Your Local Weather

THURSDAY 9/20	FRIDAY 9/21	SATURDAY 9/22	SUNDAY 9/23	MONDAY 9/24
Partly cloudy. Highs in the mid 70s. West wind 5 to 10 mph. Lows in the mid 50s.	Partly cloudy with a chance of showers and thunderstorms. Highs in the upper 70s.	Mostly clear. Lows in the mid 50s and highs in the upper 70s.	Partly cloudy with a chance of showers and thunderstorms. Lows in the mid 50s and highs in the mid 70s.	Partly cloudy with a chance of showers and thunderstorms. Lows in the mid 50s and highs in the mid 70s.

NWS Forecast

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NATIVE FROM FRONT

great uncle to Earhart, issued a statement from the family who say they would "like to give our sincere appreciation to the outpouring of prayers, concerns and support from the community.

"We thank our President of the United States and elected officials for their consideration. Our sincerest appreciation to the U.S. Navy and especially to LCDR Mark Hinch and FNC Vavrosky for their compassion and devotion in their assistance to our family,"Thomas said.

A candlelight vigil was held Thursday to pray for Earhart's return home. At least 150 people attended the solemn, tearful ceremony on the front lawn of the Old Rowan County Courthouse.

"I didn't realize just how many friends Ed has," Claudette Thomas said.

Earhart was born May 14, 1975 at Fort Lewis, Wash., where his father was stationed. The family later moved to Morehead, the home of his mother's family.

He has two sisters, Andrea Stauter, 31, of Redford, Mich., and April Roar, 28, of Midway. His paternal grandparents are James Earhart and the late Anne Miller Earhart, of Oakpark, Fla.

Earhart was a 1993 graduate of Rowan County Senior High School and attended Morehead State University. He enlisted in the Navy in 1994.

While stationed in Hawaii, Earhart was named "Sailor of the Year."

"Everyone has been very accommodating. There is genuine concern and it has been very overwhelming," Claudette Thomas said.

Earhart was stationed in various locations during his career: Recruit Training Command, Great Lakes, Ill.; Naval Training Center, Great Lakes, Ill.; Naval Reserve Center, Lexington; Naval Technical Training Unit, Keesler Air Force Base; Mobile Environmental Team, Pearl Harbor, Hawaii and Naval Ice Center, Washington, D.C.

He had received the good conduct medal, sea service deployment ribbon, Navy unit commendation, national defense service medal and armed forces expeditionary medal, as well as sailor of the year.

Funeral arrangements are incomplete at this time at Northcutt and Son Home for Funerals.

A community memorial service to honor all casualties of the terrorist attack will be held Tuesday, Sept. 18, at 7 p.m., at the Academic-Athletic Complex at Morehead State University.

The family request that anyone wishing to pay tribute to Earhart at his pending service, in lieu of flowers, to make contributions to the Rowan County Veterans Memorial Fund at the courthouse.

SAFETY FROM FRONT

the elderly. In fact, falls are the leading cause of death among people older than 65. Here are some tips to prevent falls:

- Have vision and hearing checked regularly
- Exercise regularly
- Be wary of drugs
- Avoid alcohol
- Get up slowly
- Maintain balance and footing
- Eliminate loose rugs and mats
- Install adequate lighting

Prevent poisoning

Each year, millions of people are accidentally poisoned. Victims most commonly come into contact with a poisonous product in the kitchen, bathroom or garage, but poisoning can take place anywhere. Suggestions for preventing poisoning:

- Lock up poisonous substances
- Store medications in original containers
- Make sure medications are childproof
- Properly destroy or dispose of unused medicines
- Keep children away from lead-based chemicals such as paint chips and lead water pipes
- Purchase syrup of ipecac to induce vomiting and activated charcoal for absorption when recommended
- Wear protective gear when handling chemicals and dangerous substances
- Install a carbon monoxide detector in your home
- Know your local poison center telephone number

Prevent food poisoning

- Keep foods hot or cold-room temperature is where bacteria grow
- Set your refrigerator between 34 degrees and 40 degrees
- Defrost meats in refrigerator or microwave
- Never leave meats sitting on counter
- Keep kitchen clean
- Cook hamburger and other ground meats thoroughly
- Don't eat uncooked or raw eggs
- Throw away canned or jarred foods with leaks
- Don't eat foods that have been left out two or more hours

Prevent water accidents/drowning

- Make sure all neighborhood swimming pools have adequate fences and gates
- Tell your child never to swim alone
- Never leave a young person alone near any amount of water or in the bathroom
- Make sure you and your family have taken swimming lessons
- If you are responsible for supervising kids at the pool, learn CPR
- Teach your children to always check the depth of water before diving in
- Practice safe boating by bringing enough life jackets and avoiding alcohol

Burn prevention

- Install smoke detectors on all floors of your home
- Keep a fire extinguisher in your home
- Have an established plan for exiting
- Set your water heater no higher than 120 degrees
- Practice sun safety (always wear sun screen, avoid sun during hours from 10 a.m. to 2 p.m.)
- Wear UV protective sunglasses and clothing
- Use extreme caution with campfires and cookouts

Preventing bites and stings

- Vaccinate all pets against rabies
- Do not keep wild animals as pets
- Teach kids not to play with strays
- Avoid and teach your kids to avoid contact with wild animals
- Never disturb any animal while it is eating or caring for its young

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Program orientation and selection will be held on September 22 at 9:00 a.m. and 1:00 p.m. at Rowan Technical College.
For more information or to register for the orientation, call Roger Cline or Sandy Barker at (606) 783-1538.
Only 20 people will be selected to participate in this program. You will have to take an assessment test during orientation on your basic writing, reading and math skills.

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EDUCATION PAYS

Deaths

Charles Morris

CARLISLE - Charles Barton "Bart" Morris, 34, of Apopka, Fla., formerly of Carlisle, died Wednesday, Sept. 12.

He was a barber/stylist and a 1985 graduate of Nicholas County High School.

Survivors include his wife, Tracey Cain Morris and two daughters, Briana and Victoria Morris, all of Florida; parents Joan Teater Morris of Carlisle and James A. Morris of Paris; father Max Rhorer of Lexington; a sister, Alesia Morris Ring of Paris; and grandmothers Rachel Teater of Lexington and Frances Morris of Paris.

A visitation was held Sunday, Sept. 16 at the Carlisle Christian Church.

Memorial contributions can be made to Attack on America Relief Fund, c/o Central Bank, 300 W. Vine St., Lexington, KY 40507.

Mathers-Gaunce Funeral Home in charge on arrangements.

David Zachary

CARLISLE - David Allen Zachary, 61, of Cliffway Drive in Carlisle, died Saturday, Sept. 15 at his residence.

He was born in Fleming County to Kathleen Allen Zachary of Flemingsburg and the late John. L. Zachary.

He was a graduate of Fleming County High School, the University of Kentucky College of Pharmacy, and the owner of Hopkins Drug in Carlisle. He was a longtime preceptor for the U.K. College of Pharmacy, was awarded as outstanding preceptor in 1967 for the Northeast Area Health Education Center, and was presented a plaque as the distinguished faculty member in 1991. He was a director of the Bourbon/Nicholas chapter of the U.K. Alumni Association.

He was a member of Carlisle United Methodist Church, where he was a member of the church choir, past chairman on the church board and finance committee, and was a member of the administrative council.

He was a past president of the Nicholas County Parks and Recreation board, during which time the West End Park was established; a past member of the Carlisle Jaycees, an original board member of Carnico Country Club and a past chairman of Carlisle/Nicholas County Chamber of Commerce. He was also former Little League basketball and baseball coach and a former high school basketball referee.

Survivors include two sons, Kevin (Peggy) Zachary of Beattyville and Derek Zachary of Carlisle; a sister, Joan (Harry) Whitman of Lexington; a grandson, Nathan Allen Zachary; and a special friend, Dan Rich of Carlisle.

Services were conducted Tuesday, Sept. 18 at Carlisle United Methodist Church with Rev. James Doughton and Rev. James Gaunce officiating. Burial at Carlisle Cemetery.

Pallbearers: Lyle Anderson, Joe Blount, Fred Burnaw, Jeff Darnall, Cebert Gilbert Jr., Charles Simmons, Don Webster and Chappell Wilson.

Honorary pallbearers: Luther Anderson, Proctor W. Blair, James A. Carter, Joseph H. Conley, Michael Horne, David Hutchinson, Tom Metcalfe, Gerald Watkins and Lloyd Wells.

Contributions suggested to Carlisle United Methodist Church or Hospice of the Bluegrass.

Mathers-Gaunce Funeral Home in charge of arrangements.

Medicare info made easy

By BERNARD O'NAN
Special to The Carlisle Mercury

If you are covered by Medicare and are looking for information, help is as close as your computer. The Medicare website, www.medicare.gov, features a "Search and Compare Tools" page that could save you a lot of running around.

Simply by entering your zip code or state, you can get information on health insurance and medical services available in your local area. Here's a sample of what you'll find:

Medicare Health Plan Compare

This program helps you comparison shop for a health plan to compliment your Medicare coverage. It gives you a list of Managed Care Plans in your area, the costs involved, benefits offered and how they compare with each other. This program is also available in Spanish.

Nursing Home Compare

Shopping for a nursing home? This program helps you compare nursing homes near you by looking at nursing home characteristics, resident characteristics, state inspection results and nursing staff information.

Participating Physician Directory

This directory includes the names, addresses and specialties of physicians participating in Medicare. These are the doctors that accept assignment on Medicare claims and covered services.

Prescription Drug Assistance Programs

Here you will find information on programs that provide discounts on prescription drugs or free medication to individuals in need.

Helpful Contacts

You can find names, telephone numbers and Internet addresses of organizations that can give you answers to general questions on Medicare, other health insurance programs, Medicare billing, Medicare fraud and abuse and health care facilities and services in your area.

Don't hesitate to take advantage of these new Medicare "Search and Compare Tools." If you still need help after visiting the Internet site, you can call the Medicare toll-free number, 1-800-633-4227.

NOTE: Bernard O'Nan is the District Manager at the Ashland Social Security office. A representative from the Ashland office visits the Rowan County Courthouse every third Wednesday of each month. the next scheduled visits are Aug. 15 and Sept. 19 at 10:00 a.m. The Ashland office can be reached by telephone at (606) 324-0516.

Borrowers urged to use tax rebates to pay on loans

People with student loans, especially those still in the six-month grace period before they have to start repayment, should consider using any federal income tax rebate they receive to help pay off those loans, according to the Kentucky Higher Education Assistance Authority (KHEAA).

KHEAA is the state agency that administers grant, scholarships, work-study, savings and Federal Family Education Loan Programs (FFELP) to help students pay for college or technical training. Such a payment to a principle ultimately reduces the interest due over the life of the loan.

"As an example, let's say a borrower is getting a $300 rebate and owes $10,000 in student loans at 7 percent interest over 10 years," said Londa Lewis Wolanin, KHEAA's Chief Operating Officer. "By paying that $300 against the principal, the borrower could pay off the student loans up to four months early".

Borrowers who are behind in making their student loan payments can use their rebates to help them get back on schedule. However, the U.S. Treasury has announced that borrowers who are in default and have a judgment against them won't get their rebates. As part of the federal government's Tax Offset Program, the rebates will be used to pay off their student loan debts.

FFELP offers several repayment options, and KHEAA's borrower advocates work with borrowers on repayment questions. To contact a borrower advocate, call (800) 928-5327.

For more information about KHEAA's other programs and services, visit KHEAA's web site www.kheaa.com; write to KHEAA, 1050 US HWY 127 S, Frankfort, KY 40601-4323; or call (800) 928-8926, extension 7381.

Check Out These Web Sites:

Lowe's Home Safety Council at loweshomesafety.org.
The '21' Club at www.21club.com.
Equifax Credit at www.equifax.com.
SCORE at www.score.org.
Kids Foot Locker at www.footlocker.com.
The Greening Earth Society at www.greeningearthsociety.org.
The Pampered Chef at www.pamperedchef.com.
The Direct Selling Association at www.dsa.org.
Liz Claiborne at www.lizclaiborne.com.
Food and Drug Administration at www.fda.gov.
Seafarers International Union at www.seafarers.org.

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COMMONWEALTH OF KENTUCKY
NICHOLAS CIRCUIT COURT
CASE NO. 01-CI-00012

COUNTRYWIDE HOME LOANS, INC. dba AMERICA'S WHOLESALE LENDER — PLAINTIFF
VS.
SHEILA R. GILVIN — NOTICE OF SALE
BANK ONE, N.A. — DEFENDANTS

By virtue of a Default Judgment and Order of Sale of the Nicholas Circuit Court entered in the above styled action on September 5, 2001, and to make enough money to satisfy said judgement lien and costs in the amount of $54,008.32 as of April 22, 2001, plus additional interest of $10.41 per diem thereafter, costs, including costs of sale, and any sums expended by Plaintiff for insurance, ad valorem property taxes or for preservation of subject real estate until date of sale, all as provided in said judgement, the undersigned Master Commissioner will on the 29th day of September, 2001, at or about the hour of 9:00 a.m. at the Nicholas County Courthouse door, in Carlisle, Kentucky, offer for sale to the highest and best bidder that property in Nicholas County, Kentucky, more particularly described as follows:

"A certain tract or parcel of land located in Nicholas County, Kentucky, and more particularly described as follows, to-wit:

"Beginning at a point in the center of the Pleasant Springs Road, a corner to Harold Lettón, thence running with the center of said road North 53 Degrees & 00 Minutes East 99.1 feet to a corner to G.W. Sexton; thence leaving said road and running with the line of Sexton North 40 Degrees & 04 Minutes West 342.7 feet to a post; thence South 42 Degrees & 21 Minutes West 96.9 feet to a point in the line of Harold Letton; thence with the line of Letton South 39 Degrees & 33 Minutes East 324.6 feet to the point of beginning, and containing 0.75 acres, more or less."

Being the same property conveyed to Sheila R. Gilvin, single, by deed dated May 22, 1996, and of record in Deed Book 94, Page 510, Nicholas County Clerk's Office.

Upon the sale of the above described property, the purchase price shall be payable as follows; In cash or with a deposit of one-third (1/3) of the purchase price with the balance on credit of thirty (30) days. If the purchase price is not paid in full, the successful bidder shall give a bond with good and sufficient surety thereon for the remaining part of the purchase price; said bond to have the same force and effect as a judgment and to be a lien on said property and to bear interest at the rate of twelve (12%) percent per annum from the date of sale until paid, which bond and accrued interest can be paid before maturity.

Said tract of said property shall be sold as a whole "as is" and free and clear of all liens, encumbrances and interests of the parties herein but shall be sold subject to:

(a) 2001 and subsequent ad valorem property taxes which shall be paid by the purchaser;

(b) Easements, restrictions and stipulations of record affecting said property, and all governmental laws and regulations affecting same;

(c) Assessments for public improvements levied against the property;

(d) Any state of facts that could be disclosed by an accurate survey or inspection of the property.

(e) Any right of redemption which may exist.

The Court and the Master Commissioner shall not be deemed to have warranted title to any purchaser. Possession of the property and deed will be delivered to the purchaser upon full payment of the purchase price and confirmation of the sale and approval of the deed by the Court.

Following sale of the above described property, the Master Commissioner shall promptly report same to the Court, and said report shall be held over for a period of ten (10) days for confirmation or exceptions. Anyone desiring to object or except to the sale shall do so by that time or be forever barred.

Joseph H. Conley, Master Commissioner, Nicholas Circuit Court

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UNDER $1,000	WAS	NOW
94 Taurus Wagon (Weak Trans.)	$999	$899
86 Blazer 4x4, 2 Dr, Gray	$1,495	$995
UNDER $2,000		
95 Lumina	$1,995	$1,295
84 Caprice V8, 1 Owner	$2,495	$1,995
92 Grand Prix, White	$2,495	$1,995
92 Mercury Topaz, Green	$2,495	$1,995
85 Cadillac Deville	$1,695	$1,495
90 Buick Century, Maroon	$2,295	$1,995
UNDER $3,000		
90 Cadillac Coupe Deville	$2,995	$2,495
88 Pontiac 6000, 70,000 Miles	$3,500	$2,995
93 Beretta V6, Auto	$2,995	$2,750
93 Skylark 4 Dr, Auto	$2,995	$2,750
92 Grand Am	$2,995	$2,750
89 Buick Regal GS, Blue	$2,750	$2,495
UNDER $4,000		
89 Cadillac Eldorado, Blue	$3,995	$3,495
93 Ford Taurus	$3,995	$3,500
86 Cavalier, 1 Owner, 61K Miles	$3,495	$3,250
94 T-Bird, 1 Owner, Teal	$4,495	$3,995
95 Cavalier, 2 Dr, Auto	$3,995	$3,500
96 Cavalier, 4 Dr	$4,995	$3,995
92 Buick Lesabre, White	$3,695	$3,495
93 Buick Regal, White	$3,995	$3,500
93 Lumina Euro Coupe, Maroon	$4,495	$3,895
92 Regal - Low Miles, White	$3,995	$3,750

UNDER $5,000	WAS	NOW
92 Bonneville 1 Owner, Blue	$5,500	$4,995
95 Beretta, Red	$4,995	$4,495
92 Lesabre, Nice Family Car, Pewter	$4,995	$4,495
96 Grand Am 4 Dr, Maroon	$4,995	$4,495
95 Monte Carlo, Gray	$4,995	$4,750
94 Buick Skylark, Maroon	$4,995	$4,495
94 Mercury Cougar XR7, Loaded!	$5,500	$4,995
UNDER $6,000		
95 Cavalier 2 Dr, 13K Miles	$6,500	$5,995
93 Olds 88, Tan	$5,995	$5,750
96 Ford Contour, 1 Owner,	$5,995	$5,750
94 Park Ave., 1 Owner, Teal	$6,995	$5,995
96 Grand Am 4 Dr, Green	$5,995	$5,495
96 T-Bird, Tan	$5,995	$5,750
96 Grand Prix 4 Dr, Green	$6,995	$5,995
UNDER $7,000		
97 Malibu 1 Owner, Blue	$7,995	$6,995
96 Bonneville 1 Owner, Blue	$6,995	$6,495
95 Lesabre, 1 Owner, Teal	$7,495	$6,995
95 Lebaron Convertible, White	$7,495	$6,995
97 Cavalier 4 Dr, Auto., White	$6,995	$6,750
95 Olds 88, 1 Owner, Polo Green	$6,995	$6,750
98 Escort 2 Dr, Silver	$6,995	$6,495
96 Monte Carlo LS, Polo Green	$6,995	$6,495
97 Prizm Low Miles	$6,995	$6,500
96 Cutlass 4 Dr, Black	$7,995	$6,995
UNDER $7,999		
94 Camry, Sky Blue	$7,995	$7,750
97 Grand Am, Red	$7,995	$7,750
97 Lumina, Low Miles, Polo Green	$7,995	$7,495

UNDER $7,999	WAS	NOW
96 Buick Lesabre, Maroon	$7,995	$7,750
98 Cavalier 4 Dr, Maroon	$7,995	$7,750
VANS		
95 APV Van,	$4,995	$4,495
95 Pontiac Trans Sport Van	$7,495	$6,995
94 Chev. Conversion Van - Nice!	$2,995	$2,750
94 Astro Conversion Van	$5,995	$5,750
98 Plymouth Voyager, Blue	$8,995	$7,995
S.U.V.'S & 4X4'S		
93 Blazer 4 Dr, Leather	$5,995	$4,995
95 Blazer 4 Dr, 4x4, White	$8,995	$7,995
93 Blazer, 4 Dr, 4x4, Maroon	$7,495	$6,995
91 Jeep Cherokee Limited, Red	$5,750	$5,495
96 Jeep Cherokee Limited, Red	$8,995	$7,995
94 Jimmy 4x4 4 Dr, Red	$5,995	$5,495
96 Isuzu Rodeo 4x4, Gray	$7,495	$6,995
95 Ford Bronco "Eddie Bauer", Black	$7,995	$7,495
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90 Chev. Pickup, 6 Cyl., Auto	$3,995	$3,500
97 S-10 LS, Pickup, 1 Owner, White	$7,495	$6,995
90 Mazda Pickup 1 Owner, White	$3,995	$3,495
94 Ford F-150 4x4, Red	$7,995	$7,495
95 Ranger Ext., 2WD, V6, Auto	$7,995	$7,495
88 Chev. 4x4, V6, Auto, Black	$6,995	$6,500
92 Chev. Pickup, V8, Auto	$5,995	$5,750
94 Chev. Ext. V8, Auto, 1 Owner	$7,495	$6,995
96 S-10, Pickup	$5,995	$5,495
94 GMC Ext. 2WD, Silver	$7,995	$7,750

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