

Deaths Ky. FmHA

A.W. CURRY, 68, St. Matthews, died Monday, Jan. 3, 1983 in a Louisville hospital.

Survivors are his wife, Mrs. Dorothy Tilton Curry, formerly of Carlisle, one sister, Mrs. William Spinks of Lexington.

Graveside services were Thursday, Jan. 6, in the Carlisle Cemetery.

SCB milestone

South Central Bell will serve its business customers this year in much the same way as always, Fenn said, although the company will not be permitted to offer new customer premise equipment or new business systems, other than those in our present inventory. We might install and maintain some new equipment that American Bell sells under contract with that company, but for no longer than June 30, 1984.

"We expect to be able to meet the need of most of our residential and business customers during 1983," Fenn said, "although some customers may have to go elsewhere for particular equipment they may want. Initially, some customers may be surprised to find that they cannot get the complete service that they have come to expect from us. They may not understand why we're doing business in a new way."

"To help prepare our customers for this and other future changes, South Central Bell has launched a comprehensive public information program called Let's Talk."

"Employees staffed the Let's Talk information centers are ready to answer specific customer questions about the changes and why we are making them. A person can call toll free 1-800-435-5000."

"All the changes we have mentioned here have nothing whatever to do with the 1983 Consent Decree or its requirements that South Central Bell and other Bell operating companies be divested or split off from AT&T," Fenn emphasized. "That divestiture will occur on Jan. 1, 1984, when more change will be coming. But even then, as now, I want to assure you that we intend to continue providing the best telephone service in the world. Nothing will alter that commitment."

JUDGE LESTER ANNOUNCES

Judge Charles Bruce Lester of Fort Thomas has announced his candidacy as incumbent for reelection to the Kentucky Court of Appeals, Sixth Appellate District, Division One, which encompasses 20 counties.

Judge Lester is one of the six remaining original members of the Court having served since August 1978. During his tenure, he has authored 420 opinions, has participated in three times that number and traveled some 56,000 miles upon court business.

Candidates in the Sixth Appellate District are Nicholas, Bath, Fleming, Harrison, Robertson, Mason, Brackeen, Boone, Campbell, Carroll, Gallatin, Grant, Herry, Kirtson, Lewis, Otham, Owen, Proffitt, Shelby and Trimble.

In addition to carrying a full case load, Lester is chairman of the Court Facilities Standards Committee which administers \$8.6 million during the biennium throughout the state in order to furnish space and support services for the entire court system. Another responsibility assigned to Lester is service upon the two member personnel committee for the Court of Appeals.

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offer on the part of the borrower and FmHA field personnel. A borrower is considered delinquent when the payment is more than 15 days past due. Presently, 16 county offices in the state have lowered their delinquency rate to less than 10 percent. However, 14 county offices have a delinquency rate in excess of 10 percent. Three county offices have a delinquency rate in excess of 26 percent."

Most of the monthly payment rural housing borrowers receive interest credit. This permits borrowers to pay reduced interest (but not less than one percent) so that the housing costs of principal, interest, real estate taxes and property insurance will not exceed 20 percent of the household's adjusted income. Seaton said numerous borrowers qualify for interest as low as one percent. Regulations require that FmHA review the family income annually and make adjustments as necessary in the monthly payments.

When the income of the family has increased the house payment is increased accordingly. Seaton said this program is designed to "help people help themselves" and become homeowners and tax paying citizens. Get owners and a family receives a low interest loan and becomes a home owner a series of events typically follow.

(1) After two or three years, family income increases; house payment increases; the portion paid by the government decreases.

(2) Homeowner makes improvements to the dwelling; collateral for FmHA is enhanced.

(3) After 10 years, the borrower may be able to pay the full interest rate.

(4) After 15-25 years, the borrower may be considered for graduation to other credit.

(5) When this loan is paid, FmHA can then assist someone else in becoming a homeowner.

Seaton said, "Of the 28,860 monthly payment housing borrowers, 4,370 (15.9 percent) are delinquent. Of these, 1,821 (4.3 percent) are delinquent one month, 436 (1.1 percent) are delinquent two months, and 1,143 (4.8 percent) are more than three months delinquent."

Seaton said every effort will be made to work with delinquent housing borrowers. We cannot take any pleasure in instituting foreclosure on any FmHA-assisted homeowner. To do so implies FmHA made a mistake. However, he said, "The bottom line is, we expect payments to be made on time."

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