SENIOR LIVING

Society Security Website now even easier to use

By Amy Pribble
Social Security District Manager
Maysville, KY

Social Security has introduced a new home page design — at www.socialsecurity.gov — and it is even easier to use than its highly-acclaimed predecessor.

Because more and more people are doing business on the Internet, Social Security is committed to making it easy for you to conduct your Social Security business online. The redesigned home page will help you find what you are looking for faster and more efficiently.

Some of the more noticeable changes to Social Security's home page include:

easier access to Frequently Asked Questions, one of our most popular features;

more drop-down menus instead of long lists of links;

a search box located directly on the home page

a more visible login button for people who already receive benefits and have a password; and a quick reference list of links to our most popular online services.

Our most frequently used online services include applying for benefits online, replacing a lost, stolen or damaged Medicare card, requesting a proof of Social Security income letter, changing your address or phone number, and finding the nearest Social Security office.

Another popular feature is our list of Frequently Asked Questions.

This service alone gets 27 million visitors each year. The questions and answers are easy to find and can be searched by specific subject matter.

In 2006, more than 50 million people visited the Social Security website — www.socialsecurity.gov. In 2007, we expect that number to grow, and visitors to the site will find it easier to navigate and more responsive to their searches for specific subjects.

Photos by Sandy Hamilton

Enjoying food and friends

Residents at Johnson Mathers Nursing Home enjoyed fellowship and some fine country cookin' as staff members prepared a meal for all to enjoy.

Estate Planning more than just having a will

(MS) -- For many, estate planning is a fancy way of preparing a will.

However, the two are certainly not one in the same, and the belief that they are is just one of the many common misconceptions about estate planning.

Estate planning is one of the most important things a person can do, lest they risk putting the fruits of their life's labor in jeopardy.

With such important consequences, it's good for anyone involved in estate planning to consider the following.

Understanding probate and what you can do about it. Probate is the legal process wherein a person's will or estate is renewed before title can be transferred from the decedent's name into that of the living beneficiaries.

Some people believe a good will can avoid probate and that transfer of assets will occur immediately.

In fact, a will often mandates probate, and the process of asset transfer can take anywhere from a few months to several years.

For people with property in different states, a probate hearing is often required in each state where property is owned. It's important to note, however, that probate can be avoided.

Each case is individual, yet there are ways around timely and ultimately expensive probate.

Discussing the different avenues available to avoid probate is a good start to estate planning. States can dictate where your assets go if you don't.

This is arguably the greatest reason why all people should have a will. Even if you're a young parent in seemingly perfect health, you should have a will.

A common misconception is that people with limited assets don't need a will, as common sense will dictate which of their family members will get what they have when they pass away.

However, some states have laws wherein a decedent's assets are distributed by the state if the decedent does not have a will.

Even if your estate is small, your assets won't necessarily be distributed according to your intentions if you don't have a written record of those intentions.

Even jointly shared assets require estate planning. Some people feel that jointly shared assets are a way around estate planning.

While it's true that jointly shared assets can avoid probate (until the last owner's death that is), jointly shared assets might be subject to estate or gift taxes. In addition, jointly shared assets are subject to creditors of all owners, which can create problems.

Finally, if a decedent with jointly shared assets did not intend for those assets to be transferred to the other owner upon the decedent's death, without an estate plan, the surviving joint owner will have all assets transferred to him.

Estate planning is for you as well. Estate planning is not done simply to ensure your family's financial security upon your passing.

While a will is expressly concerned with dividing your estate upon your death, estate planning can (and should) provide for you during your lifetime, should you become incapacitated due to old age, illness or an accident.

In addition, estate planning is important so you can establish a durable power or attorney and a medical durable power or attorney.

In doing so, you're designating someone who can make financial decisions on your behalf should you fall ill (durable power of attorney) and medical decisions on your behalf (medical durable power of attorney).

Get an attorney. Different states have many different laws with respect to a decedent's estate.

An estate planning attorney can professionally draft all necessary documents and make sure they conform with your state's laws. Such documents are then less open to challenges upon your death.

Avoiding risk of hip fractures from heartburn drugs

(MS) -- Though heartburn medications have long been friends to fans of food, recent studies have shown that the very medications heartburn sufferers rely on could be doing significant, far-reaching damage. In a recent study conducted in Great Britain, some of the more popular heartburn drugs, including Nexium and Prilosec, were shown to enhance the risk of a broken hip in people over the age of 50 who took the drugs for a year or more.

According to researchers, while the drugs are busy reducing acid in the stomach, they're simultaneously making it more difficult for the body to absorb bone-building calcium, thereby increasing the risk for a broken hip. For aging heartburn medication users, those findings are especially troubling, as statistics show that 20 percent of senior citizens who suffer a hip fracture die within one year. For women, who already face heightened chances of osteoporosis, the study is an even greater cause for concern.

While the statistics can be frightening, there are steps men and women can take to both combat digestive problems while not risking bone health in the process, says Dr. Michael Pinkus, who is an expert in alternative healthcare.

"We really do not have a true healthcare system in place in this country. We have a sickness care system," says Dr. Pinkus. He feels that prescription medications may only treat the symptoms and not the cause of digestive problems. The best approach to finding relief from digestive problems while not sacrificing bone health just may be a two-pronged attack, and supplementing with products that he has developed.

The first step gets at the root of digestive problems, which are often the result of an enzyme imbalance. Enzymes are necessary to break down fats, proteins, sugars, carbohydrates, fibers, starches and lactose into small particles that can be digested and absorbed. When enzymes do not work effectively or are in short supply, the result is often digestive problems. To combat enzyme ineffectiveness or deficiency, boosting the natural enzymes in the digestive system is a good course of action. Nu-ZymesTM is a dietary supplement that is taken before, after or between meals.

Each all-natural capsule is fortified with a unique blend of maylase, protease, lactase, lipase, cellulase, acidophilus and CereCelaseTM, a special blend of three enzymes. These plant- and fungi-derived enzymes perform specific functions to help the digestive system work properly. The second part of both solving digestive problems while not sacrificing bone health is to heed the advice of the U.S. Surgeon General. In his annual report on Bone Health and Osteoporosis, the Surgeon General advised the use of calcium supplements for individuals with calcium deficiency. Because women are naturally at a higher risk for osteoporosis than men, heeding that advice takes on an even greater importance, as both adequate calcium and vitamin D are now known to be major contributors to bone health. While most individuals naturally produce enough vitamin D, the same cannot be said for calcium, hence the need to calcium supplements.

The presence of vitamin C helps to create an acidic environment, which allows your body to fully absorb calcium. In so doing, CalMax is confirming what trials have continued to show, that natural levels of vitamin D when combined with calcium supplementation both reduce bone loss and risk of fractures.

To learn find out more about Dr. Pinkus' products and to receive a special package offer, call 1-866-412-7332 and mention code VCM1 or online at www.drnewtons.com.

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GENERAL NEWS

COURT NEWS

Continued from Page 9

vs. Virginia Turley; Motion Hour; Motioned Passed

Cliff Vise vs. Lisa Withrow; Court Trial; Forcible detainer granted; defendant to vacate by 3/14/07 at 12:00pm

Vickie Shepherd; ARR 2A) No insurance, first offense; MOC dismissed on proof without prejudice

John M Barbour; Show Cause Hearing 6) Contempt of court, libel/slander, resistance to OR; Defendant to provide documentation that he no longer owns vehicle; 3/28/07 at 12:00pm

Dreamma K Barton; ARR; Guilty Plea; STS required and approved; SC 4/11/07 at 10:00am

Ora K Blakenship Jr.; ARR 1) Speeding 12mph over limit; Paid in full

Adam Joseph Bowles; ARR 1) Parent/custodian send child to school, first and second; PTC 6/6/07 at 1:00pm; to be dismissed if no further unexcused absents or tardy's; defendant may be excused by County Attorney

Rachel L. Brewer; ARR 1) Op MV under/influence of alcohol/drugs, ect. .08 first offense 2) Refuse to submit to breath/blood/urine test 3) Controlled substance prescription not in original container, first; Bond amended to exclude license suspension; no arraignment held; arraignment continued to 4/11/07 at 12:00pm

April Renay Brown; ARR 1) No operators license 2) No insurance first offense 3) No/expired registration plates; Waive formal arraignment; NG plea; PTC 3/28/07 at 1:00pm

William D. Denton; Pretrial Conference 1) Op MV under/influence of alcohol/drugs, ect. .08 first offense; 3/14/07 at 1:00pm

Jeremy D. Dunn; ARR 1) Possession of alcoholic beverage by a minor; MOC amend to alcohol intoxication; Bond amended to $250.00 unsecured; refund bond; NG plea 3/28/07 at 1:00pm

Shannon D. Faris; ARR 20 Failure to notify address change to department of transportation; MOC dismissed on proof

Robert Wayne Fulton; ARR 1) Speeding 15mph over limit GP; STS required and approved 2) License to be in possession; MOC dismissed on proof; SC 4/11/07 at 10:00am

Samuel M. Fulton; ARR 1) Criminal littering; GP; $100.00 plus costs

Kristina Hunt; ARR 1) Parent/custodian send child to school, first and second; Waive arraignment; NG plea; PTC 6/6/07 at 1:00pm; to be dismissed if no further absents or tardies defendant may be excused by County Attorney

Brandon E. Jolly; ARR 1) Menacing 2) Resisting arrest 3) Possession of marijuana 4) Use/possess drug paraphernalia, first offense 5) Public intoxication controlled substance; Waive formal arraignment; NG plea entered; PTC 3/28/07 at 1:00pm

Ethan W. Ketterer; Review 5/30/07 at 12:00pm

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Mikil Knight; ARR; Continued 3/14/07 at 12:00pm

Rondall B. McLean; ARR 1) Alcohol intoxication in a public place first and second offense; GP; $25.00 plus costs; SC 5/9/07 at 10:00am

Angela Sexton; ARR 1) Parent or custodian to send child to school, second offense; Waive arraignment; NG plea; PTC 4/11/07 at 1:00pm

Gary Smith; ARR 1) Theft by deception including cold checks under $300.00; GP; fine plus costs; Apply $70.00 of bond to check through County Attorney's office; remainder of bond to be applied to fines and costs

Anita Ruth Watkins; Pretrial Conference 1) Possession of marijuana 2) Use/possess drug paraphernalia, first offense; PTC 4/11/07 at 1:00pm

Clifton H. Hamilton; ARR 1) Criminal possession forged instrument second degree; Public Defender appointed; waive formal arraignment; NG plea entered; PH 3/14/07 at 2:00pm

Linda G. Shearer; ARR 1) Receiving stolen property under $300.00 2) Receiving stolen property under $300.00; Public Defender appointed; waive formal arraignment; NG plea entered; PTC 3/14/07 at 1:00pm

Gary and Amanda Jones vs. Eddie Lopez; Court Trial; Forcible detainer granted; defendant to vacate no later than 3/14/07 at 12:00pm

Michael Joshua Campbell; Pretrial Conference 1) Operate MV under influence alcohol/drugs, .08 second defense; Final PTC 4/1/07 at 1:00 pm

David A Colona Jr.; Pretrial Conference 1) Disorderly conduct, first degree; GP; 30days jail, probated one year unsupervised, credit for four; so similar offense; payment of costs 2) Resisting arrest; GP; 90 days jail; probated one year unsupervised; credit for four; no similar offense; payment of cost; concurrent with count one; SC 6/13/07 at 10:00am

William F. Conway; Pretrial Conference 1) Possession of marijuana; pretrial 5/9/07 at 2:00pm

Meriel Cook; Pretrial Conference 3) Operate MV under influence of alcohol/drugs with .08, aggravator, first offense; MOC amended to DUI; PTC 3/28/07 at 1:00pm

Chad W. Evans; Pretrial Conference 1) Alcohol intoxication in a public place first and second offense; GP; $25.00 plus costs 2) Criminal trespassing, third degree; MOC dismissed at request of victim; SC 5/9/07 at 10:00am

Daniel Eversole; Other Hearing; Bond applied to fines and costs; refund remainder if any

Amy Louise Fitzwater; Pretrial Conference 1) Assault fourth degree no visible injury; MOC PTC conditioned to 9/5/07 at 1:00pm to be dismissed without appearance on conditions; no unlawful contact with Billie Fitzwater; No similar offense

David Shayne Frederick; Pretrial Conference 1) Theft by deception including cold checks under $300.00 2) Theft by deception including cold checks under $300.00; BT 4/25/07 at 2:00pm

Lagan .S. Fryman; Pretrial Conference 1) Op MV under/influence of alcohol/drugs, ect. .08 first offense 2) Refusal to take alcohol/substance 3) Failure to wear seat belts; PTC 4/11/07 at 1:00pm

Thomas Allen Gilliam; Pretrial Conference 1) Receiving stolen property under $300.00; PTC 4/11/07 at 1:00pm

Billy Ray Glass; Pretrial Conference 1A) Operate MV under influence of alcohol/drugs with .08 aggravator, first offense; PTC 4/11/07 at 1:00pm; pretrial suspension terminated

Larry Hamilton; Pretrial Conference 1) Harassment (Physical Contact) no injury; PTC 4/11/07 at 1:00pm

Charles R. Jackson; Show Cause Hearing 1) Speeding 15mph over limit 2) Failure of owner to maintain required insurances/security first; PTC continued to 3/28/07 at 1:00pm

Rebecca R. Jolly; Show Cause Hearing; remanded

Rebecca R. Jolly; Pretrial Conference 1) Theft by deception including cold checks under $300.00 2) Theft by deception including cold checks under $300.00 3) Theft by deception including cold checks 4) Theft by deception including cold checks under $300.00 5) Theft by deception including cold checks under $300.00 6) Theft deception including cold checks under $300.00 7) Theft by deception including cold checks under $300.00 8) Theft by deception including cold checks under $300.00 9) Theft by deception including cold checks under $300.00 10) Theft by deception including cold checks under $300.00 11) Theft by deception including cold checks under $300.00 12) Theft by deception including cold checks under $300.00; PTC continued to 5/2/07 at 1:00pm; a minimum payment of $75.00 per month required

Patricia Eva Kearns; Pretrial Conference 1) Assault fourth degree no visible injury; MOC PTC continued to 9/5/07 at 1:00pm to be dismissed; no unlawful contact with Billie Fitzwater; no similar offense; motion made at request of victim

Darlene Michelle Kerr; Pretrial Conference 1) Operate MV under influence of alcohol/drugs, ect. .08 first offense; Awaiting lab results; Hearing on motion to dismiss set 3/28/07 at 2:00pm; basis of motion is date of test presedes date of arrests

Clayton T. Kimes; Pretrial Conference 1) Possession of alcoholic beverages by a minor; GP; $25.00 fine plus costs

Rondall B. McLean; Show Cause Hearing 1) Theft by unlawful taking under $300.00; GP; $100.00 fine; $344.60 restitution; no similar offense; SCO 5/9/07 at 10:00am

Jackie L. Miller; Pretrial Conference 1) Operate mo-

See COURT NEWS Page 12

Indian Artifact, Farm and Lawn Equipment, Antiques & Household AUCTIONS
Friday Evening, March 16 - 6:00 p.m.
Saturday, March 17 - 9:00 a.m.
Mattox Auction Center
3740 Maysville Road (U.S. 68) Carlisle, KY
(located app. 35 miles northeast of Lexington, 28.5 miles from Maysville)

Friday Evening: Great selection of Indian artifacts from Sam Cox to include artifacts from a local collection with most items found over 40 years ago - All guaranteed to be authentic. 3/4 groove axe (C. Long found 1952) and large mortar and pestel found near Bryan Station Springs in Fayette County, good triangles, blunts, tools, bird points, rare polished celt (Scott Co.), other good celts, Adena, Hardins, Table Rock, Bucks Creek, Big Sandy, 4" Copena point (Bourbon Co.), and other good points. Also to include a good selection of early wooden planes and other wood working tools, good household items, household appliances, lots of good box lots, and more.

Saturday Morning - 9:00 a.m.: Consignment Farm Equipment Auction - Receiving beginning Monday, March 12. Please call for commission scale. 10:00 a.m. - Great selection of Lawn Equipment including: John Deere riding mowers (GT275, 240, 185, 265, LX272), Craftsman 12 h.p. riding mower, iller, John Deere mower seats, and more. 10:30 a.m. - To include items from the home of Orville Atkinson, Nash Grimes, and more - 2 pc. cherry corner cupboard, curved glass oak claw foot china cabinet, oak kitchen cabinet with glass door top, walnut marble top chest-dresser-wash stand, walnut tall back beds, mahogany bedroom suite, good trunks, cedar chest, dinette sets, hutches, sofa, stuffed chairs, oak wall telephone, porch furniture, lg selection of Parrician depression glass, lg selection of Geisha Girl porcelain, good lamps, linens, good trunks, and much more.

Terms: Cash or check with proper identification. $1. processing fee added to the purchase price of each sale to determine the total purchase price. Please visit our website at www.mattoxrealestate.com for updates and additional details.

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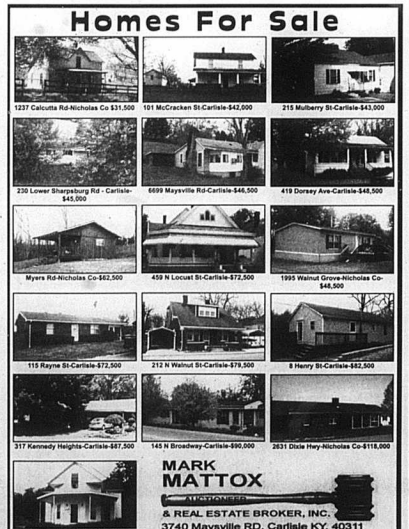

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