



Flight winners

Winners in the Carlsle Club member golf tournament are pictured above left to right: seated, ladies division, Joyce Wallace, 1st flight, and Edwina Johnson, championship flight, standing, men's division, Lancy Hitchcock, photo



Runners-up in the Carlsle Club golf tournament are pictured left to right: ladies division, Kelli Robinson Conroy, 2nd flight, and Brenda Anderson, 1st flight and Bobby Curtis, 4th flight—Linda Conley photo

# Kentucky Reflections

by George Street Boone

A current story in a national magazine is entitled: "Living in Circumstances Beyond Our Control: 1984 Has Been Unavoidably Deafening." Can we Kentuckians draw a bit of encouragement that the predicament of New York City may demonstrate that "They" are not yet prepared to take over completely?

New York City, the financial capital, the center of the establishment, headquarters of the communications networks, our prime cultural seat, is demonstrating its inability to cope with problems of financing its day to day existence.

The lure of tax-free municipal securities led banks and trust companies to invest in obligations issued by New York and Kentucky banks are numbered among these investors. Our senators and congressmen will certainly receive encouragement from such institutions to help bail out this city lest our local institutions suffer.

In an article in a recent issue of the "New York Times," Milton Mayer, author of the recent best seller, "The Bankers," observed that most financial markets reacted rather calmly to President Ford's decision that New York could be abandoned to pay the penalty for its fiscal irresponsibility. According to Mr. Mayer, a recent study by the Federal Deposit Insurance Corporation concluded that if banks were forced to write off one-half of the asserted value of their state and city New York holdings, only about 100 out of the nation's 14,800 banks would go down the drain and most of these institutions were quite small.

In financial and banking circles considerable concern has been expressed about the ripple effect of a municipality or state such as New York City.

**NOTICE OF PUBLIC HEARING**  
**EAST KENTUCKY HEALTH SYSTEMS AGENCY, INC. (EKHSA)**  
 December 2, 1973  
 Bourbon County Courthouse in Paris, Kentucky

The Bluegrass Regional Health Planning Council and the Bluegrass Area Development District will cohost a public hearing at the Bourbon County Courthouse in Paris on December 2, 1973, from 7 to 9 p.m. to inform the citizens of Bourbon, Harrison and Nicholas Counties about the development of the East Kentucky Health Systems Agency, Inc. and to allow for further public participation. The purpose of this hearing is to inform the residents of the new "National Health Planning and Resources Development Act of 1974" (P.L. 93-641), to explain the organizational structure of the East Kentucky Health Systems Agency, Inc., and to outline procedures for electing the first governing Board to insure coordination of health services.

All those individuals or representatives of organizations interested in health care are urged to attend and make application for membership in the Agency. The Agency seeks a broad membership of both consumers and providers of health services, generally reflecting geographic, socioeconomic, racial and ethnic groups in the area.

The Agency will be responsible for arranging health planning, the review of health projects including Certificate of Need applications, federal fund applications under the Public Health Service Act, and review of the appropriateness of existing institutional health services.

A copy of the East Kentucky Health Systems Agency Bylaws and Articles of Incorporation are on file for public review at the Bluegrass Regional Health Planning Council, 100 E. Reynolds Road, Lexington, between the hours of 9:00 a.m. and 4:30 p.m., Monday through Friday. EKHSA has arranged for other documents and correspondence to be kept at the same location. Copies of such documents will be mailed on request.

For interested individuals who are unable to attend this hearing but who wish to be nominated, the following form may be used. Please fill out, clip and return by December 10, 1973, to the Bluegrass Regional Health Planning Council, 100 E. Reynolds Road, Lexington, Ky. 40503.

I am interested in serving as a voluntary member of the Governing Board of the East Kentucky Health Systems Agency, Inc.

Name \_\_\_\_\_

Address \_\_\_\_\_  
 Street Address or Rural Route \_\_\_\_\_

Town \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone number \_\_\_\_\_

# November is National Epilepsy Month

November is National Epilepsy Month, and the Central Kentucky Epilepsy Foundation of Epilepsy Foundation of America is preparing its annual drive to inform the public about epilepsy.

Nationally, about four million people have this neurological disorder, which can result from head injuries of various kinds as well as other known and unknown causes. In Central and Eastern Kentucky, about one out of 50 is believed to have epilepsy. Like epilepsy victims everywhere, they face tremendous problems in dealing with the rest of society. These problems are the prime targets of Epilepsy Month.

Dr. Russell L. Travis, president of the Central Kentucky Epilepsy Foundation, Suite 14, 845 Lane Allen Road, Lexington, Ky. 40504, telephone 606-278-5472.

## REPORT OF NICHOLAS COUNTY FIRE DEPARTMENT

We have examined the statement of cash receipts and disbursements of Nicholas County Fire Department for the year ended June 30, 1974. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the accompanying statement of cash receipts and disbursements presents fairly the cash transactions of Nicholas County Fire Department for the year ended June 30, 1974.

Roberta, Pitman & Co.  
 Certified Public Accountants

November 3, 1975

NICHOLAS COUNTY FIRE DEPARTMENT  
 STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS  
 FOR THE YEAR ENDED JUNE 30, 1974

<b>RECEIPTS:</b>		
Tax Collections	\$ 12,229.86	
Rent	440.00	
Interest on Certificates of Deposit	107.81	
Donations	60.00	
Other	5.00	
<b>Total Receipts</b>	<b>\$ 12,912.67</b>	
<b>DISBURSEMENTS:</b>		
Paid to Firemen for Fire Runs and Meetings	\$ 2,424.00	
Salary—Fire Chief	840.00	
Salaries—Fire Department Committee	800.00	
Payment on Building	4,000.00	
Purchase of New Roof	1,789.23	
Purchase of Truck	2,002.00	
Purchase of Siren	257.54	
Note Payment	1,000.00	
Fire Truck Repairs	1,277.28	
Fire Truck Gas and Oil	392.78	
Other Repairs and Maintenance	183.41	
Supplies and Firemen's Equipment	395.27	
Insurance	675.29	
Utilities	350.60	
Telephone	257.63	
Audi Fee	195.00	
Interest	60.00	
Treasurer's Bond	165.00	
Transfer to Civil Defense Rescue Squad	49.68	
Macellaneous	49.68	
<b>Excess of Disbursements Over Receipts</b>	<b>(3,520.00)</b>	
<b>Cash in Checking Accounts, July 1, 1974</b>	<b>10,250.32</b>	
<b>Cash in Checking Accounts, June 30, 1975:</b>		
Deposit Bank of Carlisle	5,295.24	
First National Bank	4,954.28	\$ 10,250.52

November 3, 1975

NICHOLAS COUNTY FIRE DEPARTMENT  
 STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS  
 FOR THE YEAR ENDED JUNE 30, 1975

<b>RECEIPTS:</b>		
Tax Collections	\$ 12,987.97	
Rent	520.00	
Interest on Certificates of Deposit	432.19	
Donations—IBM	90.00	
Donations—Other	20.00	
Other	30.95	
<b>Total Receipts</b>	<b>\$ 14,941.11</b>	
<b>DISBURSEMENTS:</b>		
Paid to Firemen for Fire Runs and Meetings	\$ 3,345.00	
Salary—Fire Chief	900.00	
Salaries—Fire Department Committee	800.00	
Payment on Building	4,000.00	
Purchase of New Roof	1,789.23	
Purchase of Truck	2,002.00	
Purchase of Siren	257.54	
Note Payment	1,000.00	
Fire Truck Repairs	1,277.28	
Fire Truck Gas and Oil	392.78	
Other Repairs and Maintenance	183.41	
Supplies and Firemen's Equipment	395.27	
Insurance	675.29	
Utilities	350.60	
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Macellaneous	49.68	
<b>Excess of Disbursements Over Receipts</b>	<b>(3,520.00)</b>	
<b>Cash in Checking Accounts, July 1, 1974</b>	<b>10,250.32</b>	
<b>Cash in Checking Accounts, June 30, 1975:</b>		
Deposit Bank of Carlisle	3,025.66	
First National Bank	3,104.86	\$ 6,730.52

Notes 1 — Other Cash Items:  
 Detail of other cash items not reported on the statement of cash receipts and disbursements as of June 30, 1974, is as follows:

<b>Savings Account:</b>		
First National Bank	Balance, June 30, 1973	\$ 3,194.78
Carlisle, Kentucky	Interest Earned and Added to Balance	163.79
	Balance, June 30, 1974	\$ 3,358.57

**Certificates of Deposit:**

Interest	Rate	Amount
Deposit Bank, Carlisle, Kentucky	5 1/2%	\$ 1,000.00
First National Bank, Carlisle, Kentucky	5 1/2%	1,000.00
First National Bank, Carlisle, Kentucky	5 1/2%	1,000.00
First National Bank, Carlisle, Kentucky	5 1/2%	1,000.00
First National Bank, Carlisle, Kentucky	5 1/2%	3,000.00
<b>Total</b>		<b>\$ 7,000.00</b>

Notes 2 — Note Payable:  
 Detail of note payable as of June 30, 1974, is as follows:

Lender	Security	Interest Rate	Payable	Amount
Nicholas County	None	2%	\$ 1,000.00	\$ 3,000.00
Fiscal Court			per year	

Notes 1 — Other Cash Items:  
 Detail of other cash items not reported on the statement of cash receipts and disbursements as of June 30, 1975, is as follows:

<b>Savings Account:</b>		
First National Bank	Balance, June 30, 1974	\$ 3,358.57
Carlisle, Kentucky	Interest Earned and Added to Balance	173.19
	Balance, June 30, 1975	\$ 3,531.76

**Certificates of Deposit:**

Interest	Rate	Amount
Deposit Bank, Carlisle, Kentucky	5 1/2%	\$ 1,000.00
First National Bank, Carlisle, Kentucky	5 1/2%	1,000.00
First National Bank, Carlisle, Kentucky	5 1/2%	1,000.00
First National Bank, Carlisle, Kentucky	5 1/2%	1,000.00
First National Bank, Carlisle, Kentucky	5 1/2%	3,000.00
<b>Total</b>		<b>\$ 7,000.00</b>

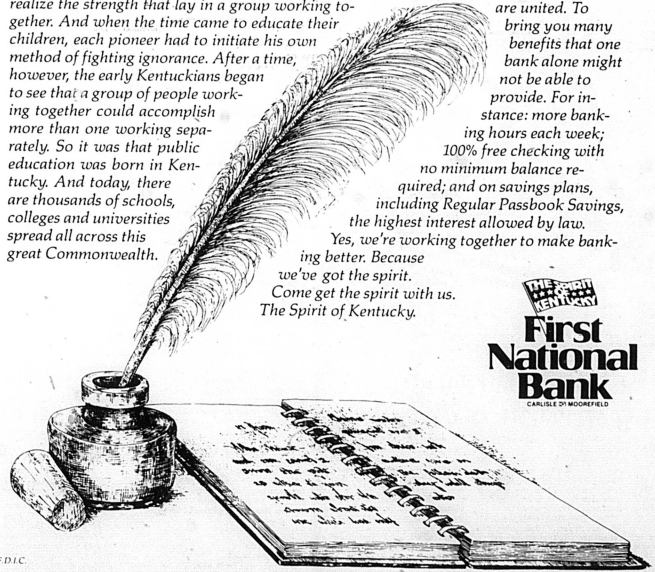
Notes 2 — Note Payable:  
 Detail of note payable as of June 30, 1975, is as follows:

Payable to	Security	Interest Rate	Payable	Amount
Nicholas County	None	2%	\$ 1,000.00	\$ 3,000.00
Fiscal Court			per year	

# Education helps shape the Spirit of Kentucky.

In the early days of our state, formal education was hard to come by. When pioneer Kentuckians pushed into the wilderness seeking personal liberty, they built their cabins far from other people because they did not realize the strength that lay in a group working together. And when the time came to educate their children, each pioneer had to initiate his own method of fighting ignorance. After a time, however, the early Kentuckians began to see that a group of people working together could accomplish more than one working separately. So it was that public education was born in Kentucky. And today, there are thousands of schools, colleges and universities spread all across this great Commonwealth.

That same spirit of working together can accomplish much in banking, too. That's why the Kentucky Group Banks are united. To bring you many benefits that one bank alone might not be able to provide. For instance: more banking hours each week; 100% free checking with no minimum balance required; and on savings plans, including Regular Passbook Savings, the highest interest allowed by law. Yes, we're working together to make banking better. Because we've got the spirit. Come get the spirit with us. The Spirit of Kentucky.



**First National Bank**  
 CARLSLE BY MORGENTHAU

Member F.D.C.