

Armchair Armor: Shopping Safely From Home

By Hazel Jackson
County Extension Agent for
Family and Consumer Science

Helping consumers know their rights when they shop from the comfort of home is the goal of the annual National Consumer Protection Week which kicks off February 14, 2000. Shopping from home is convenient and offers a wide range of choices to time-strapped consumers. But consumer protection officials say, at-home shopping is not without risks. Whether consumers are ordering products or services from a telemarketer, a direct-mail advertiser, a television shopping network, an Internet-based company or a door-to-door salesperson, they need to know their rights, understand the risks and know where to call for recourse if something goes wrong with the purchase. Here are a few tips to help making shopping from home safer.

- * Know who you're dealing with. Shop from vendors you know to be legitimate. There's no fail-safe way to check up on an unfamiliar seller, but you might be able to get information from friends, the state Attorney General's office or the Better Business Bureau.

- * Protect your privacy. Provide personal information only if you know who's collecting it, why, and how it's going to be used. Do not give out bank account numbers or credit card numbers to telemarketers who call you. Give out account numbers only to companies that you contact.

- * Think it through. Don't act on impulse or buckle under to high pressure tactics.
- * Know what you're buying. Get a complete description of all terms of the transaction, including shipping and handling costs and return policy if you're not satisfied.
- * Pay the safest way. A credit card offers the most consumer protections, including a \$50 liability limit for unauthorized charges.

- * Seek help if you run into a problem. If you can't resolve your problem by working directly with the company, contact the state Attorney General's office, the Better Business Bureau or the Federal Trade Commission's toll-free helpline at 1-877-FTC-HELP (382-4357).

able Housing Act of 1990. KHC is certifying that KHC as State Participating Jurisdiction consists of accepting the jurisdiction of the Federal courts if an action is brought to enforce responsibilities in relation to environmental reviews, decision making, and action; and that these responsibilities have been satisfied. The legal effect of the certification is that upon its approval, KHC may use the HOME funds and HUD will have satisfied its responsibilities under the National Environmental Policy Act of 1969 and other related laws and authorities. HUD will accept an objection to its approval of the release of funds and acceptance of the certification only if it is on one of the following bases: (a) That the certification was not in fact executed by KHC's Certifying Officer, or (b) that KHC has failed to make one of the two findings pursuant to 24 CFR Part 58. Sec. 58.40 or to make the written determination required by Secs. 58.35, 58.47 or 58.53 for the project, as applicable; or (c) KHC has omitted one or more of the steps set forth in paragraph E of 24 CFR Part 58 for the preparation, publication and completion of an Environmental Impact Statement, if applicable; or (d) KHC has committed funds or incurred costs not authorized by 24 CFR Part 58 before release of funds and approval of the environmental certification by HUD; or (f) A Federal agency acting pursuant to 40 CFR Part 1504 has submitted a written finding that the project is unsatisfactory from the standpoint of environmental quality.

Objections must be prepared and submitted in accordance with the required procedure (24 CFR Part 58) and may be addressed to: Mr. Ben Cook, Director, Office of Community Planning and Development, U.S. Department of Housing & Urban Development, PO Box 1140, Louisville, KY 40202. Objections to the release of funds on base-guarantee that those stated above will not be considered by HUD. No objection received after March 4, 2000 will be considered by HUD.

DEPENDABLE AUTO SALES

2 Locations
433 Big Hill Ave. - Richmond, Ky. 302 Mt. Vernon Rd. U.S. 28 - Berea
825-9457 985-9770

1994 Mazda Pick-up 4x4, King Cab, V6
\$7,500

1996 Ford Ranger Stepside, Super Sharp
\$6,500

1997 GEO Metro, Gas Saver, Auto, AC, 30K
\$3,800

1994 Ford F150 Short Wide Bed
\$6,000

1995 Dodge Stratus
\$3,800

1997 Ford F150 4x4, Super Sharp
\$11,900

1996 Chevy Tahoe 4x4, Loaded, 4 Dr.
\$18,900

1997 Chevy S-19 Blazer Loaded, Clean
\$12,900

1995 Olds Cutlass Supreme Loaded,
Good Miles Priced To Sell at \$6,900

1994 Chevy S-10 Truck King Cab, Clean
\$6,400

Beef Producers Meetings:

Beef producers are invited to participate in the 2nd of a three part Winter Beef Series on Thursday, February 10, at 6:30 pm at the Extension Office, Lee Anderson, U.K. Extension Specialist, will discuss the drought effect on this year's calf crop as well as management decisions to improve calving percentages.

Producers are also invited to the third and final Winter Beef Series meeting on Tuesday, February 15, at the same time and location. Lee Meyer, U.K. Extension Economist, will discuss the beef cattle outlook and cattle cycle, how farmers can take advantage of the up turn in market to collect profits, and, last but not least, contracts for Laura's Lean Beef and Western Feed Lots. Lee will help farmers become aware of how contracts work.

Tobacco Producers Meeting:
The Annual Tobacco Production Meeting will be held Monday, February 21 at 6:30 p.m. at the Rockcastle County Middle School. Will Snell, U.K. Extension Economist, will discuss how the

Extension Office News

4-H Clothing Projects
The Extension Office is looking for volunteers to assist with after-school clothing projects at the elementary schools. The dates are: Mt. Vernon, March 13-16; Brookhead, March 20-23; Roundstone, March 27-30. Volunteers should call the Extension Office at 256-2403.

Tell-a-Friend
A mammography awareness program will be conducted by Extension Homemakers this Spring. Training for volunteers will be February 17, 6:30 p.m. at the Extension Office on 28th. Bring your own pattern, fabric and thread. Jean Jackson, Family and Consumer Science Agent, will be available to assist you. Call 256-2403 for details.

Croquet Cookery Class
February 28, 10:30 a.m. at the Ex-

Farm News

By: Tom Mills
County Extension Agent
for Agriculture

Extension Winter Meetings

formula numbers are put together to come up with a 45.3 percent cut what is on the horizon for tobacco producers, and how Phase I and Phase II checks will be handled.

Bob Pease, U.K. Extension Tobacco Specialist, will cover current production information. Tom Mills, County Extension Agent for Agriculture, will discuss local demonstrations. Please register with the Extension Office at 256-2403 by Friday, February 18 if you plan on attending.

Strawberry Plants:
Each year the Extension Office assists home gardeners in ordering strawberry plants in amounts as low as 100 plants per variety. This year orders will be taken for Red Chief, Sure Crop and All Star at \$10 per 100 plants of the same variety. Orders may be placed and paid for at the Extension Office up until March 15. To assure you get the variety desired, order early. We guarantee the plants will be the same variety. Sure Crop and 500 All Star on a first come, first served basis. Call the Extension Office at 256-2403 for more information.

Learn to Sew
Learn to sew during a free Sit-n-Sew Workshop on February 28, from 9 a.m. to 3 p.m. Come to the Extension Office at your convenience on the 28th. Bring your own pattern, fabric and thread. Jean Jackson, Family and Consumer Science Agent, will be available to assist you. Call 256-2403 for details.

Hunter Education Course
A Hunter Education Course will be taught at the Extension Office on March 16 and 17, 6 to 9 p.m. and March 18th at 9 a.m. Anyone born after 1975 must have a Hunter Education card to hunt. Please call 256-4950 or 256-2403 for more information.

The grocery store lobby and the fast food lobby and the beverage bottling boys are hauling truck loads of the normal attention getters into town because the last time they want to do is make one iota of responsibility for keeping the stuff they peddle from being anything other than rotten infested eyesores in every stream and on every roadside in the commonwealth.

They are buying television ads to spread bare-faced lies and they are attempting to make Kentucky citizens believe that charging a deposit on the garbage they sell is a tax burden from which the state will never recover. If you believe any of a way, then they have succeeded in playing you for the sucker they actu-

ally believe you to be. Over the next few weeks they will attempt to scare you into believing that the litter bill currently under consideration is a communist plot and/or the work of the devil. Shame on you if you fall for the bull manure.

They are going to tell you that fining the litter tossers is the way to go, when in fact it's already a \$500.00 fine to litter. Unfortunately there aren't nearly enough cops to follow the morons who litter around and besides that, very few Kentuckians are going to toss a beer can out the window if they see a blue light in the rear mirror. The fines ought to be tripled at the same time the bottle bill is passed, but all the fines in the world are not going to keep single pop can or hamburger wrappers out of the ditch-line.

This is in fact, an opportunity to clean up our state. Unlike the beer and soda jerks who apparently feel a bit of pride when they see their brand on the side of a can in the ditch, I believe that most of the Kentuckians feel a touch of pride in being clean. We've never had a Legislature willing to believe that because they've historically been bought off or brainwashed by the very people who make and peddle the stuff that makes the mess.

Write or call or flag down your Legislator if you see her or him on the road and insist that they get behind this common sense approach to cleaning up Kentucky and keeping it that way. Tell them they have an opportunity to leave a lasting legacy for which they can take great pride. And listen to your kids once in a while. There are some parents in East Kentucky who should be mighty proud for doing just that. Help get this bill passed for them so they can one day tell their own children, "you wouldn't believe how filthy this place used to be but our generation changed all that."

Now if the kids could figure out a way to get a deposit placed on disposable disposers, we would have this problem whipped in no time.

Cards of Thanks

Thank You

Thank all of you who donated to the upkeep of the Pine Hill Cemetery in 1999. We received enough money to have the cemetery mowed three times. Special thanks to Jim and Jean Truitt for the excellent job they did mowing and extra cleaning of the cemetery.

Thanks to the State Highway Department for the donation of top soil to fill up some graves. Anyone who wants to use it on their family graves may do so.

We still need donations for this year. Please send them to: Lorene Mink Ponder, 143 Mason Lake Rd., Berea, KY 40403. 606-986-7756.

Ellis Lackey

We wish to thank our many friends and neighbors who helped in any way during the sickness and death of our husband and father, Ellis Lackey. We thank those who sent flowers and food and gave money.

We thank Bro. Ralph Reynolds and Bro. Buford Patterson for their consoling words. We thank all the nurses and doctors at Berea Hospital for being so patient and kind to us during his stay.

We would like to thank the singers Frank and Sue Durham for their beautiful songs. Also Howell and Martin Funeral Home for the kind service.

We will never forget the kindness shown by everyone.

May God bless you all.
Wife Evelyn Lackey and family

"Points East"

(Cont. from A2)

of doctored at a pole cat convention. Some responsible and sensible are no adjectives that one generally ascribes to the Kentucky State Legislature.

But to their credit, the good ole boys and girls at the state-house praised the children with "out of the mouths of babes" and some other choice, two-faced, pandering and then promptly got in line at the grocery and beverage lobbyist's reception for cold shrimp, smooth whiskey and hard cash. Unfortunately for the kids, all they had was a great idea, which is a fairly useless commodity in Frankfort unless it is served with liberal helpings of the shrimp and so forth.

There is some truth however to the saying that it is only 99% of lawmakers who give the rest a bad name. Greg Stumbo, the State Representative from Pike and Floyd counties has resurrected the kids' idea and has a certain degree of support from the Governor now that the gang's all back in town. Suddenly the notion that something has to be done about Kentucky's litter problem has a bunch of people squirming.

The grocery store lobby and the fast food lobby and the beverage bottling boys are hauling truck loads of the normal attention getters into town because the last time they want to do is make one iota of responsibility for keeping the stuff they peddle from being anything other than rotten infested eyesores in every stream and on every roadside in the commonwealth.

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256-4552
IF NO ANSWER LEAVE MESSAGE
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Bankruptcy Auction

Mt. Vernon, Kentucky
Saturday, February 19, 2000
2 p.m. on the property site

1997 Giles Kentuckian 14x70 3 bedroom, 2 bath, stove, refrigerator, woodburning fireplace. To be moved from lot. Directions: From Renfro Valley, take Hwy. 25 north 2 7/10 miles to Hwy. 3275, turn left, go 2 6/10 miles going past Brindle Ridge Gap Church to Saylor Cemetery, turn left beside cemetery, 1st trailer on left.

Terms: 20% down, balance in 30 days
Prospective buyers should make insurance arrangements prior to sale.
Announcements day of sale take precedence over printed material.

Sale Authorized By:
Hon. JAMES R. WESTENHEFER, TRUSTEE
Case No. 99-60083

STEWART AUCTION & APPRAISAL

1070 HWY. 2382 - GORDON, KY. 40301 - PHONE (606) 629-6380

John Stewart
Auctioneer

Brenda Stewart, Apprentice Auctioneer
Clerk/Cashier