USDA Agency Announces New Rural Housing Loan Program

Farmers Home Administration is now accepting loan applications from rural families who need to improve their housing, Rob Roy Norton, the agency's Supervisor for Nicholas County, said today.

Funds may be used to finance homes, building-sites, and essential farm service buildings.

Under the new program private capital will provide the bulk of the funds with the Farmers Home Administration making the loans and guaranteeing the repayments of principal and interest to the investors.

Legislation implementing the new insured loan program was contained in the Housing and Urban Development Act of 1965.

The Act authorizes the Farmers Home Administration to insure loans totaling $300 million each year for families in low or moderate income levels. These loans will bear interest at 5 percent.

Additionally, loans bearing 5-3/4 percent interest can be insured for families with incomes above the moderate level. Repayment may be scheduled up to 33 years.

Mr. Norton said that loans are available to families living on farms and in rural areas including towns of 5,500 population to construct, improve, or repair rural homes and related facilities, or farm service buildings, or to provide water for farmstead and household use.

Families needing credit to improve their present housing may use loan funds to add bathrooms, central heating, modern kitchens, and other home improvements, as well as to enlarge or remodel farm service buildings and put in related facilities such as yard fences, driveways and sidewalks.

A farmer may borrow funds to provide buildings for his use or for the use of his tenants and laborers.

A rural resident may use loan funds to buy a previously occupied house, or to buy a site on which to build his home, or to build or repair a home on land he owns.

Insured rural housing loans are made to applicants who are unable to obtain the required credit from other sources.

Further information on insured rural housing loans may be obtained at the county office of the Farmers Home Administration located in the Elks Building at 145 Walnut Street, Cynthiana, Kentucky. The Nicholas County Office is located in the basement of the Post Office Building in Carlisle and is open every Tuesday morning.

TELL THE ADVERTISER
YOU SAW IT IN
THE
CARLISLE MERCURY

Water Management

FRANKFORT, Jan. 4--Kentucky can satisfy the necessity and demand for water only through proper planning and management of the supply at its disposal.

This point is stated in a magazine-form report released today by the State Department of Natural Resources.

Entitled "Water Crisis In Kentucky?," the report attempts to "pinpoint Kentucky's deficencies (in water resources planning), place in proper perspective our basic problems, and set forth possible solutions on which to build a firm foundation in the immediate and long-range future."

Natural Resources Commissioner J. O. Matlick and his staff have proposed water resources legislation for presentation to the 1966 General Assembly convening today.

Matlick points out, however, that the proposed legislation is "only the first step toward carrying out a long-range development program to cope with future needs and demands for water."

Besides legislative assistance, Matlick sees a need for "public awareness that potentially a problem exists."

Also needed, Matlick said, is the "establishment of a working relationship between Federal, State and local agencies for finding methods of dealing with water problems before and as they arise."

The potential water-shortage problem in Kentucky is illustrated graphically in the report in a section detailing the demands made on water basins within the state.

The city of Lexington now uses three to four times more gallons of water daily from the Kentucky River during the summer months than was the average daily flow of the river during the summer months of the 1930 drought, the report states.

A section of the report tracing the history of droughts in Kentucky notes that "in the past 35 years Kentucky has experienced floods and droughts of notable magnitude perhaps eclipsing any similar events experienced in the previous 100 years or more."

The report further pinpoints the seriousness of a prolonged water shortage by citing the experiences of Flemingsburg during a seven-month drought from mid 1963 until January 1964. Some of the damages suffered, the report states, included:

* A $27,000 trucking bill for water hauled in from Maysville, 18 miles away.

* The loss of about 50 jobs and a section of an automobile trim manufacturing plant that moved its anodyzing operations to Arkansas.

* Drastic restrictions imposed on water use for most of the seven-month period.

Russellville and Pineville have undergone similar experiences in recent months, the report notes.

The legislation pro-

Continued on page 10

STOCK YOUR PANTRY DURING OUR
January Food Sale

Paramount
Sweet Pickles
15 oz. 35¢

Peaks
Pinto Beans
4 Lb. Bag 59¢

Visit our Complete
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ROUND
STEAK
lb. 79¢

Sirloin Steak lb. 89¢
T Bone Steak lb. $1.09
Ground Beef lb. 49¢
Sirloin Tip or Rump Roast 89¢ lb.
Southern Star Sausage 2 lb. Bag $1.09

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Del Monte Tomato Catsup 14 oz. 2 for 35¢

Bunch Beans 2 lbs. 49¢

Carnation Milk tall can 3/45¢
Zesta Crackers lb. 31¢
Van Camp Pork & Beans #2 2/39¢
Hunts Tomato Sauce buf size 3/35¢
Kentucky Food Stores Brown & Serve Rolls 12 pak. 29¢

Chase & Sanborn Coffee reg. drip, fine lb. 75¢
6 oz. Instant 75¢

Jonathan Apples
4 lb. Bag 39¢

Blue Bonnet Margarine Whipped 6 stick 2 lbs. 59¢
Apple Sauce 303 6 for 95¢
Strietmann Cookies
Penquins, Galaxies, Fudge Stripes, mix or match 2 for 89¢

Wisconsin Russett Potatoes
20 Lb. Bag 59¢

Birds Eye Frozen Foods
Awake, breakfast drink 9 oz. 2 for 69¢
Peas 10 oz. 4 for 89¢
Cut Yellow Corn 10 oz. 4 for 89¢

Absolute Auction

SAT. JAN. 15--10 A.M.

LOCATION 1 MILE SOUTH OF MILLERSBURG

7 MILES NORTH OF PARIS ON U.S. 68

I have been authorized to sell for Mrs. Melvin Feeback the following described Personal Property for the High Dollar: Cold Spot refrigerator, G. E. Roller Ironer, 2 library tables, TV chair, several iron beds, several odd chairs, 2 rocking chairs, 3 piece porch set, cream seperator, double rinse tubs, gas cooking stove, 2 oil heaters, kitchen cabinet, Lard press, 2 large iron kettles, 1 work horse, 5 years old, 1 work horse 6 years old, farm sled, horse mowet, horse harrow, horse wagon, corn planter, 3 sets work gears, large harrow, hog scalding box, 12'x14' tarpaulin, hydraulic jacks, pump for 50 gal. drum, several log chains, new fence stretchers, 1 tractor wagon, several small tools, lots of other items too numerous to mention.

TERMS: CASH
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"THE COLLECTOR"
in Color
Second Feature
"TOWN TAMER"
in Color
Dana Andrews,
Terry Moore
Sun., Mon. & Tues.
Jan. 16-17-18
"THE SANDPIPER"
in Color
Elizabeth Taylor,
Richard Burton
COMING
Fri. & Sat. Jan. 21-22
"HELP"

SOCIETY

Call Your News In Not Later Than Tuesday
Telephone No. 98

Personals

William Marshall, Elisville, has returned home from Methodist Evangelical Hospital, Louisville, where he underwent surgery.

Mrs. Albert Booth returned home Wednesday after a three weeks visit with her son Kenneth Booth and family in Compton, Calif. While in Calif. Mrs. Booth visited Mr. and Mrs. Porter Ervin El Monte, and Miss Katherine Harrish, of Pasadena, all former Carlisle residents.

Mrs. Mary D. Forman of Phoenix, Arizona has been the Christmas guest of her mother, Mrs. Nora Thompson and her brother's family, Mr. and Mrs. Luther Thompson of Carlisle. Enroute home Mrs. Forman will visit her sisters family, Mr. and Mrs. L. E. Jennings of Cincinnati. Mrs. Forman has lived in Phoenix for the past 27 years.

Dr. and Mrs. Harold R. Burton and son, Michael, of Bloomington, Ind., and Mr. and Mrs. Maynard Niles Loring, Jr. of Marblehead, Mass., were Christmas week guests of Mr. and Mrs. W. J. Clark.

Mrs. J. A. Hensley (Jane Holbrook) has passed her state real estate examination and is now affiliated with Bill Jones Realty, Lexington.

Mr. and Mrs. Harry Miller and children of Lexington were here Sunday to see her parents, Mr. and Mrs. J. W. Fryman.

Mr. and Mrs. Verna Stone have returned from Camarilo, Calif., after a visit with their daughter, Mrs. Pauline Jones and family.

Linda Ritchie of Eastern spent the weekend at home.

Ed Kirk and sons of Ashland visited friends in Carlisle during the Christmas holidays.

BIRTHDAY PARTY GIVEN

Mr. and Mrs. Fred Hollar entertained with a birthday party for Gary Hollar's 14th birthday on Tuesday night. Those joining the fun were Misses, Kay Marshall, Alice Faye Tapp, Donna Scott and Pat Eads; Messers, Kenneth McDonald, Gary Storey, Gary Cain, Stevie and Kenney Gaunce, Ralph Brookshire, Mike Snapp, Billy House, Jackie Livingood, Gary Hollar and Mr. and Mrs. Fred Hollar.

BAND BOOSTERS TO MEET

The Nicholas County Band Boosters will have a special meeting Thursday night at 7:30 in the Teen Inn.

All members and interested parents are asked to be present.

The membership drive is still on. Let's help our children go to Virginia Beach.

CHRISTMAS DINNER

The family of C. C. Allison had their Christmas dinner Wednesday, Dec. 29 at Allison's Drive Inn Resturant. Those present were Mr. and Mrs. C. C. Allison, Mr. and Mrs. Lovell Allison and son, Mr.. and Mrs. Billy Allison and family, Mr. and Mrs. Herb Allison and family, Mrs. Katherine Hollar and family, Mr. and Mrs. W. C. Hunt and daughter, Mr. and Mrs. J. A. Alexander, Mr. and Mrs. Ronnie Rutledge, Lexington; Mr. and Mrs. George Kiser and son, Pennsylvania; Joe Jennings and Paul Wayne Hamm. There were four generations of the Allison family.

PLAYS IN ALL STATE BAND

Miss Pamela Gillispie daughter of Mr. and Mrs. Tommy Gillispie, Route 1, Carlisle was chosen to play clarinet with the Kentucky All State Band last week at the University of Kentucky. A total of 526 high school musicians from over Kentucky tried out for the band. 125 being picked by means of computer tape. Pam is a member of the Bourbon County High School Band, and studies privately with Claude Fouse director of the band.

She is the granddaughter of Mr. and Mrs. Earl Letcher, Carlisle and Mr. and Mrs. Carl Gillispie of Bourbon County.

LUNCHEON GUESTS

Mrs. T. J. Kiser and Mrs. F. P. Kiser, Mrs. Harley Kiser of Paris and Mr. and Mrs. Clay Kiser of Eaton Saskatchewon, Canada, were luncheon guests last Wednesday of Miss Mary Frances Fisher.

Out Our Way

By Lottie O'Bannon

The officers and members of Wesley Chapel appreciate the warm welcome given their new pastor Rev. C. A. Striplin Sunday night by the Nicholas County Ministerial Association and friends of Carlisle.

Out of town guests present for the service were Mesdames Eugena Terry and Dovie Turner of Glasgow, Rev. and Mrs. M. J. O'Hara of Mt. Sterling, and Mrs. C. A. Striplin of Hopkinsville.

The Willing Workers had their New Years party at the home of Mrs. Norine Stevens on Monday night.

Mrs. Edna Boyd's sisters from Mt. Sterling were in town Thursday.

Rev. Mason, presiding Elder of the Lexington district was in town on Monday.

Mrs. Alene Clark was at church Sunday night. She is much better.

Hospital Notes

Admitted:

Manuel Crawford, Dr. J. E. Bradshaw, Mrs. Hattie Sampson, Clyde Snelling, Charles Ring, Lloyd Evans, Mrs. Charles Morgan, Mrs. James Evans, Miss Elizabeth Ann Davis, Early Lawrence, Mrs. Tommy Grimes, Baby Luther Myers, Mrs. Veach Delaney, Hinton Caswell, Carlisle; Mrs. Arthur Duncan, May's Lick; Mrs. Donnie Ray Earlywine, Paris; Mrs. William Fooks, Miss Patty Martin, Mt. Olivet; Mrs. Richard McCarty, Baby Marsha Reid Lyons, Moorefield; Ray Wagoner, Millersburg; Mrs. Glenn Caskey, Barterville; Baby Tracey Toy, Sharpsburg.

Dismissed:

Willie Stone, Mrs. Leona Mae Snapp, Mrs. Carl Amburgey, Jesse Lawrence, Arnold Bowen, William Scott Peck, Lonnie Giffin, Mrs. Thomas Kiser and baby, Clyde Snelling, Charles Ring, G. C. Everett, Mrs. Bryan Kokendoffer, Miss Elizabeth Ann Davis, Mrs. Clio Fryman, Mrs. Charles Morgan and baby, Jasper Wills, Carlisle; J. C. Livingood, Sharpsburg; Ray Wagoner, Millersburg; Miss Judy Glass, Flemingsburg; Mrs. John Frederick, Barterville; James Dixon, Mrs. William Fooks, Mt. Olivet; Mrs. Richard McCarty, Miss Linda Livingood, Moorefield.

Surgery:

Dr. J. E. Bradshaw, Carlisle; Mrs. Glenn Caskey, Barterville.

DISTRICT MEETING

The Auxiliary of the V.F.W. of the 10th District will meet Sunday, Jan. 16 at Moorefield's 7054 Post at 2 p.m. Mrs. Nancye Workman of Paris, District president invites all members to be present.

Jr. Woman's Club To Meet Tonight

The Carlisle Junior Woman's Club will have a regular meeting at 7:30 p.m. Thursday, Jan. 13, at the home of Mrs. Van Jenkins. Co-hostess will be Mrs. Kenneth Knapke and Mrs. M. H. Ruddell, Jr. Mrs. Jimmy Conrad will give the spiritual values.

A book review will be given by Mrs. Robert Sparks.

HYMN SINGING

There will be a Hymn Singing at the Christian Church, Flemingsburg, Ky. on Sunday afternoon, Jan. 16 at 2:00 p.m. with Paul James in charge. Everyone welcome.

Births

Ockerman

Mr. and Mrs. Steve Ockerman of Lexington are the parents of a daughter, their first child born Thursday afternoon at the Bourbon County Hospital. She weighed eight pounds and has been named Stephanie.

Booth

Mr. and Mrs. Kenneth Booth of Compton, Calif., announce the birth of a son, born on Nov. 10, at the Compton Hospital. He has been named Shawn Reynolds.

Morgan

Mr. and Mrs. Charles Morgan, Carlisle, announce the birth of a son on January 5 at the Nicholas County Hospital. He weighed six pounds seven and 1/2 ounces and has been named Charles Robert, Jr.

Earlywine

Mr. and Mrs. Donnie Ray Earlywine, Paris, announce the brith os a son on Jan. 6 at the Nicholas County Hospital. He weighed eight pounds and has been named David Scott.

Evans

Mr. and Mrs. James Evans, Carlisle, announce the birth of a daughter on Jan. 7 at the Nicholas County Hospital. She weighed six pounds 13 ounces and has been named Deborah Kaye.

Grimes

Mr. and Mrs. Tommy Grimes, Carlisle, announce the birth of a son on Jan. 8 at the Nicholas County Hospital. He weighed 2 pounds three ounces.

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Enjoy electric heating, cooking, cooking, laundry, water heating.
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The Nicholas County High School Chorus, under the direction of Mrs. Alberta Atkinson, sang Christmas carols for Gov. Edward Breathitt in the Capitol's Rotunda, December 21. Gov. Breathitt spoke for a few minutes and shook hands with several members of the group. He expressed how well he enjoyed the performance and said that he was very proud of the young people of Kentucky. Employees of the Capitol left their offices and gathered around the marble balconies of the Rounda to hear the chorus sing. Photographers were busy taking pictures. After leaving the Capitol the chorus performed for the Supervisors of Instruction of Education at the Holliday Inn in Frankfort. Members of the chorus were; Brenda Bach, Joyce Barbee, Janet Brady, Feggy Bretz, Fenny Brookshire, Shirley Bussell, Jackie Clark, Elizabeth Clay, John Cleaver, Larry Clinkenbeard, Faula Donovan, Mike Dotson, Sandy Faul, Martha George, Paul Hardin, Thomas Hardin, Phyllis Hardwick, Patty House, David Kerns, Judy Lyons, Linda Livingood, Shirley Livingood, Carol Marshall, George Marshall, Robert McGuffey, Becky Ritchie, Terry Ritchie, Carolyn Robinson, Marilyn Robinson, Reva Sams, Tommy Sams, Linda Sexton, Ab Sharp, John Smith, John Smoot, Gayle Snapp, Charlotte Stacey, Donna Stone, Paula Storey, Robert Talbert, Beverly Thompson, Karen Vaughn, Tommy Vice, Beverly Wagoner, Allen Waugh, Juanita Whirles, David Wilcoxin, Harry Williams.

Carolers Sing For Governor

SHORT AND SWEET

The American housewife has a choice of 8,000 food items . . . In ten years there will be a choice of some 12,000, half of them different from today's items . . . Trading stamps add about 67 cents a week to the average family's food bill . . . Today's teenagers with 12% of the population and an income of $12 billion a year, have the power to set many of today's mass-buying trends . . . When youngsters now between the ages of 5 and 12 reach their teens, they will probably have an income of about 20 billion dollars. . . .

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