

Buyer, Be Wise, BEWARE!

By Robert Matthews, Attorney General



REFERRAL-SALES "GYPS"

OUTLAWED IN KENTUCKY
On request of your Attorney General, the 1966 Legislature passed an act to prohibit chair-referral sales schemes in Kentucky.
Kentucky is one of the first states to protect the buyer from this vicious sales entrapment, which ranks among the top three consumer "gymps" in the United States today.
Familiar examples of these schemes usually are: (1) Door to door sales.
(2) Prices higher than standard brands.
(3) Commissions for recommending your friends.
(4) Hints that you can make extra money.
(5) High pressure tactics to "sign the paper."
The paper you sign is an installment sales contract which commits you to "buy" whether you earn any commissions or not.
All chair-referral schemes end somewhere. If you buy, it may end with YOU.
Promptly report any schemes to your Attorney General, Frankfort, Kentucky.

DON'T BE FOLLED BY "MAIL ORDER" SCHOOLS

The Division of Consumer Protection in the Attorney General's Office recently was successful in recovering a deposit of \$200 which a Paris, Ky., man made to an Ohio truck-driving school. Because of his age, he could not have obtained a job as represented, regardless of his knowledge.
Various private schools located in other states are trying to "cash in" on efforts of many Kentuckians to equip themselves with better educational skills.
Growing advertisements in many publications tell you of "wonderful" offers after only a few weeks or months of instruction. As in any other field, some of these schools are legitimate, some are not. They offer courses from Art to Zoology, but mostly in technical fields.
Investigate before you sign a contract or make any payment. The legitimate school will still be there next week or next month. The salesman for the

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school whose "campus" consists of a postoffice box will not be.

Be sure when you complete the course you not only have the qualifications but also will be capable of getting a job in your new vocation. Knowledge can set you free; obtain it first about the school, and second, from it.

Rural People Helped By EOL

In the first full year of operation, the Economic Opportunity Loan program has helped more than half of the co-operators financed. A typical example of Economic Opportunity loan borrowers:

Early this year, the Farmers Home Administration made a loan of \$2,500 to Edward Hill of Cladwell County, Ky., last year he and his wife and 9 children had an income of \$2,800. Approximately \$1,400 of the loan was used to expand his agricultural production with new livestock and equipment and \$1,100 to finance construction of a machine shop and needed tools. His income this year was expected to be nearly double -- to an estimated \$5,200.

Individual loans are used to establish a great variety of business and service enterprises; radio and television repair, roadside market stands, auto repair, carpentry, painting, trucking, hairbershops -- in all, almost 300 different types of enterprises.

One of the first of the typical machinery co-op loans was made to aHinds County, Miss. sippi, farm cooperative of 30 small farmers. With a \$93,710 loan they were able to buy 3 tractors, 2 disc, 2 hllvators, 2 cotton picking machines, a combine for soybeans and other equipment. The machinery completely changed their farming operations. Their children did not have to miss a month of school to pick cotton. The co-op met its first payment of \$1,900 and still had \$3,000 left.

In 1965, a total of 45,000 applications for individual Economic Opportunity loans and 700 applications for co-operative loans were received in the country offices of Farmers Home Administration.

Puerto Rico had the greatest lending activity during the 12-month period. Leading states were Mississippi, Georgia, Florida, Arkansas, North Carolina, Kentucky, Tennessee, Texas and West Virginia. Sixty percent of the loans were made in the South and 20 percent in the Midwest.

A study of the first 5,000 Economic Opportunity individual rural borrowers shows that 81 percent had less than \$2,000 a year available for family living in 1964. Thirty-five percent had less than \$1,000. Borrower families average more than 5 members each, and 80 percent are headed by persons 40 years of age or more.

In the first 6 months of the program 44 percent of all individual loans made in the South went to Negro borrowers. Ne-

to defray operating expenses in the coming year.

Economic Opportunity loans to individuals may be repaid over periods up to fifteen years at 4-1/8 percent interest. Loans to cooperatives are for periods of up to 30 years at the same interest rate.

VA Questions And Answers

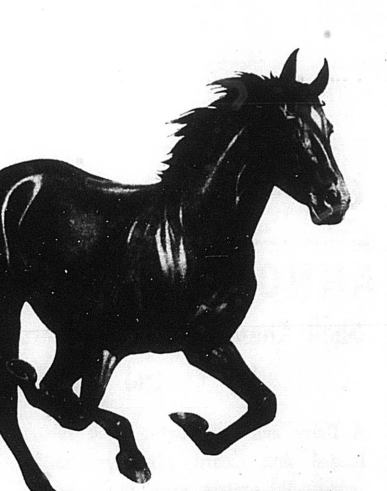
Q- I entered school this semester, and received an Order to Report for induction before my school board was notified of this. May I continue in college?

A- You will be reclassified into Class I-S(1) until the end of the term or until you cease to do satisfactory work, provided you have not previously received this classification.

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Blueberry Production Possible In Kentucky

Lexington. --Blueberry pie? As American as the hot dog, or ham gravy and grits.

But nobody in Kentucky grows blueberries commercially. Which is a pity, says Prof. Carl E. Chaplin, University of Kentucky horticulturist. There is good evidence this tasty berry crop would be grown here profitably.

Chaplin recently finished a several-year project to determine adaptability of blueberry to Kentucky soils. He has shown that blueberries can be adapted. Production would require good management and strict adherence to certain basic rules, he says.

The results might be favorable. For one, blueberries are a high-value cash crop. Second, Kentucky has an early market; this state's climate is such that blueberries grown here would

GIFT Suggestions

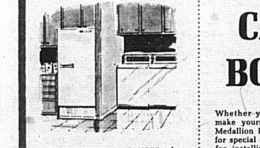
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beat to market the berries from more northern states such as Michigan.

Literature now being readied for release by Chaplin points out these facts. Here are a few of the points he makes -- just in case someone is interested in the crop on a trial basis.

- 1) A good water supply and a pH (soil acidity level) of 4 to 5 is required. Probably, irrigation would be a necessary part of commercial blueberry production.
- 2) Large amounts of organic mulch (sawdust or manure) would be needed. Mulch is kept 6 to 8 inches high around plants and must be renewed at regular intervals. The mulch saves moisture and keeps soil cool.
- 3) The UK tests showed plant growth was increased by a year raised into the soil as far as the limbs spread is the rule. For soils below a pH of 5, ammonium nitrate is recommended. If treated, plants can start in soils of a pH as high as 6 or 6.2; ammonium sulfate will lower the acidity level fairly rapidly, and more rapidly than ammonium nitrate. Sulfur can be used at the start, to lower pH if desired.
- 4) On higher pH soils, if foliage whitens, chelated iron must be applied to the plants, at the rate of about one-half an ounce per plant per year.
- 5) At present, there are no disease or insect problems critical to blueberry production in Kentucky. Availability of the organic mulch (sawdust, etc.) is an item to reckon with. Mulch requirements are high.

Freshman Speech Students Praised

Throughout most of the school year, many speech honors go to the sophomore, junior, and senior participants, but the freshmen speech participants can count on for a high also bring back many fine ratings from contest judges.

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Out Our Way

Let's O'Bannon
Woman's Day Will be Sunday, May 15 at the Wesley Chapel.
A cake will be given away Saturday afternoon May 14 for the benefit of Woman's Day.
Rev. Harvard McBride and choir of Cincinnati will be at Wesley Chapel Sunday afternoon, May 8 at 3:30.
Mrs. Della Thompson is still in the Nicholas County Hospital.
Rev. Tolson was buried in Paris, Monday. He was a teacher at Western High School, Paris, for many years.



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