



The Family Room

By: Dr. Roy Don Whitehead

I Don't Need Anything for Christmas

I am becoming my father! Among other similarities I note that I now give the same answer as he did when asked, "What do you want for Christmas?" My reply is, "I don't need anything."

I remember how hard it was to buy gifts for the man who felt that way. Since he spent most of his time working, he had few hobbies. His clothing needs were few - socks and underwear seemingly his only desire. Buying DVDs for Dad every year quickly became boring.

I am resolving not to be so hard to buy for at Christmas. I hope the following list will be helpful to you.

MY CHRISTMAS WISH LIST

1. Christmas light bulbs that actually work for longer than just the first year.

2. Christmas lights that do not get tangled. Why is it always Dad who gets to untangle one of those 100-light sets after three other family members have tried and failed?

3. A longer ladder. There is a 50-foot tree (OK, probably not that high, but it sure seems that it is) in our front yard that my family wants to decorate with lights every year. Guess who gets the privilege of putting lights on the top? That's right. Advancing age and leg problems meant we could not decorate it this year.

4. A wife, mother and sister who cannot cook very well, so that I will not eat as much as I know I am go-

ing to at Christmas and in fact already did at Thanksgiving.

5. Something to remind me to call the plumber first rather than attempting to fix that leaky faucet myself and suddenly finding water gushing into the room below. (We are still hopeful that the carpet will eventually dry.)

6. Stores that wait until after Halloween to begin selling Christmas items. I personally think July 4 is a bit early to sell Old Spice Gift Sets with Santa on the front.

7. No more Christmas recordings by country music singers. I like country music too, but "Hark the Herald Angels Sing" just does not work when sung with a Tennessee accent, a steel guitar and a fiddle.

8. Preachers who tell of God's grace as well as his judgment. If there was ever a story that lends itself to a sermon on God's love, it is the Christmas story.

9. A realization on the part of all of us "natives" that not everyone sees the world as we do and that not everyone celebrates Christmas. This does not make them weird or heathen, just different.

10. An end to terrorism and the conflict in Afghanistan.

11. Peace on Earth to men and women of goodwill.

[Divorce Recovery Workshops continue on December 13 and 20 at the Landmark Inn at 7:30 p.m. Call 679-4134 or 1-877-PASTOR-8 to register. Fee is \$10.]



The Rockcastle Chapter of the Daughters of American Revolution held their November meeting at the home of Mrs. Virginia Darst. The guest speaker was Gary Cromer, a Vietnam War Veteran. Mr. Cromer gave a brief history of the war and its purpose. The personal experiences he shared were enhanced by slides of his comrades and the various locations where they were stationed in Vietnam. Through his explanations of his role in the war he helped the members present to a clearer understanding of the problems created by the Vietnam War.

Church News

Need a Ride?

Mt. Vernon Nazarene Church now has a van ministry. God has blessed the van ministry. We invite you to come grow with us. Need a ride? We would love to come and get you. Call 758-0090 for more info.

"Live Nativity"

The Crab Orchard Baptist Church invites you to attend their outdoor "Live Nativity." There will be two musical presentations, 7 p.m. and 8 p.m. on Thurs., Dec. 20. The church is located on Stanford Street in Crab Orchard. If you have any questions or need further directions, you may call 355-2626.

Gospel Meeting

Mt. Zion Church of Christ, located on Hwy. 39, will be holding a weekend meeting Dec. 28, 29 & 30 at 7 p.m. Sun. night 6 p.m. The speaker will be Danny Grider. Everyone welcome.

Christmas Play

Poplar Grove Baptist, off Hwy. 70 will host a Christmas Play entitled, "The Gifts" on Dec. 23 at 7 p.m. Everyone welcome to attend.

Christmas Play

Livingston Christian Church will host their Annual Christmas Play on Monday, December 24th at 6 p.m.

Watch Night Service

Livingston Pentecostal Holiness Church will have a watch night service on December 31st at 7 p.m. with

Evangelist Bro. George Calahan. He will be preaching Sunday night, Dec. 30th at 6:00 p.m. Bro. Jim Miller, Pastor welcomes everyone to come and worship with us.

Christmas Program

West Broadhead Church of God on Hwy. 3245 will host a Christmas program on Dec. 23 at 6 p.m. Special guest will be Kyle Rader. Everyone welcome.

Mass

Christmas Eve Mass at Our Lady of Mt. Vernon will be Mon., Dec. 24th at 10 p.m.

Christmas Cantata

Mareburg Baptist Church Choir will host a Christmas Cantata entitled, "Let Earth Receive Her King" on Sat., Dec. 22nd at 6:30 p.m.

It's Your Money

By Jonathan Miller
Kentucky State Treasurer
Holiday Season 2001-2002

As the holiday season progresses and a new year begins, many of us have credit cards and credit bills on our mind. While this may be a source of stress for many of us, for some young people, it is a more serious issue.

Recent press reports and a study of the General Accounting Office have revealed that student credit card debt is a growing problem on college campuses. Students are building up mountains of credit card debt, often before many have any income stream to pay their bills.

Credit cards, when used wisely, are a valuable tool for the consumer. Too many Kentucky college students, however, do not have the sufficient financial literacy to handle this responsibility. Further, the aggressive marketing practices of some "bad actor" credit card companies have compounded this problem.

This difficult issue was the focus of the second hearing of my new Commission on Personal Savings and Investment, co-chaired by State Senator Brett Guthrie (R-Bowling Green) and State Representative Susan Westrom (D-Lexington). The Commission met this week at the University of Louisville, and heard from representatives of student groups, the credit card industry and organizations that promote financial literacy across Kentucky.

The session shined a bright light on this problem. But it is only the first, small step on a long journey. To remedy the problems the Commission identified, and to better protect our young people, several actions need to be taken, through legislative, administrative and/or programmatic means.

1. Financial literacy should be

taught in every elementary, middle and high school classroom in the state; Principals and teachers can draw on existing curricula and resources, such as provided by the Kentucky Council on Economic Education, the Cooperative Extension Offices and/or the Kentucky Bankers Association.

2. Mandatory, meaningful financial literacy courses should be offered during freshman orientation of every Kentucky college or university. Commission members will offer their ex-

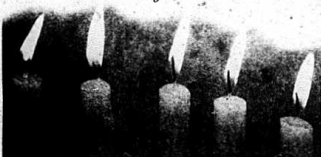
pertise to help design suggested curricula, in cooperation with the Council on Postsecondary Education (CPE) and the Association of Independent Kentucky Colleges and Universities (AIKCU).

3. Credit card companies should be required to register with colleges and universities in order to solicit on campus, and to abide by a Code of Conduct governing solicitation methods. This Code should promote full disclosure of credit card terms and prohibit the more egregious marketing practices, such as dormitory room solicitations and the offering of prizes, gifts or other monetary incentives to encourage applications from college students. This Code should be developed by the state's colleges and universities, with assistance offered by the Commission and organizations such as CPE and AIKCU.

I look forward to working with the Commission and the state's colleges and universities as this journey towards better student financial literacy progresses. If you have any ideas or suggestions, or you would like to lend a hand to these efforts, please contact us at 502-564-4728 or on the web at www.kytreasurer.com.

I wish you and your family a wonderful holiday season and a happy and healthy new year.

Enjoy a safe and happy holiday season.



Teresa S. Jackson, Agent

912 W. Main • Mt. Vernon
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GREETINGS OF THE SEASON

May you and your loved ones enjoy all the splendor of this very special time of year. It's been a pleasure serving you.

From Danny and Gaylen Settles and all the employees at



Front row from left: Karen Rowe, Jessica Byrd and Michelle Baker. Second row from left: Terry Thompson, Terry Glover, Gaylen Settles, Elaine Griffith and Jackie Valerio. Back row from left: Talonia Sodders, Halona Cox, Tammy Wright, Billy Kidwell, Jennifer Brooks, Wayne Wagers, Denise Parsons and Jamie Settles.

KFC will close at 6 p.m. Christmas Eve and be closed Christmas Day

With joy in our hearts, we extend our warm wishes to you and your family for a very merry Christmas and a happy New Year.

We appreciate your continued loyal support.



Dr. Chism, family & staff