**Readers Ask HELP!**

**Insurance Setup OK**

Q. Today we received a notice to pay another $85 on our homeowners insurance. Can you explain the recent policy changes? Are we required to buy the policy through the insurance agent who handled our renewal? We believe an independent agent sold these changes and we have accepted them without question. We now have a new agent, but we can't find out if we are required to buy the policy through him. Our agent says we can cancel our current policy at any time. Can you help us?

—ALAN NICKER, SPRING VALLEY

A. As for the agent explained to you that the independent insurance agent that the coverage was recommended and not mandatory. You now say your satisfaction with the explanation and the company.

**Ranger Rick Home**

I've been out for four months without success to locate Ranger Rick and would like to know if my local National Forest Manager has been notified. Ranger Rick, a National Wildlife Federation character, has been a family friend since we lived in Maryland.

—MARY M. HOFFMAN

**Most High Schools Closed After Strike**

All but one of the city's high schools closed early yesterday after racial fighting broke out at Charlotte High School in the east. The school was closed at 10 a.m. today after two high school students were killed in a hailstorm.

A diversity of high schools, with 10 in the city and 10 more in the suburbs, closed, said the school board, after the students were arrested on the charge of murder.

The school board said the arrests were made because the students were found not guilty of the murder.

At the school, 250 black and white students were told that the school would be closed for two weeks.

All the schools were closed in response to the recent violence.

**Clear Error Updated**

Q. My new refrigerator was damaged when we removed it from the box. The appliance store, which has been in business for 25 years, has a policy not to take returns or make refunds to customers who purchased the appliance.

A. The error was actually a misunderstanding, which has been clarified. The ER is dismission of the purchase price and insurance.

**Refund on Chair**

Q. I ordered a chair from a local furniture store, but it arrived damaged and I was told there would be no refund. I have a receipt and a warranty, but I am not sure if I can return the chair. Can I return the chair for a refund?

—M. R. HUDSON

A. You can return the chair for a refund, but you may need to pay for shipping or delivery charges. The store may require you to contact the manufacturer for a refund or a replacement.

**Firm Returns Deposit**

Q. I ordered a contract for ingredients from International Business, Inc., but the company did not deliver the ingredients. I was asked to contact the company for a refund. The company is closed, so I cannot contact them for a refund. Can I return the deposit for the ingredients?

—MARTY ANN IRISH, ROBERTS

A. You can return the deposit for the ingredients, but you may need to pay for shipping or delivery charges. The company may require you to contact the manufacturer for a refund or a replacement.

**I Flew the Emergency Vials of Serum**

(Roger Laurence, a Democrat and Chronicle reporter, has been a frequent contributor to the Journal of Public Policy in New England. This is his story of his first emergency medical evaluation.)

These vials of an experimental medication for the treatment of a rare disease in children at Boston Children's Hospital were flown to Paris, France, for a medical evaluation.

The vials contained a dose of the medication, which is used to treat a rare genetic disorder. The medication is being tested in children with the disorder, and the vials were flown to Paris for a medical evaluation.

The medication is being tested in children with the disorder, and the vials were flown to Paris for a medical evaluation.

**City, County Due Youth Aid Of $250,915**

Mone County will receive more than a third of the state's youth aid, the state's largest youth aid program, which will be distributed, $250,915. The aid will be used to help schools and youth organizations in the county.

**City to Get Job Center For Youths**

A residential job training center for area youths will open in the city this fall, according to the U.S. Labor Department and city officials.

A $250,000 center has been approved to open in the city this fall, according to the U.S. Labor Department and city officials.

The center will be located in the old school building and will be run by a joint effort of the city and the state Department of Education.

**Blind Deaf Mute Slave, Husband Is Worried**

The woman, Mrs. Mary M. Johnson, was married to a man who was blind and deaf. She was found dead in her home about 9 a.m. by a neighborhood watchman.

**Green Light for Alterations**

By JOHN G. MAGUIRE

The city's Bureau of Traffic Engineering, which is responsible for traffic signals, has given a green light to two traffic signals on W. 3rd Street and N. 4th Street.

The signals are located at the intersections of N. 4th Street and W. 3rd Street, which are among the busiest in the city.

The signals will be replaced with new ones, and the old signals will be removed.

**I'st 500 at JFK, over the clouds at 3:30 a.m.**

We arrived at JFK, a few minutes after the plane had landed, and were met by a police officer who said, "The plane has arrived on time and is now over the clouds at 3:30 a.m."

The plane will be served by a police officer who said, "The plane has arrived on time and is now over the clouds at 3:30 a.m."

A small container carries the mail, which is not open or closed. The container is opened in the clouds and closed in the clouds.

**I'm not sure why I'm here. I'm not sure why I'm here.**

The plane is parked at JFK, where it has been sitting for several hours. It is still not clear why it has been sitting there.

**I need to know more information.**

I need to know more information. I need to know more information. I need to know more information.
The City School District's six-month collective-bargaining session, which began in May, has still not been resolved as both sides negotiate salaries and other issues that affect the more than 12,000 employes.

At a recent meeting of the School Board, John Franco, president of the Rochester Teachers' Association, offered his members a tough negotiating position.

"This is what the teachers want," Franco said.

But the board rejected the proposal, saying it didn't want to accept Franco's terms.

"We don't want to accept their terms," said Robert A. deSoto, the board's chief negotiator. "We want to negotiate in good faith, but we don't want to accept their terms."