

ENVIRONMENT

Should You Pay For Your Garbage?

If you have more trash than can fit in a single can, should you pay extra to get rid of it? You would if you lived in Austin, Tex., one of thousands of communities nationwide that has switched to a "Pay As You Throw" (PAYT) system. Traditionally, households paid a set

yearly fee for trash disposal, or the costs were covered by property taxes. But 25% of Americans now pay for trash collection based on how much they use it, the way most of us pay for water and electricity.

Some towns now charge by the bag

dumping. They also point out that store packaging accounts for a lot of consumer waste and say it's unfair to make households foot the bill to dispose of it. In Austin, pick-up costs \$11.75 a month for

PAYT systems vary widely, with some towns using special bags, cans, or stickers and charging anywhere from less than a dollar to more than \$2 per bag. Advocates of PAYT cite studies that show it encourages recycling and reduces the waste in landfills by up to 17%. Opponents argue that it penalizes those on fixed incomes and that it can lead to illegal garbage

a 30-gallon can or \$14.50 for 60 gallons; anything that won't fit costs extra. Resident Jacci Howard Bear says she now thinks twice before throwing things away, especially if they could be recycled. "Extra garbage stickers cost \$2 each," she says. "Trust me, it adds up fast." Tell us: Should Americans pay by the bag for garbage disposal? Vote at Parade.com/intel

Legal Notice

DO YOU WANT A REFUND IF YOU BOUGHT A CAR AND DID NOT BUY CREDIT INSURANCE ISSUED BY GEAR UP LIFE INSURANCE COMPANY.

WHAT ARE THE TERMS OF THE SETTLEMENT?
UULIC has agreed to pay \$49 million into a Settlement Fund. Payments to Class Members, administrative costs, and attorneys' fees and expenses will be paid out of that Fund. Eligible class members may receive up to 133 1/3% of the refund due them from this Fund.

WHO REPRESENTS CLASS MEMBERS?
The Superior Court of Muscogee County, Georgia has appointed attorneys to represent you as Class Counsel. You do not have to pay these lawyers. Participation in this settlement costs you nothing at all.

WHAT ARE MY LEGAL RIGHTS?
You are already a potential Class Member and you do not have to do anything in order to qualify for a refund. If you would like to confirm that you are a Potential Class Member, you can call the number below or visit the website below. If you do not wish to be a member of the Class, you must send a letter requesting to be excluded. That letter has to be postmarked by September 22, 2008. You can also object to the settlement, if you do not exclude yourself. To object, you must send a letter postmarked by September 22, 2008, and satisfy the terms for objectors noted in the detailed Notice. You can also hire an attorney at your own expense.

WHAT WILL THE COURT DO?
The Court will hold a Final Approval Hearing on October 20, 2008 at 2:00 p.m. to decide whether the Settlement is fair, reasonable, and adequate, and to decide what should be paid to the attorneys and the Class Representative, and to consider any objections which have been timely filed.

FOR THE DETAILED NOTICE IN ENGLISH OR SPANISH CALL-TOLL-FREE: 1-877-465-4814, CREDITINSURANCESETTLEMENT.COM SETTLEMENT ADMINISTRATOR, MINNEAPOLIS, MN, 55440-0937

YOUR HEALTH

How MDs Learn About Drugs

Most doctors get information about new drugs from representatives of pharmaceutical companies. Some patient advocates worry that the information is one-sided and that the small gifts and free lunches offered by drug reps may influence doctors. Sens. Herb Kohl (D., Wis.) and Dick Durbin (D., Ill.) have introduced a bill that would use federal money to train independent health professionals

Senators say doctors can't get reliable info from drug reps

to provide drug info. Universities also would get grants to develop standardized information packets on specific drugs. The new system "would offer consumers peace of mind that their physician has complete, unbiased information about all the drugs on the market," says Sen. Kohl. But the Pharmaceutical Research and

Manufacturers of America (PhRMA) say the bill is unnecessary. "Last year, generic drugs accounted for 67% of all prescriptions," says Ken Johnson of PhRMA, adding that drug reps make sure that "the information they provide is accurate and consistent with FDA-approved labeling."

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