

In Loving Memories

In Loving Memory of Shala Louise Engle

March 15, 1979-November 12, 1996
I hear God's voice in the wind
Asking me to be a sheep in his fold
again

He whispers in my ear
He says my child I'm right here
I turn my face and look away
I don't have the heart to get down on
my knees and pray.

He says my child, "I know you're sad
You're hurting deep in sorrow
But don't you see with out me there's
no future tomorrow."

I know it'd be so easy to turn over my
life, to do it is no shame.
I have no excuse why I won't, there's
only myself to blame.

I hear him again, "my child don't turn
me away
You never know this may just be
your last day."

I raise my head to see the light
I fall to my knees and pray to God to
make my life right.

I can see it all flash before my eyes
They hang my Jesus on the cross and
then he dies.

I see the crowd around him crying in
sorrow
But I know that because of this act,
Jesus will be in my life for all to-
morrow.

So now when God whispers in my ear
He says, "I'm glad you a sheep in my
fold and for you I'll always be
here."

Written By Shala Engle (July 28, 1996)
We love and miss you Shala
But we know we'll see you
again in Heaven.

Love,
Mom, Dad, sister, Melissa and broth-
ers, Ken, Jr. and Josh



*In Memory of my very special
aunt, Joyce Faye Lovell,
whose birthday would have been
March 15th*

How very many times I've thought
"I wish that you were here,"
And felt that it would be so good
if only you were near.

I have to keep reminding myself
of something I already know,
That in the life of life it
was time for you to go.

I see the baby birds and wish that
you could hear them sing.
Yet, you are with the Lord of life
who created every living thing.

Knowing I am blessed, I'd like to
share with you,
the ones you loved the best,
yet, you are with the Lord,
the provider of all food and rest.

On days when I have something sad
to share,

I feel alone and need to know you
are.
Yet you are with the Lord of all,
Comfort who hears my every prayer.

*You are very much loved
and very sadly missed*
Debbie Cameron

*In Loving Memory of my very
special aunt, Joyce Faye Lovell*
In Spring I wish you were here to
hear the birds sing and see the flowers
bloom.

In summer I wish you were here
to see us because I miss you.

In fall I wish you were here to see
your grandbaby's birthdays.
Winter is pretty because you can
see the white snow and come cele-
brate Christmas with us.

You're so special, I wish you
didn't have to go home with God. I
love you so much that when they
called, said you were gone, I thought
I was dreaming.

I know I'm only eight years old
but I still love you when I go to
church. I always think about you.

Kayla Cameron

Foods nourish your body. Being
well-nourished means you get enough
of the nutrients right for you. Part of
being well nourished also means
eating portions of foods just right for
you. The true definition of fitness
refers to your own optimal health and
overall well being. Fitness is your
good health - at its very best.

Food is a source of pleasure and
good health. The taste of foods adds pleasure to
eating - especially if you eat a greater
variety of foods and learn how to
include your favorites in an overall
healthful eating style.

Staying fit means you have a bet-
ter chance for a higher quality of life,
and perhaps a longer one, too.

When you are fit, you:
• Improve your mood, reduce your
stress, and increase your energy.
• Reduce your risk for heart dis-
ease, cancer and diabetes.
• Can look and feel your best.

• Have the physical strength and
endurance to do the things you want
to do.

This message is brought to you
from the American Dietetic Association
by the Rockcastle County Health
Department.

Family/Estate Protection Seminar to be held March 26th

First Baptist Church of Mt. Ver-
non, will host a family/estate protec-
tion seminar on Sunday, March 26,
2000 from 5:00-7:00 p.m. The semi-
nar will be held in the Fellowship
Hall of First Baptist Church, West
Main Street, Mt. Vernon. The semi-
nar is open to members and friends of
the congregation.
Participants will receive up-to-date
information on the following sub-
jects: 1) recent changes in state and
federal tax laws; 2) wills, who needs

one and why; 3) how to avoid pro-
bate; 4) estate planning and the role
of charitable giving; and 5) how to
save on estate taxes and produce
additional income.

The seminar will be presented by
Dick Carlton of the Kentucky Baptist
Homes for Children and Mr. Warren
Nash of Georgetown College. There
is no charge for the seminar and res-
ervations may be made by calling
First Baptist Church (606)256-2922
on or before March 21.

Federal Plus Loan Program can help students in college

By Fred Reich

Under the provisions of the U.S.
Higher Education Act, parents may
be eligible to receive their students
total cost of education, including
living expenses, less any other finan-
cial aid awarded. This money is avail-
able through the Parent Loan for
Undergraduate Student (PLUS) Pro-
gram, regardless of income and as-
sets and with no collateral require-
ment. Many families have found the
PLUS to be an attractive alternative
to depleting their savings, paying out
of pocket, or borrowing against their
home or 401K.

Who is Eligible?
All U.S. citizens and resident aliens
are eligible, regardless of income
level. Your family qualifies if you are
the natural, step or adoptive parent of
a dependent undergraduate student
who is under age 24, single with no
dependents and going to school at
least full time.

Which Schools Participate?
Most universities, colleges, trade
and vocational schools participate in
the Federal Family Education Loan
Program. EFG will confirm your
school's participation at: 1-800-480-
0392. The call is free.

How Much Can A Parent Bor-
row?
You may be eligible to borrow up
to the total cost of your child's educa-
tion including tuition, room and
board, books, travel and administra-
tive fees. School costs vary, but EFG
will provide you with an estimate of
your school's costs. Contact EFG
even if you are considering several
schools, or are uncertain about the
amount you'll need. Because pro-
cessing time of PLUS applications
varies from school to school, it is best
to inquire as soon as possible.

What Are the Terms of the Loan?
The Federal PLUS is a simple
interest, non-collateral loan with
variable interest rate that is capped at
9%. EFG will provide details about
current interest rates. The Federal
PLUS is government guaranteed and
offers a variety of repayment plans
including deferrals in the event of
financial hardships, no prepayment

penalties and loan forgiveness in some
circumstances.

Some Repayment Examples:
\$5,000 - \$64/mo.
\$10,000 - \$127/mo.
\$15,000 - \$190/mo.
\$20,000 - \$254/mo.
\$25,000 - \$317/mo.

EFG will provide specific pay-
ment options and details.
What Credit Requirements Apply?

Credit standards for the Federal
PLUS are more lenient than most
private loans. Many families with
negative credit histories qualify.

Is the Interest Tax Deductible?
In some cases, yes, under the
provisions of the U.S. Taxpayer Relief
Act.

I've Already Paid the College Bill,
Can I Be Reimbursed?
Under the Federal PLUS Program,
a parent may be reimbursed for educa-
tional costs already paid that acade-
mic year. Deadlines for reimburse-
ment vary from school to school.
EFG will provide current information
on your school.

How do I get a PLUS? Call EFG at
1-800-480-0392 or
www.schoolfunds.net

*Classified
Deadline is
Noon Tuesday*



DON'T TAKE A CHANCE -- Build Your financial Success With SAFE INVESTMENTS!

**30 Month
Certificate of Deposit
Rate 6.25
APY 6.35**

**24 Month
Certificate of Deposit
Rate 6.00
APY 6.09**

**12 Month
Certificate of Deposit
Rate 5.75
APY 5.83**

**9 Month
Certificate of Deposit
Rate 5.00
APY 5.09**

**91 Day
Certificate of Deposit
Rate 5.00
APY 5.06**

\$500 Minimum - Substantial Interest Penalty for Early Withdrawal

Citizens Bank

Member FDIC

Brodhead
758-8212

Mt. Vernon
256-2500

McKee
287-8390



Real People. Real Progress.

T-Ball Signups

Who: Boys and girls age 5 or 6
on Aug. 1, 1999

Where: Thacker Field from 10
a.m. to 1 p.m.

Sat., March 25th

Broadcast - Seeder For Rent Mounts on to your ATV!

The Rockcastle County Conservation District has a Broadcast-
Seeder for rent.

Rental Rate is \$20 per day
Call 256-2525 ext. 3 today to reserve the Broadcast Seeder

