FOCUS

Yes . . . there are some good things about growing old, and one is the courage to say . . . No

My son, Junior, watched me creak out of my chair and head for the refreshment cabinet for something that would make me feel better than I was. Thanks for my fitness regimen of playing golf once in a while and hunting squirrels every now and then, I have a bad knee, a bad shoulder, a bad back and, when I slice into the rough or miss a close shot, a bad disposition.

"It must be awful to grow old," he said with a smirk.

"No," I said.

He looked puzzled. "No what?" he asked.

"I don't have to tell you," I said. "Being over 60 means I can say 'no' without offering an explanation. And that means I'll never again have to eat another piece of sweet potato pie to fight tertiary coroupsis."

"I didn't know you had coroupsis," said Junior.

"I don't," I said. "But all my working life I've been plagued by well-meaning people who wish me to take part six weeks from Tuesday in a sweet potato pie-eating contest for the benefit of the Tertiary Coroupsis Foundation. What can you say?"

"No?" said Junior.

"Not when you're 30," I said. "When you're 30, you're struggling your way upward. You need every friend you can get. To succeed, you must cultivate a reputation as a wonderfully decent human being, generous with your time and sensitive to the needs of others. So when the phone rings, you say, 'Yes.'

"How long does that last?"

"Until you're about 45," I said. "By then you think you know about how far you're going in the world, but you're not sure. So you equivocate. You say, 'Gosh, I'd really love to and I sure will try to get there, but maybe I will break my leg or possibly be hit by a meteor or . . .' But, of course, you're usually talked into it because you're driven by guilt and, heck, what's a few hours out of your day?"

"So what's 60 got to do with it?" Junior asked.

"At 60," I said, "you've reached the highest rung you're likely to reach. You have twice as many friends as your have names to go with them. And the fewer hours you have left, the more precious each becomes. Thus, when that sweet young lady asks, 'Would you like to join us for sweet potato pie?' I don't even bother to clear my throat. I simply say, 'No.'

"Don't you feel guilty?"

"I smiled pleasantly at Junior and said, "No."

Junior shook his head. "So you don't have to eat sweet potato pie," he said. "Big deal."

"Oh, it's not only sweet potato pie," I said. "I also don't have to have lunch with people who talk about their investment portfolios. 'Let's have lunch,' they say. 'No,' I say. And that's that."

Junior looked nonplussed. "If that's all there is to being 60," he said, "you can have it."

Continued on page 2

RUSS METZ

Real Estate Roundtable

By JOHN C. WOLFF, JR., Ed.D.
Executive Director
Kentucky Real Estate Center
University of Kentucky

One to Buy/Two to Sell

Q. I have heard the following real estate expression a number of times: "It takes one to buy and two to sell." I know it has something to do with husbands' and wives' rights to property.

Please tell me why it takes only one to buy but two to sell.

A. There are two terms that have to do with these rights. One is called "dower." Dower rights are the rights a wife has in the properties of her husband acquired during their marriage.

The other term is "curtesy." And curtesy speaks to the rights that a husband has to the property of his wife acquired during a marriage. In Kentucky, these rights represent a one-third life estate interest in the property after the spouse dies if the right has not been released.

Let us look at some examples. If I have the money, I can go out and buy some property without my wife agreeing to buy it. As a practical matter, I just might not have enough money on-hand to pay cash.

If I cannot pay cash, then I have to get a mortgage. The lender will want my wife to sign the loan also for several reasons. First, they want as many people as possible responsible for the loan. Second, lenders are aware of dower and curtesy rights.

We have held the property for a number of years. It has increased in value. We want to sell. What happens?

First, I will probably want a licensed real estate professional to sell my property for us. Even though I have a real estate broker's license, I have always found that someone who has a little distance from the property and some objectivity does a better job of selling it.

Second, the real estate agent is aware of dower and curtesy rights. He or she will make sure that both my wife and I sign the listing agreement.

The listing agreement allows the agent to advertise the property and market it for us. It usually also allows that the property be offered through other, cooperating real estate offices.

If my wife signs the agreement to list the property, then a sale could not possibly come as a surprise! The agent would have us both sign any offer on the property that we want to accept.

The agent would also have us both sign any counter offer we would want to make to an offer we receive if the offer we receive is not satisfactory to us.

If our buyers have to get a mortgage (and almost everybody does), then the loan officer would have us both sign the closing statement which describes the distribution of the money paid and received at the closing.

The final document that both my wife and I would sign is the deed. The deed transfers title to the property from sellers to buyers. All signatures on the deed are notarized, and the deed itself is filed at the county courthouse.

After the deed has been filed, it will show the deed book and page number where it has been filed. Being on record at the courthouse means that anyone can come and look at the copy of the deed to determine the ownership of the property, that my wife and I both transferred title and that we gave up our dower and curtesy rights.

This is a general outline. If you have specific legal questions, be sure to consult an attorney. If you have real estate questions, please be sure to consult a licensed real estate professional.

• • •

The Kentucky Real Estate Center is funded by the Kentucky Real Estate Commission to be of assistance to people in the real estate profession and to the general public. That means it can help you to answer your questions about real estate.

If you have a real estate question, write the Kentucky Real Estate Commission, 222 South 1st Street, Suite 300, Louisville, Kentucky 40202, or phone (502) 588-4462.

Report to Kentucky

SENATOR WENDELL FORD

U.S. Senate, Washington, D.C. 20510

SURPLUS FOOD SHOULD REACH HUNGRY

Several weeks ago commodity food distribution centers in Kentucky began putting out the word. If more money is not found by the state or local governments, surplus cheese, rice, powdered milk and flour will no longer be available to Kentuckians who cannot afford to buy such essentials.

The reason given was that the Reagan Administration, without warning, had decided to defer the $28 million appropriated to pay the cost of distributing the surplus commodities within the states.

In Owensboro, the local distributing centers announced that they were sponsoring their "last cheese line." As a result, another center, area residents were reported lining up at 1 a.m. in 24 degree cold. When 300 people show up on a single freezing winter day for such an event, it is clear that they are hungry. Other distribution programs in the state also announced that they were shutting down the program when the food runs out.

I cannot begin to express how wrong I believe it is for the Administration to defer these funds. The U.S. Department of Agriculture is still buying up food surpluses; it is still paying to store them; it is still paying to have the surpluses shipped to its own centers in the states; and it is still paying personnel to oversee this process. However, by no longer funding the final leg of the distribution, the USDA is lessening the chance that the food will reach America's hungry citizens as intended.

It is dead wrong for the Administration -- rather than carrying out the food program as Congress intended -- to gut it through this action. Like many moves made in the bureaucracy, there remains a question about whether it is legal for the USDA to stop these funds. A related case is before the courts here in Washington. At this writing the Justice Department has not yet decided whether to appeal a judgement against this type of action.

While the legal process grinds on, other efforts are being made to continue funding the final distribution of surplus cheese. Senator McConnell and I have written to Agriculture Secretary Richard Lyng, asking him to continue funding the surplus food distribution.

Furthermore, I urged Senator Quentin Burdick, who chairs the Senate Appropriations Committee's Subcommittee on Agriculture, to take any step necessary to stop this USDA deferment. In response he introduced legislation expressing the Senate's disapproval of the Administration's proposed action.

Congress provided the USDA funds for the specific purpose of distributing these surpluses to the people who need them in every state. The program was approved because there is excess food in America and it should be moved to the tables and into the mouths of our fellow citizens who need it. I intend to continue to stop efforts to balance our nation's budget on the backs of the people who most need our help.

Bond's Broadcast

By Hank Bond

Dropping out . . .

It's been a real education

As The Mercury enters the last weeks of the editorial series on dropping out of school, I'll have to tell you it has been a real education for me.

While I, like many others, have always had some idea there was a dropout problem . . . and there have always been some, who could not read . . . researching this series has been an education in itself.

I have talked to professional educators, students in and out of school, and have had the opportunity to take the time and hear the many stories surrounding dropping out and not being able to read.

This all goes back to the source of many problems: The lack of education.

Some have been able to make a go of it without an education, but in most cases bare survival has been the very best. Often this has required a great amount of assistance from the federal government and other social agencies.

The government in Kentucky has been a little slow in coming across with the money necessary to fund adequate education in this state.

I am not the first to say this, and I probably won't be the last. It is, however, something which can never pass from the minds of those responsible for the education of Kentucky's citizens.

Governor Martha Layne Collins, speaking a few weeks ago to the Kentucky Press Association members in Frankfort, struck by her guns to continue her two priorities in Kentucky, as the state's top executive.

Her first order of business is to continue working to improve the quality of education in the state, and economic development is the other.

One of the largest problems from Frankfort . . . and this has been the case under . . . is the state legislature wants to MANDATE programs across the board, and then for some reason known only to the members not provide additional funds for those programs.

School systems are like any other governmental agency. They cannot by law have a budget, which runs in the red. There are two alternatives, as I see it. First, school boards can continue to raise taxes to the maximum level, then second, as money continues to be a problem, not provide certain programs.

That is why in many cases school systems have had to cut out some programs. That is going to be standard operating for many school systems, until the money situation changes.

Come on Sonny . . .

About a hundred years ago, it seems like anyway, I was a student at Morehead State University.

That's nothing different than it has been for many others, but the bottom line is, Sonny Moran has the same problem in giving any boost to the institution as several others have had in the past.

The real problem back in 1969 was no excitement on campus. There was no place to rally, unless you want to count the protest about the Viet Nam War.

Now it seems there was a move afoot to have football Number 11 retired to honor Morehead graduate Phil Simms.

As you are aware, probably, Simms led the New York Giants to the Super Bowl Championship.

It is my understanding that Morehead State University Athletic Director Sonny Moran simply won't allow this to happen . . . retiring the number.

No one seems to be able to explain exactly why, but he just doesn't want to have the jersey and number retired.

I understand he has agreed to have the Jersey Simms wore retired, however, not the number. Big Deal!

Morehead has been through a handfull of presidents, coaches, and more. Why not let this happen, and build a little excitement for the campus.

The football program appears to be heading in the right direction for a change over in Rowan County and this is the kind of thing, which draws national attention to the program and ultimately recruits for that program.

Nothing new, there's an attitude problem on campus, but this shouldn't be another, 'we've never done it before,' deal at MSU.

Come on Sonny, give us a break.

And so, for another week, thanks and thirty.

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Mitch McConnell

PRESIDENT ISSUES STATE OF THE UNION CHALLENGE TO CONGRESS

Perhaps the most important statement of President Reagan's State of the Union Address was the clear message he sent to Congress that he will not accept the role of a caretaker President during his final two years in office, typically known as the "lame duck period" of a President's second term.

With great physical vigor and skillful delivery, President Reagan outlined an aggressive agenda filled with many familiar legislative priorities and a few new ones.

Continuing to build on his number one issue, insuring a strong national defense once again topped the President's address to the nation. The President pointed to disparity in force strength and funding between U.S. and Soviet defense capabilities, and U.S. vested interest in areas of unrest, such as Afghanistan and Nicaragua, as reasons to continue supporting a strong defense. President Reagan also spoke with optimism that the U.S. and Soviet Union will continue negotiations for arms reductions.

The President will continue to promote international trade without the imposition of protectionist legislation. He told Congress very clearly that he will veto any form of protectionist legislation and feels that legislation should concentrate on expanding our international markets through trade negotiations and by completing the historic free-trade arrangement between the world's two largest trading partners -- the U.S. and Canada.

President Reagan criticized Congress for failing to effectively deal with the national budget deficit and for the cumbersome and ineffective budget process Congress has developed over the years. He strongly urged Congress to pass a constitutional amendment mandating a balanced budget and forcing government to live within its means.

The President said he will soon send to Congress two legislative packages - one is a program of welfare reform through state-sponsored, community-based demonstration projects and one to help free the elderly from the fear of catastrophic illness.

Soon Congress will also receive President Reagan's comprehensive proposals to enhance American competitiveness - including new science and technology centers and strong new funding for basic research. This bill is to include legal and regulatory reforms and weapons to fight unfair trade practices. Included in this will be tools to enable our farmers to compete fully and fairly in changing world markets.

Within the next few weeks, my colleagues and I will see a number of Presidential proposals - on budget reform, welfare reform, competitiveness, including education, trade, worker training and assistance, agriculture and other subjects. My hope is that Congress has as much vigor and ambition to deal with these issues as our 76-year-old President.

GENERAL NEWS

Metz says No.....

Continued from Page 1

"Oh, there's much more to it than that," I said. "Having lived for so many years, I have naturally accumulated a great deal of wisdom. For example, I now know what way all the one-way streets go — and I now know the secret of making $100,000 a year without working hard — although it's too late for me to employ it."

For the first time, Junior seemed interested. In fact, he seemed very interested. "Gosh, Dad," he said. "That's exactly the secret I've been searching for. Will you tell me what it is?"

I grasped him by the shoulders and looked deep into his eyes and said:

"No."

— RM —

A radio personality named Maynard Spease told the following story on WCCO in Minneapolis: A Minnesota farm boy joined the Navy and left home for the first time. His first letter to his father went something like this: "Dear Dad: I can't tell you where I am, but yesterday I shot a polar bear."

A few weeks later the father received another letter from his son saying: "Dear Dad: I can't tell you where I am, but last night I danced with a hula girl."

The farmer didn't hear from his sailor son for several weeks. Then he received this message: "Dear Dad: I still can't tell you where I am, but the doctor says I should have danced with the polar bear and shot the hula girl."

— RM —

Then there's the lady who bought a parrot — a parrot with a gutter vocabulary. After a day of listening to the parrot's swearing, she took it back to the pet shop, insisting she couldn't keep him.

"Don't worry about that," the shop owner said. "Be firm and use discipline and he'll straighten up."

She took the parrot home again, put him on his perch and the cussing began. That's when she got an idea.

"You're going into the freezer for five minutes each time you swear," she told the bird.

After five minutes in the freezer, the parrot was quiet and subdued. No more vulgarities — at least for a week. Then he started again, and it was awful. This time the sentence was 15 minutes in the cooler.

As the parrot shivered in the freezer and ice formed on his feathers, he happened to look over at a frozen turkey his owner had brought home for a big family dinner.

"Good God! I know it's none of my business," the parrot said, "but what the hell did you say, anyway?"

— RM —

Just how dangerous is it?

In a collision, a child held in an adult's arms can be crushed between the adult and the dashboard, studies have demonstrated.

Even if the adult wears a seat belt, the child is in danger — the adult can't hold onto the child in collisions at speeds as slow as 30 miles per hour.

Cloth child carriers that are strapped to an adult and allow an infant to be seated on the adult's abdomen are dangerous in a vehicle.

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Godrich points out that warm clothes for use in vehicles have a sticker that says the product meets federally-approved highway safety standards. Instructions that accompany safety seats should be followed strictly.

Kentucky has safety-seat loaner programs through health departments in 114 counties. The Kentucky Department for Health Services is working to expand the program to the state's remaining counties.

"The loaner programs enable low-income Kentuckians to comply with the law," said Goodrich.

"Through these programs, we try to make parents aware of the necessity of using the seats and show them how to properly install and use the seats."

Seats protect children

Kentuckians gamble with their most precious resource every day.

State law requires that young children be restrained while riding in automobiles, but only 30 percent of Kentucky children ride in safety devices, according to a 1986 statewide survey.

"Not using child safety seats or seat belts is a gamble," said Darlene Goodrich of the Kentucky Department for Health Services, "because a child safety seat can literally make the difference between life and death in an accident."

Goodrich directs the department's child safety seat program operated through local and district health departments.

National Child Passenger Safety Awareness Week is February 8-14, and officials are emphasizing parental awareness and proper use of safety seats.

Kentuckians have a long way to go she says, in realizing the importance of using child safety seats, as evidenced by a September 1986 University of Kentucky-Kentucky State Police survey, "1986 Safety Belt and Child Safety Seat Usage Rates in Kentucky."

The survey showed that 30.2 percent of children under age four used either a safety seat or belt in 1986, compared to 29.1 percent in 1985, 30.3 percent in 1984, 24.2 percent in 1983, and 15.4 percent in 1982 — the year the safety seat law took effect.

"Obviously the law has made some impact but not nearly enough," she said. "Many parents just don't realize how dangerous it is for children to ride unrestrained in automobiles."

Play It Safe. . . Observe the Law and Keep Your Child Safe in a Carseat

Meeting set for Senior Citizens Center

By Bonny Fant
Of The Mercury Staff

Out of deep concern for the continuation of funding for the Nicholas County Senior Citizens Center, Nicholas County Ministerial Association is hosting a community meeting 7 p.m., Sunday, February 22, at Carlisle Presbyterian Church.

Unless funding is found to replace money lost through withdrawal of Federal Revenue Sharing to Nicholas County, the center will have to terminate operation June 30, 1987, according to center director Shirley Vice.

The meeting, open to all citizens, is scheduled to feature Carlisle and Nicholas County government officials who will speak not only on the importance of the center, but also on what the community can do to insure continuation of the program.

Nicholas County Judge-Executive Reese Smoot and Carlisle Mayor Lee Ilentz are among those who have confirmed with The Mercury they will be present to speak at the Sunday night meeting.

Vice will talk about various services offered through Nicholas County Senior Citizens Center. A short slide presentation will also be part of the program.

Carlisle City Council members and Nicholas County Fiscal Court magistrates have been invited by individual letters from the ministerial association to attend.

According to association member Reverend Mike Greer, First Baptist Church of Carlisle, the gathering is intended to offer information to those attending on exactly how the center functions.

"People need to see what an important ministry this program is in our community, and how tragic it would be to lose it," said Greer.

"Our purpose for this first meeting is mainly to bring to peoples' attention the actual work going on for the elderly because of the center.

"It will not be a forum for open discussion and debate, however," Greer emphasized.

"That (secular meeting) can, and we hope will, come at a later date in a more secular setting."

Others scheduled to talk about the center and related services are two senior citizens, regular participants of the program.

According to Vice, vans operated by the senior center will go out and bring people to the meeting, seniors who would have no other way of attending.

"The element of transportation is crucial to those whom the center serves because it helps them live on their own," said Vice.

"They depend on us not only for meals three times a week, but for rides to the grocery, drug store and bank, too."

Smoot has agreed to participate in the event, but does not appear to be cross examination on his own. After all, he was only 40 years old.

"You will agree that as my age, I'm too young to be here, won't you?" the lawyer said. "Consider, too, my perfect health record, not so much as a cold for years."

The admitting official thought that over.

"It would seem so," he said.

"Then what sort of explanation do you have?" the lawyer said.

The admitting clerk said he would like to check his records again. The lawyer encouraged him to examine them carefully. It took about 10 minutes on a high speed computer.

"I think we're found the answer," the clerk said.

"And what's that?" the lawyer said.

"We must have calculated your age from your billing hours," the admitting clerk said, "and according to them you have to be at least 92 years old."

Onward, upward.

Continued on Page 19

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At Florida State University School of Music, a professor of music and an optometrist incorporated visual training procedures into a music class for clarinet players. The result: as sight reading became easier and peripheral vision improved, musical skills improved, too.

Older musicians often need special glasses to read sheet music on stands that are approximately 24 inches from their eyes. Trifocals or other special combinations are usually recommended.

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