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Business Bureau, using the Internet properly for purchases may provide more protection than many other routine transactions.

Some technical experts contend that thieves have an easier time stealing credit card numbers by looking over your shoulder at shops, rifling through your trash or listening in on phone conversations.

By using a process known as encryption, many web sites are protected from eavesdroppers. Encryption uses a complex mathematical process to scramble transmitted data, making it nearly impossible for an unwanted party to pick it up.

You can tell if a web site is secure if it contains an S after the http: in the uniform resource locator. Secure sites appear as "https" rather than just "http."

Some browsers also have special icons to indicate site security.

For example, you may see a padlock or an unbroken key when you access secure web sites.

from the on-line site, you may avoid taxes.

• Shipping and handling costs. Most reliable companies include shipping and handling policies on their web sites.

Be sure to examine the policies before placing your order. The total price may be higher than you think once the expenses are factored into the equation.

You may find that you can pay lower shipping fees if you are willing to settle for slower deliveries.

It's also a good idea to order all of the items you want at one time so you don't have to pay shipping and handling on each separate purchase.

Another expense you may not have considered is the cost to return damaged or incorrect merchandise. Be sure to check if the seller will pay for returned merchandise.

• Returning on-line purchases. Many people who made on-line purchases during the holidays learned

needs of consumers. But cyber-shopping isn't for everyone.

Savvy firms competing for the consumer dollar have found that it still pays to offer shoppers a choice.

In the financial services industry, for instance, many investors have begun purchasing stocks, bonds and mutual funds on-line. Yet others have shied away from the technology.

That's why opportunistic firms offer consumers a wide range of choices for buying products.

While a number of people are willing to forego the personal touch to get lower on-line pricing, many still want hands-on information and advice from an advisor before making their selections.

Even if shopping for goods and services in your pajamas and slippers has a certain appeal, it's best to carefully evaluate your options before making your decisions.

Then consider testing the waters on a small scale to see if an on-line buying experience works for you.

PLEASE CHECK YOUR AD

IN ADVOCATE makes every effort to avoid errors. We ask that you check your ad appears and immediately report any error to the Legal Advertising Department 3732. We cannot be responsible for more than one day's incorrect insertion if you do not bring it to our attention. Thank you.

ADVERTISEMENT FOR BIDS

Five Thousand Tons of Half Inch Hot Mix
FOB Price, Utah

received at the Carbon County Commission Office until 5:00 p.m. April 13. Bids should be directed to William D. Kropfel, Carbon County 120 E. Main 34501.

reserves the right to accept or reject any or all proposals or waive any informality

published in the Sun Advocate March 21, 30, April 4 and 13, 2000.

PUBLIC NOTICE

is hereby given to the public that there is a gate installed on Carbon County's approximately 900 feet below the WEST RIDGE Mine existing permit area (located below the minesite). The gate is located in the SE1/4 of the NE1/4 of Section 13. This notice is to inform the public that occasionally this gate will be locked for various reasons. The closure of this gate will be at the discretion of WEST RIDGE Mine and generally will include night time hours, weekends and holidays. Upon the publication of this notice, there will be an opportunity for a public hearing. Anyone wishing to comment on this activity should address their comments to the Division of Oil, Gas and Mining, 1594 West North Temple, Suite 1210, Box 100, Salt Lake City, Utah 84114-5801, Attn: Lowell P. Braxton.

published in the Sun Advocate March 23, 30 and April 6 and 11, 2000.

SUMMONS BY PUBLICATION

Case No. 987384

Judge Scott M. Johnson

NOTICE OF COAL PROPERTY SALE

ACT 1007/013
Incoming

The Intermountain Power Agency is soliciting offers for its Horse Canyon Mine and South Lease Coal Reserve properties located in northeast Emery County, Utah. The properties consist of surface lands and facilities, federal and state coal leases and other rights and properties. The bulk of the property is currently under lease and sublease, to be assumed by the successful bidder.

The approximately 9,000-acre property lies in the Book Cliffs coal fields and is estimated to have 50 million recoverable tons of coal. It is located approximately ten miles south of East Carbon City, Utah in contiguous portions of T16S R14E and T16S R15E, SLBM.

For more information, please call Mr. Bill Engels at (213)367-0289.
Published in the Sun Advocate March 28, 30 and April 4 and 6, 2000.

NOTICE OF TRUSTEE'S SALE

The following described real property will be sold at public auction to the highest bidder, purchase price payable in lawful money of the United States of America at the time of sale, at the east main entrance of the Carbon County Court Complex at 149 East 100 South, Price, Utah, on Wednesday, April 12, 2000, at the hour of 10:00 a.m. of that day for the purpose of foreclosing a deed of trust executed by Dennis Ray Branch and Lisa Kaye Branch, in favor of WASHINGTON MUTUAL BANK FSB covering real property located at approximately 1101 West Pinnacle Drive, Price, Carbon County, Utah, and more particularly described as:

ALL OF LOT 14, PINNACLE PEAK SUBDIVISION AMENDED PLAT 1, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 5 OF PLATS, AT PAGE 27, RECORDS OF THE CARBON COUNTY RECORDER EXCEPTING THEREFROM ALL OIL, GAS AND OTHER MINERALS AND MINERAL RIGHTS IN AND TO SAID LANDS. SITUATE IN CARBON COUNTY, STATE OF UTAH.

The trustee's sale of the aforesaid real property will be made without warranty as to title, possession, or encumbrances. Bidders must be prepared to tender \$5,000.00 in certified funds at the sale and the balance of the purchase price in certified funds within 24 hours of the sale.
DATED this 10th day of March, 2000.

-s-Marion L. Bates, Trustee
SCALLEY & READING, P.C.
261 East 300 South, Suite 200
Salt Lake City, Utah 84111
Telephone: (801)531-7870

Published in the Sun Advocate March 16, 23, 30 and April 6, 13, 2000.