Pg. B4 • Mount Vernon Signal • Thursday, June 27, 2013

# Yards to Paradise

By Max Phelps Berms As Landscape **Solutions** 

Berming up a spot or a whole section of a property can offer lots of potential options just not available with a flat yard. Many of my customers live in hilly terrain, but for those with flat yards, installing some humps or little hills in the yard can allow for more creative landscaping possibilities. Other benefits can be obtained with a berm. For instance, lines of sight can be obstructed for privacy, winds can be blocked, sounds can be blocked off, or on the other side of that equation sounds can be enhanced by doing something like putting a waterfall on the side of a berm facing the home or porch or patio or other resting spot. Berms offer many creative possibilities for some lovely land-

A simple definition of a berm is a raised dirt mound. It may be at the crest of a hill, at the foot of a slope, or

## Safety with fireworks to prevent eye injuries

and their children against the potential dangers of fireworks, thousands still visit the emergency room every year – often with eye inju-

of July with fireworks is a great tradition, but safety needs to be the top priority," said Dr. Jon Shrewsbury, an optometrist in Beaver Dam, Ky. "Children are especially vulnerable to injury from fireworks, particularly sparklers since they are handled at such close range."

"Celebrating the Fourth

According to a study from the U.S. Consumer Product Safety Commission, approximately 9,600 people were treated for injuries due to fireworks in U.S. emergency rooms during 2011, and 17 percent of those injuries were to the

To help prevent eye injuries during firework season, the Kentucky Optometric Association recommends the following tips to help protect and preserve eyesight during the Fourth of

•Discuss firework safety with children and teens prior

handle fireworks, and never leave them unsupervised

eyewear when lighting and handling fireworks of any

matches and lighters in a secure place where children won't find them.

•Be aware of your surroundings, and only light fireworks when family, friends and children are at a safe distance.

"If a firework-related eye injury does occur, always follow up with a full optometric eye Shrewsbury said. "An optometrist will help ensure that the injury heals correctly and will continue to monitor for future vision problems."

**Defendants** 

off to the side of the middle in an otherwise flat yard. Though a berm would not have to be created from soil, one would be unable to plant the berm with lovely trees and shrubs or flowers without the berm being soil covered.

Berms are thought of by industry and perhaps by municipalities as containment facilities quite often. Created to contain run-off water, or to contain a spill in the event of a ruptured storage tank or something. And berms may act as a dike or diversion barrier to keep water out of an area (I can imagine a berm on a slope just above your home to deflect water in a heavy rain for instance).

Berms can simply be a raised planting bed, with good soil aiding in the establishment of new plantings. Such raised beds in a yard planted in suitable plants are lovely creations. But taller berms can not only be planted with hedges, trees and shrubs for a buffer from wind and noises, but the raised area itself can be a barrier to noise and winds. (Such a large berm will take more soil or other materials than you may imagine though, making it quite costly.)

Traffic can be steered by the use of berms. A short cut through the grass to the shed or mailbox may be handy, but may look unattractive, or even wear a path into an otherwise lovely lawn. Crossing a hill and dodging

bushes makes cut-throughs less likely to happen. Raised areas offer teriffic

opportunity for the landscaper to put in a focal point. A "specimen" tree, a large boulder, anything you'd like to raise up and show off. Flagpoles, treehouses, big rock outcropping could be things one might put on display. Substantial sized berms

can create little microclimates, places you can put in a shade loving item on the side of the berm facing north or in the shadow of a tree that's on top of the berm. From the sun-loving plants to those needing protection from strong winds, there may be ideal nooks created in a berm to use rare or unusual plants and have them thrive in just that specific spot. I love the possibilities; thinking about it gets me to dreaming of trying a plant or two that normally isn't found in my area.

Especially on level lots, adding some raised areas with irregular sweeping edges allows for added interest, and for changes in line of sight without necessarily having to use tall plants to accomplish the changes in height. A layered landscape planting may more easily be obtained with the background plants put on a pedestal, so to speak. Tallest landscape plants would be placed on the back of a berm usually, but for the best landscaped look from the other direction, the back side, it might

be that you'd want the tallest plants to be right on top of the berm. The conclusion we can reach is that many interesting things can be done with a berm in the

There are no hard and fast rules, but you'd want a berm to be 4 or 5 times as wide as high to keep it from looking too artificial. Also, flowing edges rather than straight or angular edges will look much more natural in most cases. No rules, but be mindful you don't want to create an eyesore

A berm, or series of berms, can divide or partition a landscape. Maybe the veggie garden and outbuilding can be screened with a berm rather than a hedge or fence. A quiet seating area can be created by putting the berm so as to keep others

from watching your every

Whether your berm is a rolling raised area you can drive the mower over, is planted in pretty flowers and shrubbery, is the stage from which to show off your rock garden or waterfall, or possibly you want to create a forested berm, my hope is you've gotten a new idea or two for your landscape. If you decide to build a berm, try to make it informal, offset from the center of anything, and don't make the tallest part of it be right in the middle. And for those not sold on a major berm, perhaps a little one just at one corner of the home extending out a little and planted in some lovely new plantings would be a fit for

your home. The author is a landscaper specializing in waterfeatures. Contact via www.rockcastles.net

#### **Commonwealth of Kentucky 28th Judicial Circuit Rockcastle Circuit Court • Division II** Civil Action No. 12-CI-00141

Wells Fargo Bank, N.A.

**Plaintiff** 

Terry D. Hacker, Jami L. Hacker and Berea National Bank n/k/a Peoples **Bank and Trust Company of Madison County Defendants** 

#### NOTICE OF SALE

Pursuant to a judgment and order of sale entered in this action on May 21, 2013 for the purpose of satisfying the judgment against the defendants in the amount of ONE HUNDRED SEVEN THOU-SAND EIGHT HUNDRED NINETEEN DOLLARS AND 46/100 (\$107,819.46) plus interest, costs and attorney fees. I will offer at public auction the hereinafter described real property in Rockcastle County, Kentucky.

At the Courthouse on East Main Street Mt. Vernon, Kentucky on Friday, July 12, 2013 Beginning at the Hour of 11:30 a.m.

Said property being more particularly bounded and described as follows:

Address: 0499 Stephens Road, Mount Vernon, Kentucky 40456. A tract of land lying and being in Rockcastle County, Kentucky, also

located on the West side of the Stephens Road: Beginning at a steel pin with cap set in the West R/W of the Stephens

Rd. also a corner of the Barnett Tract; thence with the line of the Barnett Tract the following calls: Thence North 21 degrees 09 minutes 00 seconds West, 192.75 feet to

a steel pin with cap a white oak; thence North 12 degrees 14 minutes 20 seconds West 158.01 feet, to a steel pin with a cap a pine; thence North 68 degrees 58 minutes 15 seconds West 109.05 feet to a steel pin with cap a marked chestnut oak; thence North 5 degrees 55 minutes 36 seconds West 111.31 feet, to a steel pin with cap a hickory; thence North 74 degrees 07 minutes 37 seconds East, 279.93 feet; to a steel pin with a cap a large black oak a corner of the Sparks tract; thence with the line of the Sparks tract the following calls; thence South 29 degrees 00 minutes 54 seconds East 262.99 feet, to a steel pin with cap a small white oak, a corner of the Ronnie Lamb tract; thence with the line of the Ronnie Lamb tract the following calls; Thence South 37 degrees 08 minutes 06 seconds West 236.28 feet, to an existing pin; thence South 36 degrees 12 minutes 19 seconds West, 76.29 feet to an existing pin; thence South 22 degrees 58 minutes 37 seconds East 57.70 feet to an existing pin set in the West R/W of the Stephens Rd; thence with the West R/W of the Stephens Rd. the following call; thence South 29 degrees 04 minutes 18 seconds West 31.52 feet to the point of beginning, contains 2.386 acres more or less. This description prepared from a physical survey conducted by Gary W. Holman Ky. L.S. 1837 on

Being the same property conveyed to Terry D. Hacker and Jami L. Hacker, husband and wife who acquired title, with rights of survivorship, by virtue of a deed from Richard Saylor and Brenda Saylor, husband and wife, dated July 18, 2005, filed July 25, 2005, recorded in Deed Book 206, Page 79, County Clerk's Office, Rockcastle County, Ken-

Parcel Number: 041-00-055.04.

8/18/95.

tucky.

Subject to all restrictions, conditions and covenants and to all legal highways and easements.

#### The property shall be sold on the following terms & conditions:

1. The real property shall be sold for cash or upon a credit of thirty (30) days with the purchaser required to pay a minimum of ten percent (10%) of the purchase price in cash on the date of sale and to secure the balance with a bond approved by the Master Commissioner.

2. The bond shall bear interest at the rate of twelve percent (12%) per annum until paid in full. The bond shall have the force and effect of a judgment and shall be and remain a lien upon the property sold as additional surety for the payment of

the purchase price. 3. Unpaid delinquent State, County and/or City ad valorem real estate taxes owed to those government entities, and not sold pursuant to the provisions of KRS Chapter 134 to any private pur-

chaser during the pendency of this action shall be paid from the sale proceeds. 4. The purchaser shall pay the 2013 local, county

and state property taxes. 5. Full satisfaction of the plaintiff's judgment shall

be paid from the proceeds of the sale. 6. The purchaser shall have possession of the

real property upon compliance with the terms of the sale. 7. In the event that the plaintiff is the successful bidder and the sale price does not exceed the

amount of the plaintiff's judgment, no deposit or bond shall be required. 8. The sale shall be made subject to all ease-

ments, set back lines, restrictions or covenants of record or otherwise and shall be sold "as is". John D. Ford

**Master Commissioner** 

**Rockcastle Circuit Court** 

**Commonwealth of Kentucky 28th Judicial Circuit Rockcastle Circuit Court • Division II** Civil Action No. 12-CI-00248

**Vanderbilt Mortgage and** Finance, Inc.

**Plaintiff** 

William Shackleford, et al **Defendants NOTICE OF SALE** 

Pursuant to a judgment and order of sale entered in this action on April 15, 2013 for the purpose of satisfying the judgment against the defendants in the amount of ONE HUNDRED SIXTEEN THOU-SAND TWO HUNDRED FIFTY SIX DOLLARS AND 68/100 (\$116,256.68) plus interest, costs and attorney fees. I will offer at public auction the hereinafter described real property in Rockcastle County, Kentucky.

At the Courthouse on East Main Street Mt. Vernon, Kentucky on Friday, July 12, 2013 Beginning at the Hour of 11:30 a.m.

Said property being more particularly bounded and described as follows:

Lots 7 and 8 of Sunny Side Estates Subdivision as shown on plat of record in Plat Book 4, page 226, slide 451 in the Office of the Clerk of Rockcastle County, Mt. Vernon, Kentucky. Reference is made to said plat for a more complete description of the lots. This real property is subject to the restrictions recorded with the plat.

The above described real property is improved with a mobile home.

Being the same property conveyed to William Shackleford, et ux., by deed dated December 18, 2007, executed by M.S.P.C. Development, Inc. and recorded in Deed Book 220, page 391 in the Office of the Rockcastle County Clerk.

#### The property shall be sold on the following terms & conditions:

1. The real property and mobile home shall be sold together as a whole.

2. The real property shall be sold for cash or upon a credit of thirty (30) days with the purchaser required to pay a minimum of ten percent (10%) of the purchase price in cash on the date of sale and to secure the balance with a bond approved by the Master Commissioner.

- 3. The bond shall bear interest at the rate of twelve percent (12%) per annum until paid in full. The bond shall have the force and effect of a judgment and shall be and remain a lien upon the property sold as additional surety for the payment of the purchase price.
- 4. Unpaid delinquent State, County and/or City ad valorem real estate taxes shall be paid out of the proceeds of the sale.
- 5. The purchaser shall pay the 2014 local, county and state property taxes.
- 6. Full satisfaction of the plaintiff's judgment shall be paid from the proceeds of the sale. 7. The purchaser shall have possession of the

real property upon compliance with the terms of

8. In the event that the plaintiff is the successful bidder and the sale price does not exceed the amount of the plaintiff's judgment, no deposit or

bond shall be required.

- 9. The successful bidder shall, at bidder's expense, carry fire and extended insurance coverage on said improvements from the date of sale until the purchase price is paid in full to the extent of the Court approved value of said property or the unpaid balance of the purchase price with a loss payable clause to the Rockcastle Master Commissioner.
- 10. The sale shall be made subject to all easements, set back lines, restrictions or covenants of record or otherwise and shall be sold "as is".

John D. Ford **Master Commissioner Rockcastle Circuit Court** 

### John D. Ford **Master Commissioner**

The Fourth of July holiday is marked by cookouts, July holiday: parades and patriotic fireworks displays. Although most families take precautions to protect themselves

to the Fourth of July holiday. •Don't allow children to

near fireworks. protective •Wear

•Store fireworks,

•Refrain from purchasing sparklers. Heating up to 2,000 degrees or hotter, sparklers are the No. 1 cause of fireworks injuries requiring trips to the emergency

**Rockcastle Circuit Court • Division II** Civil Action No. 13-CI-00037 Jamos Fund I, LP **Plaintiff** 

**Commonwealth of Kentucky** 

**28th Judicial Circuit** 

**Unknown heirs of Melissa** 

Pigg-Collinsworth, et al **NOTICE OF SALE** 

Pursuant to a judgment and order of sale entered in this action on June 7, 2013 for the purpose of satisfying the judgment against the defendants in

the amount of EIGHT THOUSAND FOUR HUN-DRED SEVENTY FIVE DOLLARS AND 76/100 (\$8,475.76) plus interest, costs and attorney fees. I will offer at public auction the hereinafter described real property in Rockcastle County, Kentucky. At the Courthouse on East Main Street

Mt. Vernon, Kentucky on Friday, July 12, 2013 Beginning at the Hour of 11:30 a.m.

Said property being more particularly bounded and described as follows: Lot 1 as shown on Division Plat dated September 12, 2005 and of record

in Plat Book 4, Slide 704 in the Rockcastle County Clerk's Office.

Being the same property conveyed to Raymond Anthony Fussner and Melissa Pigg-Collinsworth by deed of record in Deed Book 218, page 672 in the Office of the Rockcastle County Clerk.

#### The property shall be sold on the following terms & conditions:

- 1. The real property shall be sold for cash or upon a credit of thirty (30) days with the purchaser required to pay a minimum of ten percent (10%) of the purchase price in cash on the date of sale and to secure the balance with a bond approved by the Master Commissioner.
- 2. The bond shall bear interest at the rate of twelve percent (12%) per annum until paid in full. The bond shall have the force and effect of a judgment and shall be and remain a lien upon the property sold as additional surety for the payment of the purchase price.
- 3. All real property ad valorem taxes due and owing at the time of sale shall be paid out of the proceeds of the sale.
- 4. The purchaser shall pay the 2013 local, county and state property taxes. 5. Full satisfaction of the plaintiff's judgment, or

a sufficiency thereof for the 2009, 2010 and 2011

- lien for unpaid ad valorem taxes held by Jamos Fund shall be paid from the proceeds of the sale. 6. The purchaser shall have possession of the real property upon compliance with the terms of
- 7. In the event that the plaintiff is the successful bidder and the sale price does not exceed the amount of the plaintiff's judgment, no deposit or bond shall be required. 8. The sale shall be made subject to all ease-
- ments, set back lines, restrictions or covenants of record or otherwise and shall be sold "as is".

**Rockcastle Circuit Court**