

COMMUNITY

Car buyers should watch rate

Many car dealers are advertising low annual percentage rates (APRs) or low financial incentives without APRs that may seem attractive. In fact, car dealers are using the low APRs to attract shoppers. While these advertisements may help you shop, finding the best deal requires careful comparison.

Consumers may be required to repay the loan in a short period of time, possibly within 36 months, rather than having an option to choose a longer period of time. Some dealers are also limiting the time availability to apply for a low interest rate and the rate may not apply to all cars in stock or only to certain models.

Beautiful: Tips from the Hart

By Ingrid Hart

How your face fades the decades. In your 20s, your skin is at its best. You may get a few creases from squinting and other facial movements. When you become 30, the skin is vibrant and elastic. By middle age, your skin may show up on the eyelids where the skin is thin, and horizontally across the forehead. The 40s show damage if you have been a smoker. A single 30-year-old may have the skin of an 80-year-old who has never smoked.



preparately. You'll probably age gracefully if you parent daily. I love some of the money you give. They give character.

The 50s and 70s, the eyes are more deeply hooded an lid, eye bags appear and tend to curve downward. The 80s show damage if you have been a smoker. A single 30-year-old may have the skin of an 80-year-old who has never smoked.

Keep weight swing down. People who've been obese and get thin may have more wrinkles and stretch marks. Don't yo-yo up and down with weight.

You can't stop time forever, but you can prevent wrinkles from developing.

Social Security Update

By Tom Carter, Social Security Manager, Manville, Kenton Ky.

Planning on retiring? If so, you probably have questions about Social Security. In particular, you may wonder when the best time to retire and how to apply.

Only you can decide when to retire, and your financial and family situation, your health and other factors.

In general, reduced benefits can wait an earlier than the month you apply. If you wait until after 60 to apply, you can get benefits before the month you are 60.

If you do not plan to retire, you and your spouse should apply for Medicare 2 or 3 months before so you do not lose any of this protection.

Once you decide to retire, you should apply about 2 months after so your checks will start when they can start working.

You can apply by phone, by calling 800-644-6463, or by visiting the Social Security office at 709 US Hwy 90 S, Maysville, KY.

Hutchinson

Air Force Tech Sgt Susan A. Hutchinson, daughter of Nancy E. Takaki of Kent Highway, Barlow, Ore., has arrived for duty with the 196th Information Systems Squadron, 3d Combat Air Force Base, Washington.

Retired teachers meet December 8

The Nicholas County Retired Teachers' meet Monday, December 8, 12 noon, for a potluck dinner at the Nicholas County Library. Please bring a gift for the teacher.

Hardin - Marshall vows Oct. 31

Ms. Ruth French Hardin, daughter of the late Hubert and Mary Egan French and Freddie Marshall, son of the late Samuel Arnis and Beulah Humphrey Marshall, were married Oct. 31, 1 p.m. at the Church of Christ with the Rev. Frank Cleaver officiating.

Dr. Douglas Baskin, a member of the faculty of the Department of Pathology at the University of Kentucky, is shown talking with Dr. Charles Griffith's seventh grade science class. Baskin is an occasional visiting expert in the field of pathology, which will serve as a resource people in the class this year.

Social Security

By Debra K. Hardy, Commissioner of Social Security

Your Social Security number is probably the most important number you will ever have. Unlike other numbers—a telephone number or ZIP code—the Social Security number you are assigned should never change no matter how many jobs you have. Even if you change your name but the number will be the same.

People often ask what makes this number so important. The answer is very simple: It assures that your earnings are accurately recorded so that future Social Security benefits owed to you and your family will be figured correctly.

Since the Social Security program began some 51 years ago, over 305 million Social Security numbers have been issued.

While many people think that a Social Security number is not required until a person is old enough to work, there are several instances when a Social Security number is needed earlier.

For example, a child needs a Social Security number to open a savings account or purchase a savings bond. Although Social Security records are confidential, the developing

tax Reform Act of 1986 that requires taxpayers filing an income tax return after December 31, 1987, to include the Social Security number of each dependent age 18 and over. Many people have asked what they need to do. Applications for a Social Security number can be made at any one of Social Security's 1,185 full-time or 2,480 part-time offices. Parents applying for a number for a child must provide evidence of their identity in addition to evidence of the child's age, identity and citizenship or lawful alien status. Documents are subject to verification with the issuing agency and only certified or original documents are acceptable.

For a U.S. born child, a U.S. birth certificate and a school, day-care, or hospital record can be used. If the child is not a U.S. citizen, a foreign birth certificate and a U.S. immigration document would be acceptable. Parents may use a driver's license, voter's registration card, passport, or other public documents to establish their identities.

Persons age 18 or over who have never been issued a Social Security number must apply in person at any Social Security office. Since most people age 18 and over have already been issued a number, each applicant will be interviewed to prevent Social Security from needlessly issuing a second Social Security number to the individual.

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Hospital notes

November 18-22, 1984

ADMISSIONS: Gerald Kimes, Sr., Barbara Woodward, Sallie Frederick, Blina Curtis, Oba Crawford, and Emily Prager, Larry Sargent, Calvert Ashby, Alma Paine Cartmill, Herb Crouch, Glenda Cook, Hazel Schandling, Mary Jane McGee, Nancy Treasaway and baby girl, Richard George, Eugene Carl Hays, Estelle Dale, Kimberly Lynn Williams, Geraldine, Robert Burns, Sam Fryman, Walter Dale, Jeremy Duncan, Colley, Paris, Howard Mastin, Edna Fox, Glen Moore, Mr. Ollivier, Elizabeth McIntyre, Alma Blanche Vee, Ewing, Bonnie Earlywine, Harvey Middleton, Jr., Middlesboro. Helen Brooks and her husband.

Viruses causing flu change frequently. People previously ill with flu or those who have had vaccine for 10 years past could become infected with a new strain. For these reasons and because immunity produced by the following year, those in high-risk groups should be vaccinated every year.

Those needing the supplemental Tdap vaccine are persons under age 15 who are at high risk and: Have long-term heart or lung problems.

Have serious long-term health problems and are residents of a nursing home.

Those at moderate risk are: Persons under 15 who see a doctor regularly or have been admitted to a hospital for treatment in the past year for conditions such as kidney disease, cystic fibrosis, diabetes, or severe asthma.

Those under 15 with cancer or immunodeficiency disorders. Children in long-term cancer therapy who may develop H. pylori antibodies should have the flu shot. Also, the vaccine may be given in high risk groups 12 and over who are on long-term therapy.

For more information, contact Lee House at 288-2150.

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COMMUNITY

Saltwell

By Mrs. Fred Hollar

Hea and Mrs. Howard Livingston improved Wilson, NC spent several days during the week and Sunday. They returned home Sunday evening. They were accompanied by Mr. and Mrs. Center, Mattia, Jeff and family stayed over Thursday night.

Mr. and Mrs. Fred Hollar, Mr. and Mrs. Gary Hollar, Chris and Tracy, Ron, Allison, Layne Hollar, Mike Sorell, Shepherd Community, spent Thursday with Mr. and Mrs. Bill George, Headquarters Road.

Mrs. Bobby Brady was in a visitation at Drake Funeral Home, Cynthia on Friday night for Mr. Nolle Hilde. Mrs. Naomi Gaunce, Mrs. Dorothy Gaunce and Greg of Lexington left Wednesday evening for a few days visit with Mr. and Mrs. David Gaunce and Timothy of Fontaine, NC.

They returned home Sunday evening. Mrs. Gladys Kenney entertained with a holiday supper on Friday night. Mr. and Mrs. Fred Hollar and Myrti Hollar attended the occasion being Fred's birthday, Jimmy and Myrti Hollar and Greg Fryman were also present.

Mr. and Mrs. Donald Riggs and Mr. and Mrs. Hanes Ellington entertained a Thanksgiving dinner on Saturday at the home of Mr. and Mrs. Eddie, Elizabeth, Hans and Andy of London.

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Mr. and Mrs. Terry Kenney, Shane and Dianne, J. Kenney, Jamie Scott and Chris were Sunday dinner guests at the home of Mr. and Mrs. Mac Kenney and Lovell. Mrs. Kenney also visited in the afternoon.

Mrs. Ramona George, Mike Sewell, Stephanie Ockerman and Mrs. Helen Starnett Sunday with Mr. and Mrs. Fred Hollar.

Mr. and Mrs. Jerry Young, Tye and Julie Hardin, Chad, Drew and John Elvins of Lexington, and Armerst Elvins of Owingville, visited with Mr. and Mrs. Clyde Sapp, Sr., Chad, Drew and Charity remained with their grandparents till Sunday.

Mrs. Stanley Caswell consulted with her doctor at Lexington on Friday and received a good report. She spent Sunday with Mr. and Mrs. H. A. Caswell and family in Columbia, OH.

Mr. and Mrs. Donald Stoo had an anniversary party Sunday with Mr. and Mrs. Jerry Galbraith, Diane Smith, Solly Hamilton, Mr. and Mrs. Gary Hollar, Tracy and Chris, Myrti, Solly Hamilton, Alison, Denise Stone and Mark Croy.

Mr. and Mrs. Timothy Gamble and children and Mrs. Fredie Gaunce spent Thursday with Mr. and Mrs. Kenney Gaunce and other members of her family. They also visited Mr. and Mrs. Lloyd Jackson of Elizaville on Thursday.

Mr. and Mrs. Jobe Howard and children attended a family Thanksgiving dinner with Mrs. Mary Stubbs, Harrison County on Thursday afternoon.

Mr. and Mrs. Richard Chan, Clayville spent Sunday with Mr. and Mrs. Larry Woolsey and family Carlisle.

Starting Hollar has been confined to his home several days the past week. He is recovering from a flu.

Martha and Dale Kennedy's children attended a family Thanksgiving dinner with Mrs. Mary Stubbs, Harrison County on Thursday afternoon.

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Nicholas County Elementary School counselor Brenda Anderson is shown above discussing the new pre-college curriculum with eighth grade students Ruby Brookhart (left) and Hobbs Griffith. The new curriculum will be required of all college bound students beginning with the freshman class of 1985-86 at state universities.

Blood donors listed

On Monday, November 24, 31 people registered and 6 donated blood at the First United Methodist Church in Carlisle. The drive was sponsored by the Nicholas County Blood Program.

Contributing to the successful drive was Mrs. Barbara Hopkins who is county chairman. The Nicholas County Blood Program is greatly aided by the community support of the Nicholas County Churches, and the members of the Ministerial Association. The next Nicholas County blood drive is scheduled for March 2, 1985.

For more information about the Nicholas County Blood Program, contact Barbara Hopkins at 288-2311. The following people took time to try and share their good health by donating at the blood drive: Terry Carpenter, Ernest Baker, Roger Lavingood, Edward Booth, Peggy Sharron, Harold Watkins, Vicki Sparks, Michael Mann, Susan Valsandham, Charles Jolly, Cathy Clark, Bill Clark, Jr.

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Wedding Pictures

Wedding pictures MUST be submitted to THE CARLISLE MERCURY within three weeks following the wedding. When calculating the weeks be sure to note the MERCURY's publication dates. Wedding pictures arriving after three weeks (publication dates) will not be used. It is suggested that whenever possible, the picture be taken before the wedding so it will be available to run in the MERCURY the week following the wedding.

N.C.H.S. Academic Boosters

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