

It's Your Money

By: Jonathan Miller,
Kentucky State Treasurer

It's been a year since Emily and Abigail Miller, my two daughters, were the first Kentucky children signed up for KAPT, Kentucky's Affordable Prepaid Tuition. More than 4200 other Kentucky families joined us shortly thereafter, making it easier for them to afford college for their children or grandchildren, as KAPT guarantees the cost of tomorrow's tuition at today's lower prices, all with a completely tax-free investment.

As expected, getting KAPT for my kids has brought me a great sense of comfort and peace of mind, knowing that they will obtain college diplomas without significant financial debt. But KAPT's investment value in its inaugural year was far better than expected.

The "rate of return" on a typical KAPT account last year was 7.6 percent, tax-free. That's because your investment is indexed to the annual increase in tuition at Kentucky public colleges and universities. By contrast, a safe investment in Treasury bills averaged around a 2.8 percent rate of return. And it gets worse—much worse. The S&P 500 declined 18 percent during that time period, while the NASDAQ fell more than 32 percent!

I am hopeful that a rebounding economy and our efforts to restore corporate accountability will result in a healthier stock market in the coming months. However, last year's experience proves that there is no safer or more secure investment in your child's future than KAPT. Particularly in a shaky economy, KAPT is an unbeatable deal, because no mat-

ter how high tuition rises or how low the stock market falls, your investment is guaranteed to pay for tomorrow's college costs!

That's why now, more than ever, is a good time to get KAPT for your children or grandchildren. Our latest enrollment period has begun and lasts until January 27, 2003. To find out more about KAPT, or to sign up your children or grandchildren, call us toll-free at (888)919-KAPT, or check us out on the web at www.getKAPT.com.

With state budget uncertainties

'Twas Just a Dream

By: Flossie Christine McKinney
'Twas just a dream about Thanksgiving but, my, it was so real. The kinkadee came from miles around to share this scrumptious meal. Aunt Jane and Uncle Johnny and all their lively brood. Along with fourteen neighbors were there to share our food. They laughed and talked and kissed and hugged and told some corny jokes. And every time the doorbell rang there stood more hungry folks.

Clerks attend conference

Teresa Vanzant, Rockcastle Circuit Court Clerk, attended the Circuit Clerk's Fall Conference in Covington, hosted by the Administrative Office of the Courts (AOC). The three day conference, held October 16-18, provided educational programs and discussion topics related to the work and challenges for the Office of the Circuit Clerk.

Representative Rob Wilkey addressed the conference at a luncheon on Thursday, October 17 and was honored by the clerks for his work on House Bill 452, legislation that will improve office procedure and operation.

Director of the Division of Driver Licensing, Gary Brunner conducted a question and answer session. Other topics discussed were how to improve record management, personnel issues, circuit criminal cases and processing DUI violations.

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potentially resulting in greater-than-normal tuition increases in coming years, we expect KAPT's prices to rise significantly next year. But if you sign up before January 27, you lock in today's rates, and never have to worry about increasing college costs or a declining stock market. And we have a pricing plan that is affordable for every family budget, with our Value Plan starting at \$1 a day for newborns and infants.

So join my family and get KAPT! There is no better investment in your children's future.

The hope was dressed in elegance, the tale set with care. The feast was almost ready and the fragrance filled the air. I noticed how they gazed at me and cooed and ached and sighed... I must admit I felt a surge of happiness and pride. For everyone was saying, "What a lovely, gorgeous creature!" But, being somewhat shy and modest, this seemed difficult to feature.

Now everyone is seated and the carving set is passed. The host will do the honors; it's time to eat at last. And all the while I'm wondering 'bout the fondness shown for me.

Alas! The light is dawning on this wretched mystery. My thoughts are now quite lucid—no longer dim and murky—Ye gads, this dream's a nightmare for it's plain that I'm the turkey!

Phase I Cost-Share

By: Tom Mills
County Extension Agent for Agriculture/Natural Resources

The Rockcastle County Cattlemen's Association will utilize remaining funds (\$33,000) from the Spring Genetic Improvement Program through a second funding cycle. Applications will be available Nov. 1 through Dec. 2 at the Rockcastle Co. Cooperative Extension Service office. Priority will be given to producers who did not receive funds in the first cycle. However, if funds are available, additional request will be taken from

previous participants. The genetic improvement program assists farmers in purchasing bulls with high quality genetics. Expected Progeny Difference (EPD's) guidelines set by the state are minimum standards each bull must meet. Applicants will be required to attend a 2-hour EPD meeting to assure they understand the guidelines before purchasing bulls. Contact the Extension office at 256-2403 for more information.



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Elect

Lonetta Daugherty

Mt. Vernon City Council



Don't be discouraged by all of the scandals and negative campaigning you hear on TV and read in the newspapers. Get out and vote for the candidates with strong morals and character.

The animal industry walks securely, but he who takes crooked paths will be found out. Prov. 10:9

Your vote, support and prayers will be greatly appreciated.

Thank You

Paid for by Lonetta Daugherty

Re-Elect

Karen K. King

Mayor of Mt. Vernon



"A Mayor who confronts tough issues with a tough stance"

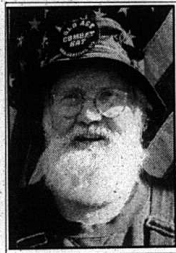
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Stay with the one you know

Re-Elect

John Holbrook

Magistrate District One #47 on the Ballot



Paid for by John Holbrook

Gettin' It Done For Us In Frankfort

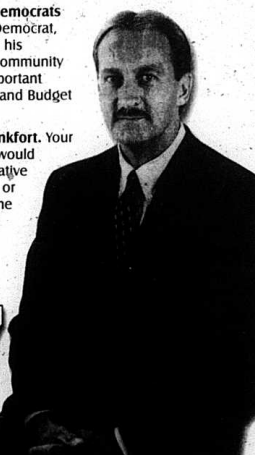
Ed Worley is known in Frankfort as a hard working advocate for Rockcastle County. Out of 38 Kentucky Senators, he was ranked by the Kentucky Gazette as the #2 most effective at securing funding for our home district: second only to the President of the Senate.

He has been working to protect our senior citizens by co-sponsoring a tough new telemarketing law that protects seniors from predatory telemarketers with a "Zero Call List."

He sponsored a key health insurance bill that requires insurance companies to pay all medical claims to doctors and patients within 30 days. It was unanimously passed by Republicans and Democrats in both the House and Senate.

He has earned the respect of Senate Democrats and Republicans alike. Though he is a Democrat, Republican leadership has acknowledged his bipartisan commitment to bettering our community by appointing him to two of the most important committees in the Senate, the Education and Budget committees.

Ed: "It's my job to be your voice in Frankfort. Your opinions are very important to me and I would like to hear from you regarding the legislative matters before us. If you have questions, or if I can be of assistance, please contact me at 502-564-8100 ext. 651 in Frankfort or at my office, 859-623-6524."



Ed WORLEY
For State Senator

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