Insurance seminar for minority group businesses to be held

FRANKFORT—A two-session seminar to acquaint minority group business persons with insurance principles and procedures will be held at 7 p.m. Tuesday, July 22 and Thursday, July 24 in room 606 in the Hartford Building at Jefferson Community College in Louisville.

The seminar, sponsored by the Office of Minority Business Enterprises (OMBE), will feature insurance executives from around the state who will make presentations to seminar participants on selecting insurance companies and agents, determining the amount and type of insurance protection needed, presenting a loss, no fault insurance and the value of insurance in general.

Norris Christian, business development officer for OMBE in Louisville, said, "We feel the seminar will effectively create an awareness among minority group members in business of the various aspects of insurance and assist them in this important area of business operations."

Ron Crawford, Middletown attorney, will be the featured seminar speaker for both sessions and will lecture on no-fault insurance, which took effect in the state July 1.

A panel will answer questions from seminar participants at the conclusion of both sessions. State Insurance Commissioner Harold B. McGuffey will be a panelist for the July 24 seminar.

The seminar is co-sponsored by the Louisville Branch Resource Center, the Small Business Administration and the state Bureau of Vocational Education.

Persons interested in attending the seminar should write Norris Christian, OMBE, Starks Building, Room 224, River City Mall, Louisville or phone (502) 587-6994.

Norris Christian [left], business development officer for the Office of Minority Business Enterprises in Louisville, and Ron Crawford, Middletown attorney, discuss plans for an insurance seminar for minority group business persons to be held July 22 and 24 at Jefferson Community College.

Arts and Crafts Show July 19-20

Artists and craftsmen throughout the Kentuckiana region are assembling their works for exhibit at Louisville's E.P. "Tom" Sawyer State Park during an Arts and Crafts Fair to be held July 19-20.

The outdoor festival is a first for the park, which opened June 22. Nancy April, the park's crafts instructor, is pleased with the turnout for the juried show.

"We have about 40 exhibitors from Kentucky and Indiana," she said, "and the artists we've got are good ones—they're all professionals."

Exhibitors at the outdoor festival will show paintings, sculpture, graphics, jewelry, ceramics and other crafts, and after the judging their works will be for sale.

The show will run from 9 a.m. to 6 p.m. both Saturday and Sunday, and is open to the public free of charge.

Ms. April, who will exhibit some of her own pottery at the show, hopes for a good public response to the festival. "We're trying to make it an annual fair," she said.

E.P. "Tom" Sawyer State Park, a recreational park serving the Louisville metropolitan area, is in northeastern Jefferson county, on Freys Hill Road.

Mrs. Mastin hosts Miranda Homemakers

The Miranda Homemakers had their annual potluck supper recently at the home of Rachel Mastin and Luther Clay, her father, on the Moorefield Road.

The guests included Mrs. Margie Wilson, Miss Sharon Alexander, County 4-H Agent, Mrs. George Sale, state president, Mrs. Anna Barbee, Conyersville, Ind. and Mr. and Mrs. Cartwrit.

The next meeting will be held in September at the home of Mrs. Virginia Crump.

Notice

The board of directors of Lake Carnico on U.S. 68 outside of Carlisle, wish to advise the public that the swimming beach at the Lake is available for use, and reports to the contrary are erroneous.

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Concern expressed by Gov. Carroll over school fees

Gov. Julian M. Carroll recently asked the state Department of Education for recommendations to alleviate the economic burden of excessive school fees.

In a letter addressed to Dr. Lyman V. Ginger, state superintendent of public instruction, Carroll stressed his "interest in and concern about fees that are being charged pupils in elementary and secondary schools in the Commonwealth." A recent study submitted to the governor by the education department revealed that in excess of $4 million is collected from public school students each year. Carroll suggested that while some of the fees appear to be legitimate and appropriate, others should be eliminated. Such fees then would become part of the regular instructional programs in the schools.

Carroll defined justifiable costs to include breakage of or damage to equipment or property (incidents not likely to occur during normal learning processes), personal wearing apparel and materials used in the construction of furniture or other handicrafts when the finished items become the student's property. The governor also considered fees for personal materials, such as pencils, notebooks and paper used by the pupil as part of his homework, as legitimate.

However, Carroll felt that instructional supplies used in laboratories, shop and art classes should be provided by the school and not charged to the student.

Gov. Carroll also stated that he intends to ask the 1976 General Assembly to consider instructional fees as part of the weighted pupil unit cost, used in allocating funds for elementary and secondary education. If carried out systematically, such action would hold all schools responsible for providing their own teaching-learning materials.

Carroll underscored his concern by announcing that no student "should be charged a fee for the privilege of participating in any course, belonging to any club or organization that is directly related to the instructional needs of the student."

Visitors to Fort Boonesborough July 26 will be entertained by Daniel Boone's most famous descendant. A free show by Pat Boone and Family will highlight the Fort Boonesborough Bicentennial weekend of July 25-27. Pat Boone, nationally known singer, actor, author and tenth generation descendant of Daniel Boone will perform with his wife Shirley—A Kentucky native and daughter of country music star Red Foley—and their four dynamic daughters, Cherry, Lindy, Debby and Laury. The Boone girls have been harmonizing with their famed father and talented mother since childhood. However, it was all "in the family" until 1970, when they accompanied the Pat Boone tour of the Orient. No longer children at ages, 20, 19, 18, and 17, they add a refreshing note to an already warm and energetic show. Pat Boone and the five women in his life travel thousands of miles a year—singing, speaking and charming young and old alike. They are coming "home" to Kentucky July 26, at 8 p.m., Fort Boonesborough State Park. Limited reserved seating is available at $2.00 a chair. Call or write: Fort Boonesborough Bicentennial Commission, 101 West Irvine, Richmond, Ky., 606-623-0054.

Fort Boonesborough is open year round from 10 a.m. to 6 p.m., but the weekend of July 25, 26, and 27 will provide visitors with numerous free Bicentennial activities.

Form 649 (State)—(12-74) 73-265

State Bank No. 421

PUBLISHER'S COPY

Consolidated Report of Condition of "DEPOSIT BANK OF CARLISLE" of CARLISLE in the State of KENTUCKY and Domestic Subsidiaries at the close of business on JUNE 30, 19 75.

ASSETS	Dollars		Cts.	
1. Cash and due from banks (including $ unposted debits)	xxx	459	005	1
2. (a) U.S. Treasury securities $2,232,018.06 Total (items 2(a) & (b))	xxx	xxx	xx	
(b) Obligations of Federal Financing Bank	2	232	018	06	2
3. Obligations of other U.S. Government agencies and corporations		0	00	00	3
4. Obligations of States and political subdivisions	1	118	537	41	4
5. Other securities (including $ corporate stocks)		5	000	00	5
6. Trading account securities			0	00	6
7. Federal funds sold and securities purchased under agreements to resell			0	00	7
8. Other loans	3	992	754	58	8
9. Bank premises, furniture and fixtures, and other assets representing bank premises		52	301	57	9
10. Real estate owned other than bank premises			0	00	10
11. Investments in subsidiaries not consolidated			0	00	11
12. Customer's liability to this bank on acceptances outstanding			0	00	12
13. Other assets (item 6 of "Other Assets") (Including $ direct lease financing)			0	00	13
14. TOTAL ASSETS	7	389	617	14	14
LIABILITIES					
15. Demand deposits of individuals, partnerships, and corporations	3	066	782	24	15
16. Time and savings deposits of individuals, partnerships, and corporations	3	384	797	97	16
17. Deposits of United States Government		4	082	39	17
18. Deposits of States and political subdivisions		293	235	75	18
19. Deposits of foreign governments and official institutions			0	00	19
20. Deposits of commercial banks			0	00	20
21. Certified and officers' checks, etc.		10	005	25	21
22. TOTAL DEPOSITS $6,758,903.60	xxx	xxx	xxx	xx	(a)
(a) Total demand deposits $3,214,105.63	xxx	xxx	xxx	xx	(b)
(b) Total time and savings deposits $3,544,797.97	xxx	xxx	xxx	xx	
23. Federal funds purchased and securities sold under agreements to repurchase			0	00	23
24. Other liabilities for borrowed money			0	00	24
25. Mortgage indebtedness			0	00	25
26. Acceptances executed by or for account of this bank and outstanding			0	00	26
27. Other liabilities		21	279	16	27
28. TOTAL LIABILITIES	6	780	182	76	28
29. MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES			0	00	29
RESERVES ON LOANS AND SECURITIES					
30. Reserve for bad debt losses on loans (set up pursuant to Internal Revenue Service rulings)		46	920	13	30
31. Other reserves on loans			0	00	31
32. Reserves on securities			0	00	32
33. TOTAL RESERVES ON LOANS AND SECURITIES		46	920	13	33
CAPITAL ACCOUNTS					
34. Capital notes and debentures					34
(specify interest rate and maturity of each issue outstanding)	1	062	516	23	35
35. Equity capital, total			0	00	36
36. Preferred stock-total par value (No. shares outstanding)		100	000	00	37
37. Common stock-total par value (No. shares authorized 2000) (No. shares outstanding 2000)		600	000	00	38
38. Surplus		362	516	23	39
39. Undivided profits					40
40. Reserve for contingencies and other capital reserves					41
41. TOTAL CAPITAL ACCOUNTS	1	062	516	23	42
42. TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7	889	619	12	
MEMORANDA					
1. Average of total deposits for the 15 calendar days ending with call date	6	044	985	24	1
2. Average of total loans for the 15 calendar days ending with call date	4	027	031	59	2
3. Unearned discount on instalment loans included in total capital accounts		21	279	16	3
4. Standby letters of credit			0	00	4

I, William N. Young, President, SPEAK ASTERISK of the above-named bank, do solemnly that this report of condition is true and correct, to the best of my knowledge and belief.

Correct—Attest: William N. Young

Directors.

(MARK NAME FOR NOTARY'S SEAL)

State of Kentucky, County of Nicholas, ss:

Sworn to and subscribed before me this 10th day of July, 19 75

and I hereby certify that I am not an officer or director of this bank.

My commission expires June 18, 19 76

Brenda B. Stonel, Notary Public.

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Sirloin Steak $1.59 lb.

U.S. Gov't Inspected Tender, Lean Thrifty
Porterhouse Steak lb. $1.79
U.S. Gov't Inspected Tender, Lean Thrifty Shoulder
Swiss Steak lb. $1.79
U.S. Gov't Inspected Tender, Lean Thrifty
T-Bone Steak lb. $1.69

U.S. Gov't Inspected Tender, Lean Thrifty
Boston Roll Boneless
Beef Roast lb. $1.69

U.S. Gov't Inspected 100% All Beef
Ground Beef 5-lb. Chub Pak lb. 79¢

Shank Half
Smoked Ham lb. 79¢

Whole Fresh Picnic Style
Pork Roast lb. 79¢

Items Reduced this Week	NOW	Save At Least
Country Oven Pretzels	9-oz. 2/99¢	10¢
Kroger Sunny Crisp Wafers	12-oz. 85¢	10¢
Kroger Saltines	1-lb. 61¢	4¢
Sun Gold Saltines	1-lb. 53¢	6¢
Kroger Oyster Crackers	8-oz. 55¢	4¢
Kroger Oyster Crackers	1-lb. 85¢	16¢
Kroger Oyster Crackers	15-oz. 75¢	12¢
Kroger Honey Grahams	8-oz. 53¢	4¢
Country Oven Sugar Cookies	19-oz. $1.19	20¢
Co. Oven Chocolate Chip Cookie	18-oz. $1.19	20¢
Co. Oven Asst. Cookies	21-oz. $1.19	20¢
Co. Oven Butter Filled Cookies	13-oz. 83¢	8¢
Big Value Cookies	6-oz. 3/$1.09	9¢
Co. Oven Fig Bars	1-lb. 83¢	8¢
C.O. Tiara Ch. Cm. Cookies	18½-oz. 83¢	14¢

Items Previously Reduced	Now	Save At Least
Kroger Cane Sugar	5-lb. $1.15	24¢
Open Pit B-B-Q Sce.	18-oz. 59¢	8¢
Kraft Velveeta Cheesefood	2-lb. $1.59	20¢
Param. Kosher Dills	32-oz. 83¢	7¢
Joan of Arc C/S Corn	17-oz. 39¢	20¢
Miracle Whip Salad Dressg.	qt. 99¢	10¢
Kro. White Bread	20-oz. 2/85¢	10¢
Sun Gold White Bread	20-oz. 2/79¢	10¢
Jiffy Biscuit Mix	8-oz. 21¢	1¢
Hormel Spam	12-oz. 87¢	6¢
D./Hines Blueberry Muff. Mix	13-oz. 76¢	3¢
Krogo Shortening	3-lb. $1.69	9¢
Crisco Shortening	3-lb. $1.69	10¢
Co. Oven Marsh. Pies	14-oz. 64¢	9¢
Nestea Mix W/Lemon & Sugar	24-oz. $1.79	49¢
Nestles Quik	32-oz. $1.99	30¢
Zest Soap	3.75-oz. 27¢	2¢
Banq. Beef Stew Buff. Sup.	32-oz. $1.48	11¢
Max. House Vac Pk. Coffee	1-lb. $1.26	5¢
Sunshine Chunk Dog Food	25-lb. $3.99	70¢
Clo. Vally. Imit. Mayonn.	qt. 77¢	15¢
Campbell Pork & Bns.	16-oz. 34¢	3¢
Joan/Arc Kdny. Bns.	15½-oz. 32¢	3¢
Mac/Che. Kraft Dinner	7¼-oz. 28¢	3¢
Aunt Nellie C.C. Beets	16-oz. 32¢	2¢
Kroger Navy Beans	2-lb. 47¢	2¢
Clorox Bleach	gal. 69¢	6¢
Wyler Drinks	24-oz. $1.69	30¢
Dun/Hines Lyr. Cake Mix	18½-oz. 69¢	4¢
Lipton Tea Bags	100-ct. $1.39	18¢
Pillsb. '1869' Biscuits	11-oz. 49¢	3¢

Thrifty Value
Sliced Bacon 1-lb. pkg. $1.19

Big Value Frozen
Turkeys 10 to 14 lb. Avg. 59¢ lb.

Whole or Butt Portion
Smoked Ham 89¢ lb.

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Kroger Wieners 12-oz. pkg. 77¢

Snow Valley Frozen
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Boneless White Fish
Turbot Fillets 79¢ lb.

Kentucky Farm Whole Hog
Sausage 1-lb. pkg. $1.39 2 lb. pkg. $2.65

Whole
Pork Loin Sliced into Chops FREE 59¢ lb.

Frozen Headless Dressed
Whiting Fish 39¢ lb.

Frozen Meats - Breaded
Kay Bee Patties 1-lb. pkg. 89¢

U.S. Gov't Graded Choice Boneless Top
Round Steak $2.29 lb.

U.S. Gov't Graded Choice Boneless Bottom
Round Steak $2.19 lb.

U.S. Gov't Inspected 100% All Beef made from various cuts of Beef contains no more than 30% fat
Ground Beef 3-lb. Chub Pak $2.55
Country Style Store Packaged
Sliced Bacon 3-lbs. or more lb. $1.49
Serve 'N Save or Manhoefer
Canned Ham 3-lb. can $4.99
Kroger
Piece Bologna lb. 89¢
Serve 'N Save All Varieties
Lunch Meat 1-lb. pkg. $1.09
Marhoefer Garlic Franks, Polish Sausage or
Smoked Sausage lb. $1.29
Freezer Queen All Varieties Except Beef
Meat Entrees 2 lbs. pkg. $1.49
Lean & Meaty Picnic Style
Pork Steaks lb. 89¢
Whole
Smoked Picnics lb. 89¢
Mr. Boston Frozen
Fish Sticks 2-lb. pkg. 89¢

Discount Special Polar Pak
Ice Cream Chocolate or Vanilla ½-gal. ctn. 79¢

Discount Special Kroger Hi-Nu
2% Lowfat Milk gal. paper ctn. $1.39

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Margarine 1-lb. bowl 59¢

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Bucket of Golden Fried Chicken 12 pieces 1 lb. Potato Salad and 4 Rolls $3.99
Stuffed Pepper Dinner 1 pepper, 2 vegs. ea. 99¢
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Deli Baked Cherry Pie ea. 99¢
New Bavarian Old Fashion Loaf lb. $1.79
Rockey Road Cake ea. $2.99
California Strawberry Pie ea. $1.99
Ham or Submarine Sandwiches 2 for $1

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Listerine 32-oz. btl. $1.49 with coupon below

Discount Special Freezer Pleaser
Twin Pops 2 12-oz. pkgs. $1

Discount Special Kroger Grade 'A'
Sandwich Buns 2 8-ct. pkgs. 89¢

Discount Special Kraft Philadelphia
Cream Cheese 8-oz. pkgs. 279¢

Discount Special Kroger Grade 'A'
Large Eggs doz. 69¢

Discount Special Kroger Grade 'A'
Margarine 1-lb. prints 2 for 89¢

Discount Special Kroger Grade 'A'
Cheese Singles 12-oz. pkg. 89¢

Discount Special Kroger Grade 'A'
Cheese Slices 8-oz. pkg. 69¢

Discount Special Kroger Grade 'A'
Cheese Spread 5-oz. jar 49¢

Discount Special Kroger Grade 'A'
Cheese Spread 2-lb. loaf $1.89