FOCUS

Bond's Broadcast

By Hank Bond

Looking over another spring like day makes your mind turn to the days of youth, when playing baseball or wetting a line at the local fishing hole seemed to be a lot more important than anything else.

Just a couple weekends ago we had those fine 75 degree days, and while it was a little cool to go swimming, boy, oh, boy was it great convertible weather.

I can remember when I was about nine-years-old, my mother driving up in a 1960 white Dodge convertible.

I was certain it was the most beautiful car I had ever seen, I still am.

Those nifty plastic seats that would simply take the skin off your back if you left the car in the sun, too long, plus an honest to goodness radio, which worked.

Plus, yes, there's even more, a push button transmission.

I'll never forget the thrill of jamming that car into gear, and watching as the other neighborhood kids would wonder why I would be fooling around with the car, at the age of nine.

On occasion I would be allowed to pull the car up and back in the back yard, and that tells the story, for sure.

But, back to the car, itself.

White outside, red and gray interior, a slick red cover for the convertible top, and more. It became a thing of pride to be able to get that cover to work.

Then, and only then, could we pull away from the curb.

Never mind the fact it was 58 degrees. "If you didn't want to put the top down," I often asked my mom, "why did you buy a convertible?"

One occasion strikes my fondest memory of that Dodge. It was April, and the rule had gone into effect that the top would not go down, unless it was 70 degrees . . .not 68, but 70.

Well, we used to have this phone number you could call and a little man, who obviously didn't care for convertibles, would give the caller a greeting something like: Don't bank it in your sock, sock it in the bank at Third National. Time 6:17, temperature 52 degrees.

After listening to the late news the night before, D.J. (the weather lady's name-she drove a convertible, too) had promised a high the next day of 71 degrees.

From the moment I awoke, I began calling the time and temperature.

"It's 9:15, temperature 61 degrees."

Ah, just nine degrees to go and we'd be on the road.

Then I made a trip to the front of the house where most people park their cars, it's tough in the living room, and I had a quick going over with a garbage sack.

You see, although I never liked to clean the car up, still don't, it's really tough to drive with the top down and bunch of little cups flying around your head.

Back to the phone . . . still 61 degrees.

If that had been a real live man, he would have been hoarse by the time he would have croaked out, temperature: 70 degrees.

I let out a hoop, which would have covered a good six city blocks.

Up my mother came from her favorite Saturday position . . . a nap . . . to advise me it would be a while.

I quickly asked if since we had made it to 70 degrees, if I would have to make that temperature hold to get to go out.

Nope. All I had to do was be quiet until she finished her nap.

I don't know how well you know me, but keeping quiet isn't one of my strong suits.

In fact, it appears a little unrealistic to ask any boy to be quiet, with a shining convertible sitting out front, and it 70 degrees. Remember the rule?

About an hour later, when I thought I was going to bust from being quiet, I found out why there had been the additional delay.

The drive-in!

That's right, all of my efforts had paid off. We were going to the drive in . . . WITH THE TOP DOWN!

I'll never know if the top was down on the way home that night. I really didn't and still don't care. But I do know that as long as my memory allows the days of my youth to be part of the pictures in my mind, I'll never forget that day. I know she probably doesn't even remember, but that's okay.

Thanks, Mom.

)HB(

Moving to Carlisle has been a unique experience. It has allowed my family to make a transition to what life should really be like.

On Saturday, and other days for that matter, the ability to take a walk, because there are sidewalks, and to let the children go downtown for some gum, lead the list.

We have lived in many places, but this is the best. We enjoyed Frankfort and Georgetown, and some of the other places, but Carlisle has quickly become home.

I would like to thank the many people who have taken the time to stop by and say hello, or who have greeted all of us in the store, at church or on the street, for their kindness.

We plan to be here a long time, and hope we can be an active part of the community.

)HB(

The State of Kentucky has apparently made its best effort to assist Jockey International with staying in Nicholas County, and possibly the state.

This latest offer of up to $1 million in economic development bonds to finance one-half of the water system work may have just been the ticket.

The people at Jockey have worked hard to be a good neighbor to the city and county, and maybe this will help them to make plans for a long tenure in the county.

One of the big questions in my mind, though, is how the City of Carlisle will be able to come up with its $1 million or so to match the state offer.

It is a big task, and the city council, as well as the members of the fiscal court, have some big decisions to make.

While in some ways it might be best to leave things the way they were, those things are not the way they were.

Today, looking to the past as a guideline, there are less businesses, and more and more are looking for help.

I know I tend to beat the drum on this, but I would like to urge everyone to shop locally and do as much business as you can in the county.

And so, for another week, thanks and thirty.

Report to Kentucky

SENATOR WENDELL FORD

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

For many of us who live in Kentucky one of our greatest concerns is taking care of our senior citizens who have fallen ill, particularly those who face the possibility of depleting their life savings during an acute illness. Traditionally, Americans turn to their families for health care and financial support during an acute illness. But rising health care costs are putting our senior citizens at risk of having to chose between necessary health care and food and shelter.

It is clear that Congress must act to protect our seniors against the potential of financial devastation due to acute care health costs. President Reagan has endorsed a catastrophic health care plan which would limit annual out-of-pocket expenses for Medicare-covered services to $2,000. The Administration plan would expand Medicare coverage for physician and other non-hospital costs by adding $4.92 to the $17.90 monthly Medicare premium. Similar legislation has been introduced in Congress and four separate congressional committees have begun hearings on several different proposals. Senator Bentsen, Chairman of the Senate Finance Committee, has indicated that his committee will produce legislation addressing the issue.

An estimated 28 million senior citizens qualify for hospital coverage under Part A of Medicare, and more than 95 percent of Part A beneficiaries also have the optional Part B coverage which pays for 80 percent of physician and related charges. But with copayments and deductibles, neither part covers all expenses and as hospital bills mount, Medicare pays a declining share.

For example, beneficiaries must pay a deductible for the first day of a hospital stay. The deductible is currently $520, and would have been even higher had Congress not enacted reforms last year which I supported. After 60 days of hospital care, Medicare beneficiaries must pay a $130 per day copayment. After 90 days of care, Medicare coverage ends except for 60 life-time reserve days which carry a $260 per day copayment. In the case of an acute illness, these deductibles and copayments quickly mount, draining the life savings of many senior citizens in a matter of months. A senior faced with a 3-month hospital stay could have out-of-pocket expenses of over $4,600; and a senior with a 6 month stay could face costs of over $12,000. These potential costs are terrifying for individuals on a fixed income such as Social Security, and may stop our elderly from seeking care they desperately need.

Current proposals to create a catastrophic health insurance program are a first major step toward ensuring adequate health insurance protection for our senior citizens. By limiting annual out-of-pocket costs for seniors to $2,000, these proposals provide that seniors will not be liable for more than two hospital deductibles a year and would eliminate all copayments and limits on coverage for long hospital stays.

But even these proposal do not address one of the greatest costs facing our seniors: the cost of nursing home care. Approximately 1.4 million senior citizens are currently in nursing homes at an average cost of $22,000 per year. Medicare currently pays less than 2 percent of nursing home costs. The catastrophic health insurance proposals being studied by Congress do not expand Medicare coverage for nursing home care. Whether the final proposal enacted by Congress will provide such coverage will depend largely upon how expensive nursing home care coverage would be and whether, in light of our current federal budget deficit, there is revenue to fund such a program.

The catastrophic health insurance plans being reviewed by Congress are a first step toward ensuring that our senior citizens in Kentucky do not have to choose between needed health care and other basic necessities. Our elderly deserve to have access to quality health care without the fear that seeking treatment will bankrupt them. I look forward to working with my colleagues in this the 100th Congress to fashion a program which will provide such protection.

Mitch McConnell

U.S. SENATOR FOR KENTUCKY

Captive Shippers Need Equitable Shipping Rates

Since I arrived in the Senate in January, 1985, one of the biggest complaints I've received has been from captive shippers who have run out of patience with the Interstate Commerce Commission. These shippers, many of which ship Kentucky coal and agricultural products, feel squeezed too tightly by rates imposed by the railroads and frustrated with the apparent inability to receive any type of common sense rulings from the ICC -- rulings which should protect such shippers under the 1980 Staggers Act. At first, I felt that the ICC could and would make the appropriate judgments administratively if given a little time. Well, two more years have gone by and my Senate colleagues and I are tired of waiting. To ensure that ICC's rulings are fair to captive shippers, I have cosponsored the new Consumer Rail Equity Act.

The ICC implementation of protections for our captive shippers have been woefully inadequate. The Commission's blanket deference to deregulation not only frustrates Congressional intent laid out in the Staggers Act, but the current high rate our shippers are forced to pay makes our American commodities less competitive in domestic and foreign markets.

Consider coal for example. Railroads transport 65 percent of all coal. Coal represents 40 percent of all "Class I" tonnage shipped by railroads and generates 25 percent of all railroad revenue. It is ironic that two such industries which depend on each other so greatly are involved in such a love-hate relationship. They both need one another, yet the ICC has put the railroads in the cat-bird seat by making decisions which are clearly geared toward increasing railroad revenues and thus makes our coal less competitive.

Coal is our key to avoiding a repeat of the crippling energy shortages of the 1970's. Sixty-five percent of the electric power generated in our country is fueled by coal. And coal has great potential to be the source for even more of our energy. But the ability to increase the share of the energy market for U.S. coal and thus reduce our dependency on foreign energy supplies, relies heavily on our ability to hold down transportation costs.

One of our most significant debates during the 100th Congress will be our burgeoning trade deficit and what to do about it. Although coal and agricultural commodities can help to stem the imbalance, our competitiveness overseas will largely depend on our success in holding down the delivered price. The Consumer Rail Equity Act will do just that.

To The Editor

The Carlisle Mercury
P.O. Box 272
Carlisle, Kentucky 40311-0272

Deadline Friday noon before publication.

Letters

Editor:

Let me take this opportunity to thank you for the excellent coverage on your recent series of "Dropping Out-A trip to nowhere."

The importance of favorable news coverage cannot be overemphasized. Our society is, unfortunately, too frequently confronted with unpleasant situations, which often receive extensive coverage from the media.

I strongly believe, however, that news coverage should not be limited to unfavorable or negative situations.

As a community, we need constant reassurance that the majority of the people and, in particular, the students within our school system, are good citizens and genuinely concerned with the betterment of their community.

On behalf of the Nicholas County Public Schools and, in particular, those students who have displayed initiative and genuine concern for their education, I would like to express our appreciation to The Carlisle Mercury, who effectively portrayed the drop-out situation in our community.

We are all proud of our schools! We know they are doing a good job and that exciting things happen in them.

I look forward to a continued, cooperative working relationship with The Carlisle Mercury news team.

Sincerely,
Donald G. Elder
Superintendent

The Carlisle Mercury

(USPS 090-820)

Established 1867

Phone 606-289-2464

Published every Thursday at 224 Locust Street, Carlisle, Nicholas County, Ky. 40311-0272. Postage paid at Carlisle

Hank Bond ..... Editor/Publisher
Janie R. Duncan ..... Assistant-to-the-Publisher
Ann Shearer ..... Receptionist
Marsha Livingood ..... Staff Writer
Donna Anderson ..... Account Executive
Josh Guthrie ..... Photographer
Carol Bond ..... Photographer
Kathleen Brewer ..... Composition
Melody Hill ..... Composition
Marilyn Bond ..... Office Manager
Warren R. Fisher ..... Publisher Emeritus
Katherine T. Fisher ..... Editor Emeritus

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THE MAIL ORDER RULE

By Kentucky Attorney General David L. Armstrong

Many Kentuckians order merchandise through the mail each year. While this is often a convenient way to purchase merchandise, there are laws designed to protect you as a consumer from unfair business practices if you order through the mail.

The Federal Trade Commission's Mail Order Rule has a number of provisions which every consumer should be aware of.

The law states that merchandise must be received by the buyer within the time the seller says it will. For example, "wait six weeks for delivery" means that you must receive your order within six weeks.

If there is no specific delivery date, then the order must be shipped 30 days after the seller receives your order. If the promised shipping date or the 30-day period cannot be met, the mail order company must notify the consumer about the delay.

The seller must also give you the option to cancel the order if the delivery date cannot be met. If the company does not receive your reply, they can assume that you have consented to the delay. However, this only applies for an additional 30 days (in other words, for a total of 60 days). For delays beyond that, the consumer must give consent in writing.

The mail order firm must provide you with an adequate, cost-free means to notify the firm of a cancellation, such as a postage-paid card.

If you request a refund, the company must provide it. Under the rule, companies will be permitted one billing cycle to adjust a charge to a credit account and seven working days to refund the money if you paid in cash, or by check or money order.

Some companies reserve the right to substitute merchandise of equal value when your order is not available. If you do not want a substitution, mark "Do Not Substitute" on the order blank.

Certain mail order items do not fall under the FTC's Mail Order Rule. These are: mail order photo finishing; magazine subscriptions and other serial deliveries (except for the initial shipment); seeds and other living and growing plants; C. O. D. orders; credit orders where the buyer's account is not charged prior to shipment; and goods ordered under negative option plans.

There are several helpful tips all consumers should know in order to prevent unnecessary inconvenience when ordering by mail.

Remember to:

— Read the product description carefully. Make sure it is what you want.

— Buy from a reliable company. Call or write the Lexington or Louisville Better Business Bureau for a reliability report on the company.

— Note delivery time stated. Allow plenty of time before holidays to avoid problems with late delivery.

— Find out seller's return policy. If not stated, ask before placing order.

— NEVER SEND CASH. Send check/money order so that you can prove payment.

— Be certain the order form is completed correctly.

— Keep a copy of the ad or catalog, the order blank, the cancelled check and any charge records. Make a note of the merchant's name and address and the date you sent the order.

— Check the merchandise as soon as you receive it. If there are any problems, contact the merchant immediately.

If you have a complaint against a mail order company, write the company. Enclose copies of your order, cancelled checks, etc. Do not send originals. Keep a copy of your letter also. If the problem is not solved in this manner, send a letter with full details to my Consumer Protection Division, 209 St. Clair Street, Frankfort, KY 40601, or call (502) 564-2200.

BUSINESS PROFILES

Four Seasons celebrating first anniversary

By Marsha J. Livingood
Of The Mercury Staff

Two weeks short of celebrating its first anniversary, Four Seasons is still going strong as one of Carlisle's leading clothing stores.

The store, located in the old Tureman building on 222 Locust Street in Carlisle, between Fightmaster Real, Estate and the Cabinet for Human Resources offices, is owned by A. B. and Norma Jean Whaley.

The Whaley family purchased the building in February, 1986 from Betty Carter of Carlisle.

According to a report from the Nicholas County Historical Society, the Tureman building was thought to have been built in the 1820s or 1830s, where the first drug store in Carlisle was owned and operated by Joseph Tureman and his son, Coburn.

After Coburn died in December, 1936, his daughter, Frances T. Smith, ran the store for a year, then sold it to George Gaffin.

Gaffin owned and operated the store for 12 years, then sold to Charles Shrout.

Shrout was the last owner of the drug story.

Other owners of the Tureman building have been Mr. and Mrs. Elmer Dampier, who ran a gift shop from 1970 to 1973.

Jimmy and Ruth Wilson Hall owned and operated the "Sewing Basket" from 1973-77.

James Carter purchased and rented the building to David Kerns for a health spa in the early 80s.

Kerns closed and Betty Carter, James' wife, was deeded the building in a divorce settlement, which she sold to the Whaley family in 1986.

After purchasing the building, A. B. and a few of his farm employees renovated the building in preparation for the opening of Four Seasons on April 3, 1986.

According to Mona Vice, daughter of Mrs. Whaley and manager of the store, ladies' clothing, children's wear, lingerie, jewelry, and a complete line of counted cross-stitch and framing are among the items featured at Four Seasons.

Name brands such as Brenner, Serel, Rafaella, Sanibel, Lee and Lawman jeans, Members Only, Stonewear and Ocean Pacific are featured in the store.

Vice also handles the alterations for clothing purchased in the store. She also handles some out-of-store alterations.

Mrs. Whaley and Vice felt the need for a women's store after Carter's Clothier, which was located on Main Street, closed in early 1986.

"A clothing store is something Mona and I have always been interested in," explained Mrs. Whaley.

"Along with the cooperation of my husband, A. B., we were able to open the store."

Mrs. Whaley was born in Menifee County, but has lived in Nicholas County for most of her life.

She was in the beauty shop business for 23 years, 20 in Nicholas County.

The Whaley family resides on Moorefield Road.

Mrs. Whaley also has a tanning salon located in the building that she used as her beauty salon.

She and her husband, a native of Bath County, have three children; Norval, Mona and Jackie.

Vice is a 1976 graduate of Nicholas County High School, where she was active in FHA, 4-H, a member of the track team. She was homecoming queen her senior year.

She is married to Mark Vice, also of Nicholas County.

She has three sons; Brian, 9, Andrew, 7 and Dustin, who is 3.

She is president of Young Democrats, a club which has recently been formed in Nicholas County.

Four Seasons also employees three part-time sales clerks. They are Tammy Anderson, Dana Caskey and Joredda Garrett.

The operators of Four Seasons have one important goal in mind.

"We hope to extend our line of clothing and grow with the demand," Mrs. Whaley explained.

If this past year's service and selection can be an example, they should have no trouble in meeting that goal.

Mona Vice - Norma Jean Whaley

Chamber elects Hughes president

Frankie Hughes was elected as president of the Carlisle - Nicholas County Chamber Commerce at a general membership meeting, Monday night.

Hughes will replace Mark Mattox, who has been the Chamber's president for the past two years.

Hughes was nominated from the floor, during the meeting held at Nicholas County Elementary School, and received the backing of Barbara Hopkins, who had been placed on the ballot by the nominations committee.

Hughes, with total support from the Chamber's voting membership in attendance, pledged to do his best for the organization.

Mattox opened the meeting with a review of the Chamber's accomplishments during the years as president.

He pointed to growth in the July 4th celebration and the revival of Court Days as highlights of his two years in office.

In addition, Hughes mentioned the many projects the Chamber has taken part in to offer assistance to local individuals through scholarships and other activities.

Syad Marshall was elected vice president of the group, while Jeff Tyrer and Hank Bond were elected to the board of directors.

Following the election of officers, the group offered general comments and suggestions from the floor for methods the Chamber might help the local retail climate, as well as promoting the county as a whole.

One suggestion included meeting with members of the Robertson County Chamber to discuss the possibility of some joint efforts, including activities evolving from Blue Licks State Park.

The Chamber tentatively scheduled meetings for the first and third Wednesdays of each month. At present, the meetings are held beginning at 7 p.m.

Several members suggested contact be made with owners of buildings in downtown Carlisle with empty store fronts. A committee was formed to follow this up and offer some clean-up and decoration ideas and assistange to make the downtown area more attractive for those passing through town.

Several Chamber members are also members of the Carlisle - Nicholas County Industrial Authority and they continued to push for a unified effort in at-traction of business for the county as well as the overall approach of selling the county to outsiders, if every... They'll do their best to cover the stories suggested.

Frankie Hughes

Got a tip?

If you have a news tip, or think something you have seen or heard would make a good story . . . call The Mercury.

To contact Marsha or Janie call The Mercury office, 289-2464.

Alexander completes course

Joyce Alexander successfully completed a two-week management training course at Minneapolis-based International Dairy Queen, Inc. (IDQ), according to an announcement made by Michelle Jones, IDQ Training Manager.

Alexander manages the "Dairy Queen"/"Brazier" store in Carlisle, Kentucky.

During the course, Alexander and 32 other store operators from the United States and Canada were instructed on all facets of operating a "Dairy Queen"/"Brazier" store.

Subjects include product preparation, sanitation procedures, employee management and financial management.

Alexander is one of the more than 6,000 owners and/or managers who have graduated from IDQ's national training center since its inception in 1968.

With more than 4,900 "Dairy Queen" stores in all 50 states, Canada and 13 foreign countries, IDQ is one of the world's largest retailers of fast food and frozen dessert products.

Buffalo Trace offers program

The Buffalo Trace Area Development District is pleased to announce the beginning of a new program called The "1986 Kentucky Counties Single Family Mortgage Finance Program".

The program is designed to offer potential homeowners attractive rates of interest on loans to finance the purchase or construction of single family residences, along with such desirable features as down payments as low as 5% of the sales price (with a minimum of $1,500), fixed interest rates for the term of the loan, and up to 29 years to repay the loan with level amortized monthly payments.

The program is a result of the sale of single family mortgage revenue bonds by a group of 76 Kentucky counties who joined together through an interlocal cooperation agreement to achieve a tax-free status of the bonds, thus assuring a lower rate of interest to the homeowner.

Keeping You In Touch

Our Community Commitment

Donna Anderson
Account Executive

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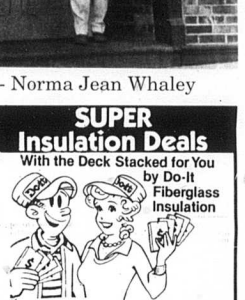

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