

# Secrest & Secrest

210 WEST MAIN STREET  
P.O. BOX 35  
SCOTTSVILLE, KENTUCKY 42164-0035

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24 June 2009

MR. BRENT KIRTLEY  
TARIFF BRANCH MANAGER  
PUBLIC SERVICE COMMISSION  
P O BOX 615  
FRANKFORT KY 40602-0615

RECEIVED

JUN 25 2009

PUBLIC SERVICE  
COMMISSION

IN RE: TARIFFS – ALLEN COUNTY WATER DISTRICT  
Case No. 2009-00188

Dear Mr. Kirtley:

Pursuant to Paragraph 4 of the Order of the Public Service Commission entered on June 16, 2009, we enclose herewith ten (10) copies of the revised Tariff sheets with Exhibits, containing the rates approved by PSC effective June 30, 2009.

We are also enclosing ten (10) copies of the Resolution of the Board of Commissioners of the Allen County Water District entered at its meeting held on June 23, 2009, effectuating the Tariffs which have been approved by the PSC.

Please confirm receipt of the documents and that we have met all requirements.

If you have any questions or need more information, please let us know. Thank you.

Yours truly,

SECRET & SECRET

James S. Secrest, Sr.

JSS;CBR  
Enclosure  
cc: ACWD

FOR ALLEN COUNTY, KENTUCKY  
Community, Town or City

P.S.C. KY. NO. 2009-00188

SHEET NO. \_\_\_\_\_

ALLEN COUNTY WATER DISTRICT  
(Name of Utility)

CANCELLING P.S.C. KY. NO. \_\_\_\_\_

SHEET NO. \_\_\_\_\_

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RATES AND CHARGES

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TARIFF AS TO INCREASE IN WHOLESALE WATER RATE

KRS 278.015(2) AND 807 KAR 5:068 provides essentially the manner in which a Water District may implement a Purchase Water Adjustment designed to recover the actual cost of water purchased by a Water District from a wholesale supplier.

The Allen County Water District purchases substantially all of its water from the Glasgow Water and Sewer Commission of Glasgow, Kentucky. By its Ordinance No. 2633, the City of Glasgow, Kentucky, established new rates for the Glasgow Water and Sewer Commission to charge increased new wholesale rates to be charged to its customers, including the Allen County Water District, effective July 1, 2008 (\$1.40 per 1,000 gallons to \$1.75 per 1,000 gallons) AND effective July 1, 2009 (\$1.75 per 1000 gallons to \$1.95 per 1,000 gallons). A copy of said Ordinance is attached hereto as a part hereof.

The Allen County Water District was notified of this increase by a letter from the Glasgow Water Company, dated May 16, 2008. A copy of said letter is filed herewith as a part hereof.

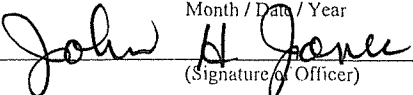
By Letter to the Allen County Water District from its Engineer, Kenvirons, Inc., dated July 25, 2008, the Water District t was informed as follows:

"The indication is that the district could absorb the increased purchased water cost relative to the \$1.75 per thousand gallons rated along with the adjustments to the 2007 expenses. Next year the rate will increase to \$1.95. Based on the same parameters, the purchased water cost will increase an additional \$69,092, which would cause a negative net income of approximately \$41,000. The above calculations do not consider any customer growth, which would generate a small amount of additional revenues. The conclusion is that the district would absorb the initial \$1.75 per thousand rate, but not the \$1.95 that is proposed to be effective next year. The \$1.75 rate results in an increase in customer rate of \$0.41 per thousand gallons. The \$1.95 rate result in an additional \$0.23 per thousand gallons for a total of \$0.64 per thousand gallons."

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DATE OF ISSUE JUNE 16, 1009  
Month / Date / Year

DATE EFFECTIVE JUNE 30, 2009  
Month / Date / Year

ISSUED BY   
(Signature of Officer)

TITLE CHAIRMAN

BY AUTHORITY OF ORDER OF THE PUBLIC SERVICE COMMISSION  
IN CASE NO. 2009-00188 DATED \_\_\_\_\_

FOR ALLEN COUNTY, KENTUCKY  
Community, Town or City

P.S.C. KY. NO. 2009-00188

\_\_\_\_\_ SHEET NO. \_\_\_\_\_

ALLEN COUNTY WATER DISTRICT  
(Name of Utility)

CANCELLING P.S.C. KY. NO. \_\_\_\_\_

\_\_\_\_\_ SHEET NO. \_\_\_\_\_

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RATES AND CHARGES

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The current wholesale base rate of the City of Glasgow is \$1.40 per thousand gallons. The changed rate of the City of Glasgow is \$1.75 per thousand gallons, effective July 1, 2008, as shown on the City of Glasgow's Ordinance No. 2633.

The twelve month period upon which the purchased water adjustment is April, 2008 through March, 2009.

Gallons purchased by Allen County Water District from City of Glasgow during the 12 month period is 347,791,400; from the City of Scottsville is 8,943,800; a total of 356,735,200 gallons.

Total gallons sold by Allen County Water District for the 12 month period is 295,078,700.

The annual increased water cost is \$121,726.99 [347,791,400 gallons x \$0.35 per 1000 gallons = \$121,726.99]. (\$1.75 less \$1.40 = \$0.35)

The purchased water adjustment factor is, therefore, \$0.41 per 1000 gallons (\$121,726.99 divided by 295,078.700 gallons = \$0.41 per 1000 gallons)

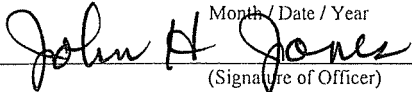
The adjusted rates effective June 30, 2009, are as follows:

	<u>EXISTING RATE</u>	<u>ADJUSTED RATE</u>
First 2,000 gallons	\$16.17 (Min.)	\$16.99 (Min)
Next 3,000 gallons	\$ 6.21 Per 1,000 Gals.	\$ 6.62 Per 1,000 Gals.
Next 5,000 gallons	\$ 5.16 per 1,000 Gals.	\$ 5.57 Per 1,000 Gals.
Next 60, 000 gallons	\$ 4.66 per 1,000 Gals.	\$ 5.07 per 1,000 Gals.
Over 70,000 gallons	\$ 4.21 per 1,000 Gals.	\$ 4.62 per 1,000 Gals.
<u>Corps of Engineers</u>		
First 55,000 gallons		\$317.35 Minimum Bill
Next 15,000 gallons		\$ 5.07 per 1,000 gallons
Over 70,000 gallons		\$ 4.62 per 1,000 gallons
<u>Mobile Home Parks</u>		
First 10,000 gallons		\$ 58.80 Minimum Bill
Next 60,000 gallons		\$ 5.07 per 1,000 gallons
Over 70,000 gallons		\$ 4.62 per 1,000 gallons

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DATE OF ISSUE JUNE 16, 1009  
Month / Date / Year

DATE EFFECTIVE JUNE 30, 2009

ISSUED BY   
Month / Date / Year  
(Signature of Officer)

TITLE CHAIRMAN

BY AUTHORITY OF ORDER OF THE PUBLIC SERVICE COMMISSION  
IN CASE NO. 2009-00188 DATED \_\_\_\_\_

FOR ALLEN COUNTY, KENTUCKY  
Community, Town or City

P.S.C. KY. NO. 2009-00188

SHEET NO. \_\_\_\_\_

ALLEN COUNTY WATER DISTRICT  
(Name of Utility)

CANCELLING P.S.C. KY. NO. \_\_\_\_\_

SHEET NO. \_\_\_\_\_

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RATES AND CHARGES

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The calculation of the Wholesale Water Rate increase is attached hereto as a part hereof, marked Exhibit No. 1.

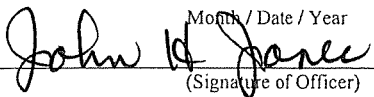
A copy of the Glasgow Water Company's Notices, dated May 16, 2008 and May 29, 2009 of the changed rates showing the effective dates of the increase are attached as Exhibit No. 2.

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DATE OF ISSUE JUNE 16, 1009

Month / Date / Year

DATE EFFECTIVE JUNE 30, 2009

ISSUED BY 

Month / Date / Year

(Signature of Officer)

TITLE CHAIRMAN

BY AUTHORITY OF ORDER OF THE PUBLIC SERVICE COMMISSION  
IN CASE NO. 2009-00188 DATED \_\_\_\_\_

**PURCHASED WATER ADJUSTMENT FOR  
WATER DISTRICTS AND ASSOCIATIONS  
(807 KAR 5:068)**

Name of Utility	Allen County Water District	
Date	May 11, 2009	
Address	P.O. Box 58	
City, State, Zip	Scottsville, Kentucky	42164
Telephone Number	270-622-3040	

1.a. Name of all wholesale suppliers and the base (current) rate and changed rate of each. In the event the water purchased is billed by the supplier on a rate that is not a flat rate schedule, the entire rate schedule must be shown. Attach additional sheets if necessary.

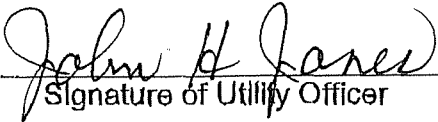
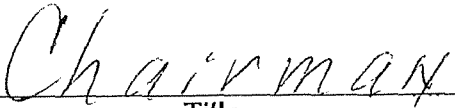
Supplier(s)	Base Rate	Changed Rate
City of Glasgow	\$1.40	\$1.75
City of Scottsville	\$2.04	---

1.b. A copy of the supplier's notice of the changed rate showing the effective date of the increase is attached as Exhibit 2.

2. Twelve-month period upon which the purchased water adjustment is based. (This twelve-month period must end within 90 days of this filing).

From	April, 2008	through	March, 2009
	(month and year)		(month and year)

3. Statement of water purchases. Where water is purchased from more than one supplier, purchases from each supplier must be shown separately. If water is purchased through a declining block rate schedule, purchases for each month must be shown. Attach an additional sheet if necessary.

Supplier(s)	Gallons Purchased during 12 month period
City of Glasgow	347,791,400
City of Scottsville	8,943,800
<b>TOTAL PURCHASES</b>	<b>356,735,200</b>
4. Total sales for the 12 month period	295,078,700
5. Increased water cost	\$121,726.99
The increased water cost is the cost difference between purchases at base (current rate) and purchases at new rate.	
6. Purchased water adjustment factor	\$0.41 per 1,000 gallons
The purchased water adjustment factor is obtained by dividing the increased cost of water by the total gallons sold.	
<p><b>Note:</b> The purchased water adjustment factor is added to each thousand gallons sold. If the minimum usage is 2,000 gallons then the purchased water adjustment factor would be added to the minimum bill twice. Revised tariff sheets must be attached showing the rate to be charged by the utility and the effective date of the increased rates.</p>	
7. Proposed effective date	June 30, 2009
 Signature of Utility Officer	
 Title	



BOARD OF COMMISSIONERS:  
JERRY A. BOTTS, CHAIRMAN  
BUDDY UNDERWOOD, VICE CHAIRMAN  
WOODFORD L. GARDNER, JR., SECRETARY  
JIM MARION, COUNCIL REPRESENTATIVE  
DARRELL G. PICKETT, MEMBER-MAYOR

GLASGOW, KENTUCKY 42142-0019

Glasgow Water and Sewer Commission

May 16, 2008

Allen County Water District  
P.O. Box 58  
Scottsville, KY 42164

RE: Wholesale Rate Increase

Dear Wholesale Customer:

Due to increased operating expenses the Glasgow Water and Sewer Commission has determined that our wholesale water rate must be increased. The current wholesale rate of \$1.40 per one thousand gallons has been in effect for over five years. The new rate will be an increase of 55 cents per one thousand gallons. However, the new rate will be phased over a two year period as follows: On July 1, 2008, the wholesale rate to be charged for water purchased on and after that date shall be \$1.75 per one thousand gallons. On July 1, 2009, the wholesale rate to be charged for water purchased on and after that date shall be \$1.95 per one thousand gallons.

The rate change will be effective July 1, 2008, however it will not appear on your bill until August, because it will apply only to water used after July 1, 2008.

A detailed rate analysis was performed to determine the necessary rate increase. The analysis addresses both wholesale and retail rates independently and examines expenses attributed to the wholesale rate. Approximately 34% of all water sold by the Glasgow Water Company provides service to our wholesale customers. The rate analysis indicates that the current rate is among the lowest in the state of Kentucky while the proposed rate is below the \$1.97 average of wholesale rates available on the Public Service Commission's website.

Enclosed you will find a Public Service Commission tariff sheet, a copy of the wholesale water rate ordinance, and a copy of the cost study analysis used to determine the new wholesale rate.

The Glasgow Water Company appreciates the great working relationship with your utility and will always work diligently with you in the supply of water to your customers. If you have any questions regarding the matter please contact me anytime.

Respectfully,

Scott Young, Manager  
Glasgow Water Company

Received

MAY 20 2008

Allen Co. Water District



May 29, 2009

Allen County Water District  
PO Box 58  
Scottsville, KY 42164

**RE: Wholesale Rate Increase (Phase 2)**

Dear Allen County Water District:

Last year the Glasgow Water Company had a wholesale rate increase due to increased operating expenses. The old rate of \$1.40 per one thousand gallons was raised by 55 cents per one thousand gallons of water. However, the rate increase was phased over a two year period as follows: On July 1, 2008, the wholesale rate was increased to \$1.75 per one thousand gallons to be charged for water purchased on and after that date. On July 1, 2009, the wholesale rate will increase to \$1.95 per one thousand gallons to be charged for water purchased on and after that date.

You are currently being charged the rate of \$1.75 per one thousand gallons and the second phase of the rate increase will raise the charge to \$1.95 per one thousand gallons. However it will not appear on your bill until August, because it will apply only to water used on or after July 1, 2009.

A detailed rate analysis was performed to determine the necessary rate increase. The analysis addresses both wholesale and retail rates independently and examines expenses attributed to the wholesale rate. Approximately 34% of all water sold by the Glasgow Water Company provides service to our wholesale customers. The rate analysis indicates that the current rate is among the lowest in the state of Kentucky while the proposed rate is below the \$1.97 average of wholesale rates available on the Public Service Commission's website. The rate adjustment will allow the Glasgow Water Company to continue to provide quality, uninterrupted service to our wholesale customers.

Enclosed you will find an approved copy of a Public Service Commission tariff sheet.

The Glasgow Water Company appreciates the great working relationship with your utility and will always work diligently with you in the supply of water to your customers. If you have any questions regarding the matter please contact me anytime.

Respectfully,

Jeffrey Reed, Finance Manager  
Glasgow Water Company

Received  
JUN 1 2009  
Allen County Water District



FOR Glasgow, Kentucky  
Name of Municipality

P.S.C. KY. NO. 1

1<sup>st</sup> Revised SHEET NO. 1

Glasgow Water Company  
(Name of Municipal Utility)

CANCELLING P.S.C. KY. NO. 1

Original SHEET NO. 1

RATES AND CHARGES

WHOLESALE WATER RATE:

Effective July 1, 2008

Allen County Water District	\$1.75 per 1000 gallons
Fountain Run Water District	\$1.75 per 1000 gallons
Green River Valley Water District	\$1.75 per 1000 gallons
Warren County Water District	\$1.75 per 1000 gallons

Effective July 1, 2009

Allen County Water District	\$1.95 per 1000 gallons
Fountain Run Water District	\$1.95 per 1000 gallons
Green River Valley Water District	\$1.95 per 1000 gallons
Warren County Water District	\$1.95 per 1000 gallons

NOTE: This tariff page revises the rate of \$1.40 per 1000 gallons listed on the tariff page stamped effective by the PSC on May 1, 2003.

DATE OF ISSUE June 1, 2008  
Month / Date / Year

DATE EFFECTIVE July 1, 2008  
Month / Date / Year

ISSUED BY [Signature]  
(Signature of Officer)

TITLE MANAGER

BY AUTHORITY OF ORDER OF THE PUBLIC SERVICE COMMISSION

IN CASE NO. n/a DATED n/a

Received  
JUN 1 2009

Allen County Water District

PUBLIC SERVICE COMMISSION  
OF KENTUCKY  
EFFECTIVE  
7/1/2008  
PURSUANT TO 807 KAR 5:011  
SECTION 9 (1)

By [Signature]  
Executive Director

RESOLUTION/ORDER OF THE BOARD OF COMMISSIONERS OF THE ALLEN COUNTY WATER DISTRICT FINALLY ADOPTING PURCHASED WATER ADJUSTMENT TARIFF, ADOPTED AT A SPECIAL MEETING OF THE ALLEN COUNTY WATER DISTRICT HELD ON JUNE 23, 2009 AT 11:00 A.M:

At its regular meeting on May 19, 2009, the Board of Commissioners adopted the following TARIFFS:

1. Purchased Water Adjustment Tariff increasing the Water Rates of the Allen County Water District commensurate with the increase in rates of its wholesale supplier, Glasgow Water Company (Glasgow's increase effective July 1, 2008) to recover the actual cost of water purchased. This ACWD increase is effective June 30, 2009. KRS 278.015 AND 807 KAR 5:068. This Tariff was approved by the Public Service Commission of Kentucky by its Order dated June 16, 2009, Case No. 2009-00188.

2. Purchased Water Adjustment Tariff increasing the Water Rates of the Allen County Water District commensurate with the increase in rates of its wholesale supplier, Glasgow Water Company (Glasgow's increase effective July 1, 2009) to recover the actual cost of water purchased. This ACWD increase is effective July 1, 2009. KRS 278.015 AND 807 KAR 5:068. This Tariff was approved by the Public Service Commission of Kentucky by its Order dated June 17, 2009, Case No. 2009-00189.

NOW, THEREFORE, the Purchased Water Adjustment Tariffs originally adopted by the Board of Commissioners of the Allen County Water District on May 19, 2009, having been approved by the Public Service Commission of Kentucky by Orders entered on June 16, 2009 (Case No. 2009-00188) and on June 17, 2009 (Case No. 2009-00189) are hereby finally adopted by the Board of Commissioners of the Allen County Water District.

Pursuant to KRS 275.015 (2) AND 807 KAR 5:068(3) and the Orders of the Public Service Commission, the Allen County Water District shall file within 20 days with the Public Service Commission of Kentucky revised Tariff Sheets containing the approved rates.

The adjusted monthly rates effective June 30, 2009, are as follows:

<u>All Meter Sizes</u>	<u>EXISTING RATE</u>	<u>ADJUSTED RATE</u>
First 2,000 gallons	\$16.17 (Min.)	\$16.99 (Min)
Next 3,000 gallons	\$ 6.21 Per 1,000 Gals.	\$ 6.62 Per 1,000 Gals.
Next 5,000 gallons	\$ 5.16 per 1,000 Gals.	\$ 5.57 Per 1,000 Gals.
Next 60, 000 gallons	\$ 4.66 per 1,000 Gals.	\$ 5.07 per 1,000 Gals.
Over 70,000 gallons	\$ 4.21 per 1,000 Gals.	\$ 4.62 per 1,000 Gals.
 <u>Corps of Engineers</u>		
First 55,000 gallons		\$317.35 Minimum Bill
Next 15,000 gallons		\$ 5.07 per 1,000 gallons
Over 70,000 gallons		\$ 4.62 per 1,000 gallons
 <u>Mobile Home Parks</u>		
First 10,000 gallons		\$ 58.80 Minimum Bill
Next 60,000 gallons		\$ 5.07 per 1,000 gallons
Over 70,000 gallons		\$ 4.62 per 1,000 gallons

The adjusted monthly rates effective July 1, 2009, are as follows:

All Meter Sizes

First 2,000 gallons  
Next 3,000 gallons  
Next 5,000 gallons  
Next 60,000 gallons  
Over 70,000 gallons

ADJUSTED RATE

\$17.47 (Min.)  
\$ 6.86 Per 1,000 Gals.  
\$ 5.81 Per 1,000 Gals.  
\$ 5.31 per 1,000 Gals.  
\$ 4.86 per 1,000 Gals.

Corps of Engineers

First 55,000 gallons  
Next 15,000 gallons  
Over 70,000 gallons

\$330.55 Minimum Bill  
\$ 5.31 per 1,000 gallons  
\$ 4.86 per 1,000 gallons

Mobile Home Parks

First 10,000 gallons  
Next 60,000 gallons  
Over 70,000 gallons

\$ 61.20 Minimum Bill  
\$ 5.31 per 1,000 gallons  
\$ 4.96 1,000 gallons

The Chairman of the Board, Mr. John H. Jones, is hereby authorized, directed and empowered to sign the revised Tariff Sheets containing the approved rates..

The Resolution was put to a vote. There 4 ayes and 0 nays, and the Chairman declared the Resolution Approved.

ALLEN COUNTY WATER DISTRICT

BY: \_\_\_\_\_

John H. Jones  
JOHN H. JONES, CHAIRMAN

ATTEST: \_\_\_\_\_

Sherry T. Allen  
SECRETARY

## NOTICE OF PURCHASE

### WATER ADJUSTMENT RATE

Pursuant To KRS 278.015(2) and 807 KAR 5:068, the Allen County Water District has enacted a Purchase Water Adjustment Tariff designed to recover the actual cost of Water Purchased by the Allen County Water District from the Glasgow Water Company, its wholesale supplier. The new rates, EFFECTIVE JULY 1, 2009, are as follows:

#### ADJUSTED RATE

First 2,000 gallons.....	\$17.47 minimum bill
Next 3,000 gallons.....	6.86 per 1,000 gallons
Next 5,000 gallons.....	5.81 per 1,000 gallons
Next 60,000 gallons.....	5.31 per 1,000 gallons
Over 70,000 gallons.....	4.86 per 1,000 gallons

#### Corps of Engineers

First 55,000 gallons.....	\$330.55 minimum bill
Next 15,000 gallons.....	5.31 per 1,000 gallons
Over 70,000 gallons.....	4.86 per 1,000 gallons

#### Mobile Home Parks

First 10,000 gallons.....	\$61.20 minimum bill
Next 60,000 gallons.....	5.31 per 1,000 gallons
Over 70,000 gallons.....	4.86 per 1,000 gallons

The City of Glasgow increased its wholesale water rates effective July 1, 2008 to \$1.75 per 1,000 gallons and again effective July 1, 2009 to \$1.95 per 1,000 gallons. The Allen County Water District absorbed the wholesale increase effective July 1, 2008. The Allen County Water District was unable to absorb the increase effective July 1, 2009, for the reason that it would cause a negative net income to the District.

This Purchase Water Adjustment is made necessary due to an increase in Wholesale Water Rates from the City of Glasgow. The last rate increase by the Allen County Water District was May 25, 1993.

Patrons desiring additional information may contact the Office of the Allen County Water District.

John H. Jones, Chairman

discreet, honest. (270) 943-9905, 622-4878.(16Artn)

### For Rent

Apartment for rent walking distance of the square, would like someone to help around the house. Call 237-4998. (25J1tp)

Remodeled 2-bedroom, 1-bath duplexes, new carpet and paint, \$400 monthly, \$300 deposit. We also have 2-bedroom mobile homes for rent. (270) 237-4088. (25Jrtn)

For rent 2-bedroom mobile home in country, \$300 monthly, \$300 deposit. (270) 622-5099. (18J2tp)

For rent 3-bedroom, 2-bath, 1-year-old home, nice yard, good location, \$575 monthly and deposit. (270) 779-8348 or (270) 237-4088. (18J2tp)

2-bedroom, 1-bath house for rent, near ballpark, fenced backyard, carport, \$300 deposits plus \$425 mo. rent. 618-0056.(18J2tp)

2-bedroom, 1-bath mobile home for rent, no indoor pets, \$325 deposit, \$325 monthly. 622-1452. (18J2tp)

For rent 3 or 4 bedroom home in a quiet peaceful country setting, references and credit check. Positively no pets. 598-7630 or 776-6100 after 5. (11J3tp)

tail. Reward offered for information or return of dog. 237-3677.(30Artn)

Reward! Lost our family dog March 26 near Hwy. 100 in Red Hill community, female blue heeler, 30 pounds, 8 years old. 781-9185. (2Artn)

Found small, grey, long-haired female dog in Pope community. Call 622-5822. If no answer, leave message. (12Mrtn)

### Services

Laundry service drop-off, wash, dry, fold, iron, starch, just drop it off! Call Ten 943-1959, 122 Oliver Street. (18J2tp)

Attention property owners! Need minor repairs, painting, cleaning, wallpapering, general clean up, etc., done to your house, offices or rental properties. Give us a call 606-1906 or 622-3416. (18J3tp)

Kentucky Bluegrass Tree Service, we do it all from topping to take down and complete clean up. Licensed and insured, fully equipped. We offer senior citizen discounts, best prices around, locally owned and operated. Call for free estimates (270) 606-1288 or (270) 606-1289. (18J4tp)

Salvage yard and body shop in Allen County for sale, two-hoist frame rack, Michigan loader, air compressor, 200+ cars, 2 buildings, possible own financing available. (270) 842-3191 or (270) 842-7078. (5Ortn)

USDA Home Loans available! No money down. You don't have to have perfect credit. Some bankruptcies accepted. We can help repair your credit. Call 237-4572. (13Mrtn)

### Mobile Homes

Looking for a home that's affordable? New and used manufactured homes from the No. 1 volume selling dealer in the region. Shop at Ed's or you'll pay too much. Call Ed's manufactured Homes, (270) 781-7474. edsmanufacturedhomesinc.com.(18J2tc)

New 3-bedroom doublewide for only \$35,995 delivered and set up on your lot! Call Ed's manufactured Homes, (270) 781-7474. edsmanufacturedhomesinc.com.(18J2tc)

Dream come true! 502 loan program for individuals and families with low income. No money down. Less than perfect credit? We can help. You have nothing to lose and a new home to gain. 237-4572. (13Mrtn)

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Citizen Times  
6/24/09