issues in the use of modern sleep medications.

PREVALENCE OF SLEEP DISTURBANCE.

- Sleep disturbance like insomnia, excessive daytime sleepiness, disorders in biological rhythms, and sleep apnea, affect 10 million 65-plus Americans.
- In a Gallup study, 30 percent of U.S. adults aged 65 and older reported having insomnia.
- Reports from the National Institute of Health estimates that sleep disturbances affect 50 percent of adults age 65 living at home and 66 percent of those living in long-term-care facilities.

- One study, reported in a British journal of Ageing, found that 4 in 10 elders living at home complained of insomnia and tended to have higher anxiety levels and poor health.

CAUSES OF SLEEP DISTURBANCE

- Sleep disturbances in older individuals may be the result of a variety of factors, including retirement and other changes in activity patterns, death of a spouse or close friends, and increased use of medications for other health problems.

- Age-related changes in sleep also may be due to a loss of neurons in the brain or shifts in other physiologic and hormonal systems.

- Sleep disorders, such as apnea or periodic limb movements, may disrupt sleep patterns in 30 percent of all elders.

CONSEQUENCES OF SLEEP DISTURBANCE

- An older adult's risk of depression appears to be greater among those with insomnia.

- Sleep problems in the elderly may result in night time agitation and confusion.

- Sleep disorders may actually precipitate certain medical and physical illness.

- Poor nocturnal sleep often results in daytime napping and fatigue, which interfere with quality of life.

- Disturbed sleep involving nocturnal awakening and disoriented wandering is among the most frequently cited causes of institutionalization in the elderly.

Now that you know insomnia is nothing to ignore, the following self-help resources will tell you where to turn.

NEW SLEEPLESS CONSUMER HOTLINE

Consumers may participate in an interactive self-quiz to help determine if they need to improve their sleep habits, as well as receive a free sleep diary and brochure on getting a good night's sleep, by calling 1-800-SHUTEYE. The toll-free telephone hotline, which is open 24 hours a day, is sponsored by Searle pharmaceuticals.

SLEEP RESOURCES

National Institute on Aging, Information Center, P.O. Box 8057, Gaithersburg, MD 20898-8057

American Sleep Disorders Association, 1610 - 14th Street, NW, Rochester, N.Y. 55901.

National Sleep Foundation, 122 South Robertson Blvd., Suite 201, Los Angeles, CA 90048.

SLEEP QUIZ ANSWER KEY

1. False. Stress is the most common cause of short-term insomnia. 2. False. Conditioned insomnia is the most common cause of chronic insomnia. 3. False. For short-term insomnia, sleep medications usually are only needed for up to two weeks. 4. False. Medication combined with behavioral therapy is the most effective way to treat short-term insomnia.

Twist— (Continued from page six)

While this "new twist on an old scam" presents different considerations, consumers must always remember to beware of anyone who contacts them for assistance in catching a bank employee, especially if it involves withdrawing money from their personal bank accounts. Neither real federal bank examiners nor police involve customers in their investigations of employee fraud.

As a precautionary measure, bank customers who think someone may be following them or otherwise trying to invade their privacy should remain in the bank and inform a bank employee. If they have already left the bank, they should go to the nearest police station or other safe place, not to their home.

The ending to this particular story is that a few days later, the Louisville police caught the con artist trying to trick another elderly person with the same 911 ploy. Unfortunately, by the time the law enforcement officers caught these crooks, they had already spent the money stolen from other victims.

Governor's Conference for Older Kentuckians

Armed with recommendations from previous conferences, the Association of Older Kentuckians has selected six issues to tackle at its annual Governor's Conference in September. Participants at this year's conference will develop strategies to implement the ideas and suggestions developed in earlier forums.

A-OK
Association of Older Kentuckians

By Lynne Wornall

Association for Older Kentuckians

Intergenerational Concerns and Volunteerism is one of the priority topics that will be addressed by the six Issue Action Groups. Focusing on funding and legislation, the group will formulate an effective plan to make the recommendations a reality.

Other issues targeted by the planning committee are Transportation, Elder Rights, Economic Security, Long Term Care and Older Workers. These topics have been identified as the most significant concerns among older Kentuckians, and plans will be made to meet those needs.

The annual Governor's Conference for Older Kentuckians will convene in Lexington on Wednesday, September 4, at the Holiday Inn North. The three-day meeting will also allow participants to attend training sessions on media

Buying health insurance

It is wise to be covered by a good health insurance or health maintenance organization (HMO) plan. Even if you are eligible for Medicare, subscribe to a supplemental policy or plan. One supplemental policy should be all you need.

Prime Consumer

McDowell Appalachian Regional Hospital will address medical issues each month in Prime Consumer. Anyone with any questions concerning medical issues, may call Pam Hazelett, R.N., Geriatric Services, McDowell A.R.H. 377-3400.

Duplicate insurance policies, especially policies for specific problems like cancer, are usually

not in your best interest.

Like Medicare, most standard health plan and health insurance policies do not cover long term care. Whether delivered at home or in a nursing home, long term care services are very expensive. Many insurance companies now offer long term care insurance policies to help protect you against that risk. However, because the long term care insurance field is still new, consumers should be extremely careful to avoid buying something that will not be worth the price.

For good information on long term care insurance, or any kind of health insurance, call the Department of Insurance in your state. They can either help you directly or refer you to someone in your area who can answer questions.

relations, lobbying, and developing public and private partnerships. Over 300 Kentuckians involved in eldercare are registered to attend.

Awards for outstanding intergenerational projects, non-profit organizations, businesses, and Senior of the Year will also be presented at the Conference.

"We expect delegates willing to roll up their

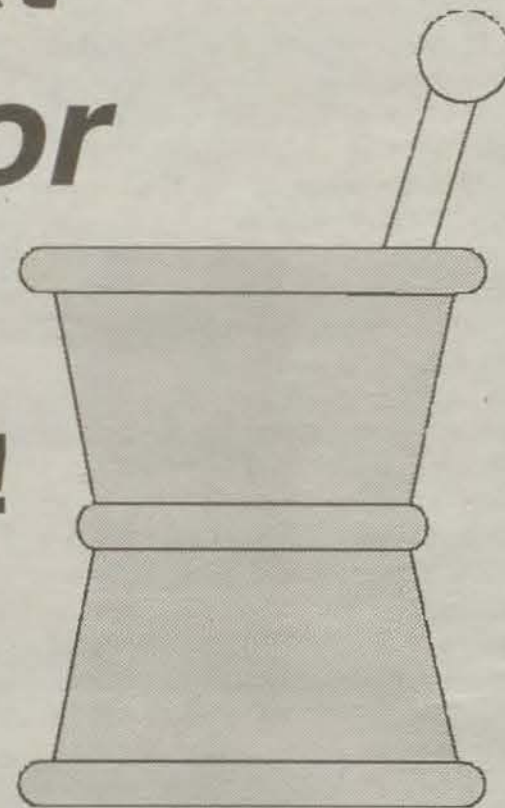
sleeves and speak up on behalf of senior concerns," explained Len Press, A-OK Executive Director. "Our focus this year will be not on making recommendations but on implementing them."

For more information about the Governor's Conference, contact the Association of Older Kentuckians at (606) 233-4747.

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Renaissance festival

Variety is the rule for entertainment at the seventh annual Ohio Renaissance Festival. The festival boasts many diverse and unique acts including full-armored jousting, a balancing act, singing comedians, jugglers, a sword show, a mud show, a dance troupe, Celtic musicians and Shakespeare. There are also puppet shows and storytellers for children, parents and grandparents.

The festival draws talented performers and acts from all around the century. One new comedy act, "The Tortuga Twins," comes from Florida. This comedic duo relies upon hilarious site gags and a lot of audience participation. Often, spectators become part of the show to the delight of the audience.

"Theatre in the Ground" is another popular act at the festival. These three actors perform hilarious versions of literary classics including Beowulf and Dante's Inferno in the mud. Jonathan Crocker, the group's lead performer, makes the trek from Oslo, Norway each year to participate in the Renaissance

Festival.

In this year of the Olympics, festival visitors may prefer to attend one of the shows with more of a sports theme. They can stop and experience the heart-pounding excitement of the full-armored jousting in the Tournament of Honor. The "New Riders of the Golden Age" perform in the jousting area three times daily. Their cast includes jousters from Florida, California and Ohio.

After the joust, visitors can watch "The Swordsmen" show which features thrilling swordplay and witty comedy.

Anyone who visits the Renaissance Festival is sure to find something unique and enjoyable in the entertainment lineup. It's 400 years of fun in a single day. Visitors can step back in time during eight festive weekends and Labor Day, from August 24 through October 13, 10:30 a.m. to 6 p.m. daily. The festival is easily accessible from I-71 and I-75. Take I-71 to Exit 45, then head west 2.5 miles on State Route 73 to the Festival entrance, or take I-75 to Exit 38, then head east approximately 15 miles on State Route 73 to the Festival entrance.

Prime Travel

Prime Travel is a monthly section highlight places for area folks to visit. Prime Travel articles may offer travel tips, discounts, or first person travel narratives.

Live demonstrations headline festival craft village

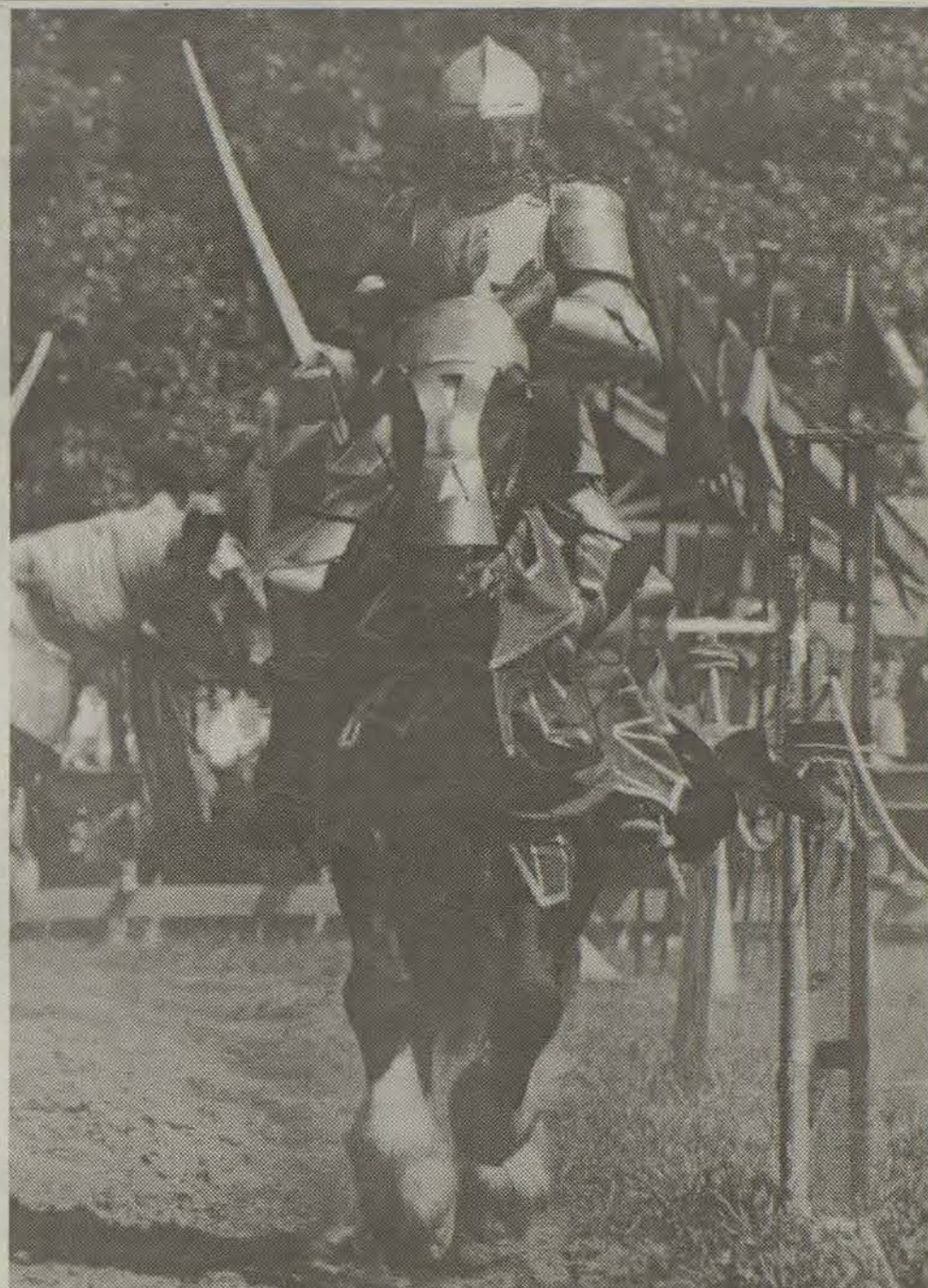
Live craft demonstrations and eleven new merchants will add variety and depth to the village of artisans at the 1996 Ohio Renaissance Festival. More than 130 craft shops line the 30-acre permanent village at the festival. Shoppers and history buffs alike will wonder at the skill of these creative vendors that bring the crafts of Elizabethan England to life.

Festival visitors have the chance to watch artisans create their crafts daily. Live craft demonstrations include glassblowing, weaving, jewelry-making, brass rubbing, leather-crafting, calligraphy and pottery. Jonathan Parker of Toledo, Ohio, is one of the festive veterans who performs demonstrations each day. Parker, a master glassblower, creates figurines and goblets while fascinated visitors look on. Visitors may also observe one of Parker's larger creations when they pass the village church. Parker designed and built the new

structure where actual weddings will be held during the festival. Brides and grooms not only stand in the church Parker built, but also receive two of his hand-blown glass goblets as festival wedding gifts.

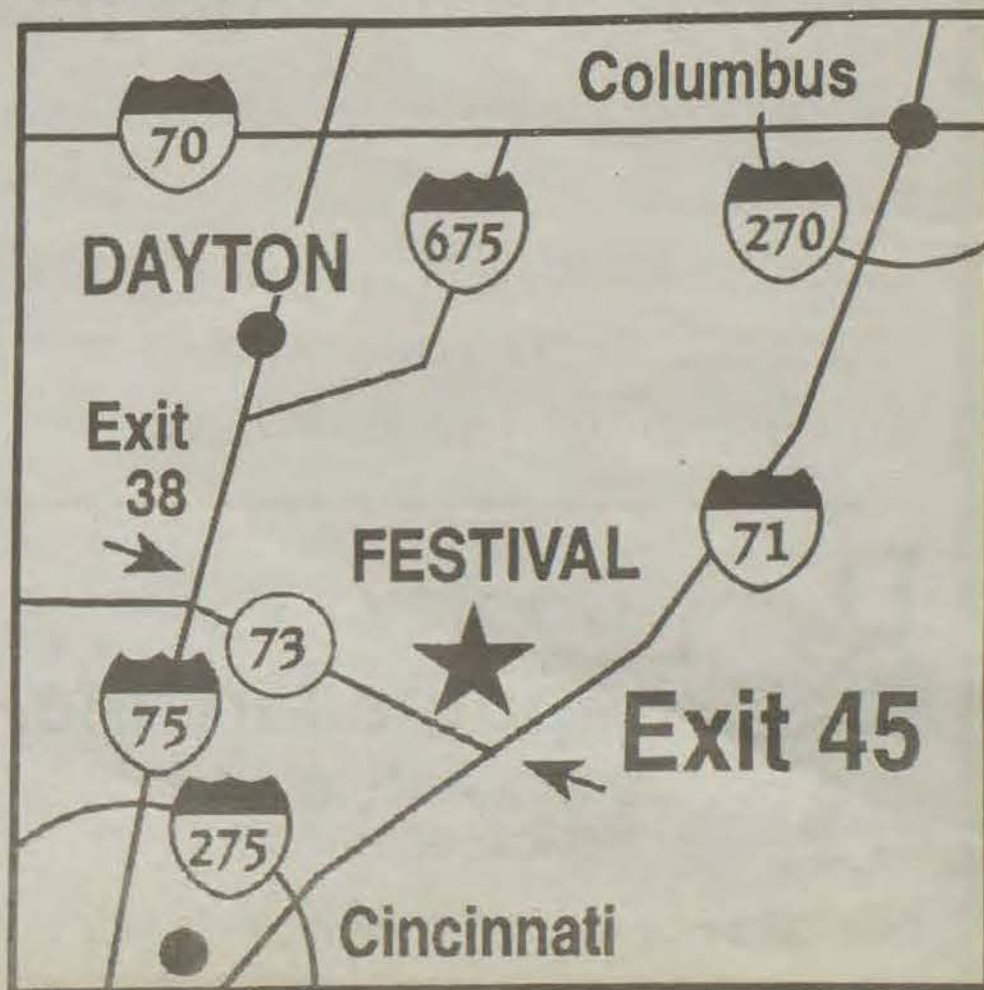
At the "Royal Brass Rubbing Centre," visitors get the chance to create their own art. With some proper, wax, brass and a little human effort, visitors create works of art with their own hands. And for those who don't mind getting their hands a little dirty, there are pottery demonstrations.

Visitors can stop by "Rice Originals" and watch (closely) as a picture, poem or the name of a loved one is painted onto a grain of rice. Or visitors can enter "Deb's Fanciful Fun" booth and have the artist paint on them, using their face as a canvas. Dragons, unicorns, floral designs and artistic swirls are just a few of the choices offered by Deborah Weinschke of Summer-town, Tennessee.

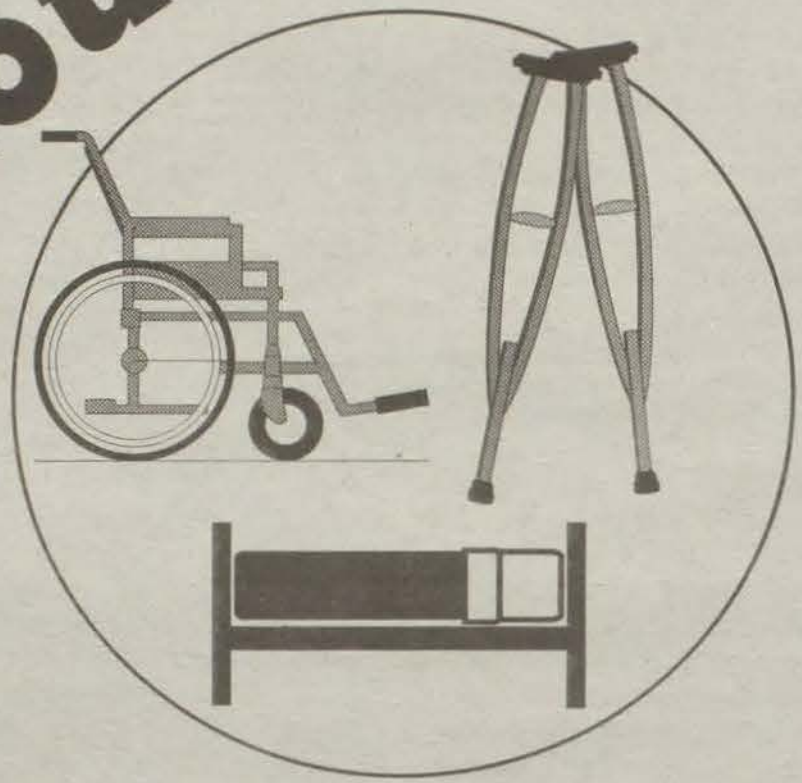


16th Century Swordsman

This full-armored jouster can be seen participating in the Tournament of Honor at the Renaissance Festival.



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HUD proposes expansion of reverse mortgage program to more senior citizen homeowners

The Department of Housing and Urban Development proposed legislation July 18, to dramatically expand a reverse mortgage insurance program, clearing the way for hundreds of thousands of loans to elderly homeowners in the years ahead.

HUD Secretary Henry Cisneros said the legislation, submitted to Congress on July 18, would allow the Federal Housing Administration's reverse mortgage program to continue beyond its scheduled expiration in the year 2000. The bill would also remove the cap that limits the program to insuring 50,000 reverse mortgages.

In addition, Cisneros said HUD will launch a major effort to make more older Americans aware of the reverse mortgage program and to provide counseling to help people determine if they would benefit from a reverse mortgage.

While a traditional mortgage requires a homeowner to make monthly payments to a lender, HUD's reverse mortgage program allows a homeowner age 62 and older to borrow against the value of his or her home. The homeowner receives payments from a lender on a monthly basis, in a lump sum, or as a line of credit. The lender recovers its loan plus interest when the home is sold.

FHA provides insurance on loans made by private lenders to elderly homeowners under the reverse mortgage program.

"Reverse mortgages reward older Americans who've worked hard all their lives and want to stay in their homes," Cisneros said. "The cash provided by these innovative loans makes a crucial difference in the lives of elderly homeowners."

Joseph S. Perkins, president-elect of the American Association of Retired Persons, said AARP supports HUD's legislation to expand its reverse mortgage program.

"By allowing older people to stay in their homes, reverse mortgages add immeasurably to the quality of their lives," Perkins said.

More than 12 million homeowners age 62 and older would be eligible to participate in HUD's expanded reverse mortgage program, and the number eligible would grow as the Baby Boom generation ages.

To qualify for a reverse mortgage, older homeowners must have paid off their home mortgages or have only a small mortgage balance

remaining.

A study by Cornell University estimated that over 620,000 poor elderly homeowners could raise their incomes above the poverty level with reverse mortgages. The study found that 87 percent of poor elderly homeowners have paid off their mortgages.

HUD's reverse mortgage program was capped at 50,000 loans and approved to run only until the year 2000 because it began as a demonstration program in 1989. More than 16,000 reverse mortgages combined to hold down lender and borrower participation.

"The demonstration

phase for HUD's reverse mortgage program is over," Cisneros said. "Our program is a success and we need to move ahead to extend its benefits to many more older Americans."

About 125 lenders issue HUD's reverse mortgages everywhere in the United States except South Dakota (where statutory barriers exist) and Texas (where the State Constitution prohibits reverse mortgages).

Cisneros said the consumer outreach and counseling programs will be launched with \$200,000 in HUD funds. He said HUD will ask Congress for permission in fiscal 1997 to shift \$1 million in recaptured funds from other HUD programs to reverse mortgage counseling and outreach. HUD will use the funds to:

- Expand counseling and education programs to help older homeowners decide if reverse mortgages would benefit them and to protect them from those who would take advantage of the elderly. Telephone counseling will be offered to older people living in areas where there are shortages of counselors.

- Produce brochures, public service announcements for the broadcast and print media, and videotapes explaining how the reverse mortgage program works. The brochures and videos will be distributed to lenders, senior citizen groups and individuals. Information will also be placed on the Internet.

- Provide information about FHA reverse mortgage insurance on a toll-free telephone line and mail callers additional material. The toll-free line is 1-800-217-6970.

In addition, AARP will continue to do outreach to inform older Americans about reverse mortgages. HUD will work with other senior citizen organizations as well to also disseminate information to their members.

Among Americans 65 and older, 79.1 percent are homeowners—the highest rate in history and up from 77.1 percent in 1992. A total of 83 percent of senior citizen homeowners have paid off their home mortgages.

HUD's reverse mortgage program is part of the Administration's National Home Ownership Strategy. The strategy is designed to raise the national home ownership rate to an all-time high of 67.5 percent by the year 2000.

Since 1993 the number of American homeowners has increased by more than 3 million families.

Prime Issues

Prime Issues provides senior citizens with news that will keep them up-to-date on events that can impact their lives

How HUD's reverse mortgage program works

Homeowners 62 and older who have paid off their mortgages or have only small mortgage balances remaining are eligible to participate in HUD's reverse mortgage program. The program allows homeowners to borrow against the equity in their homes.

Homeowners can receive payments in a lump sum, on a monthly basis (for a fixed term or for as long as they live in the home), or on an occasional basis as a line of credit. Homeowners whose circumstances change can restructure their payment options.

Unlike ordinary home equity loans, a HUD reverse mortgage does not require repayment as long as the borrower lives in the home. Lenders recover their principal, plus interest, when the home is sold. The remaining value of the home goes to the homeowner or to his or her survivors. If the sale proceeds are insufficient to pay the amount owed, HUD will pay the lender the amount of the shortfall. The Federal Housing Administration, which is part of HUD, collects an insurance premium from all borrowers to provide this coverage.

The size of reverse mortgage loans is determined by the borrower's age, the interest rate, and the home's value. The older a borrower, the larger the percentage of the home's value that can be borrowed.

For example, based on a loan at today's interest rates of approximately nine percent, a 65-year-old could borrow up to 26 percent of the home's value, a 75-year-old could borrow up to 39 percent of the home's value, and an 85-year-old could borrow up to 56 percent of the home's value.

There are no asset or income limitations on borrowers receiving HUD's reverse mortgages.

There are also no limits on the value of homes qualifying for a HUD reverse mortgage. However, the amount that may be borrowed is capped by the maximum FHA mortgage limit for the area, which varies from \$78,660 to \$155,220, depending on local housing costs. As a result, owners of higher-priced homes can't borrow any more than owners of homes valued at the FHA limit.

HUD's reverse mortgage program collects funds from insurance premiums charged to borrowers. Senior citizens are charged two percent of the home's value as an up-front payment plus one-half percent on the loan balance each year. These amounts are usually paid by the lender and charged to the borrower's principal balance.

FHA's reverse mortgage insurance makes HUD's program less expensive to borrowers than the smaller reverse mortgage programs run by private lenders without FHA insurance.

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