

Obituaries

CHARLES K. PRYOR
Charles Keller Pryor, 47, Indiana Ave., Springfield, Ohio, formerly of Nicholas county, died Monday, Jan. 12, 1978, in Springfield.
His foster parents were the late Mr. and Mrs. Russell Abney of Nicholas county. He is a brother of Paul Pryor of Carlisle.
He is survived by his wife, Betty; nine children, and two grandchildren.
Funeral services were held at 10 a.m. Wednesday, Jan. 14, in Springfield, Ohio, with burial in the Howe Hill Cemetery there.

BERNIE H. WILLIAMS
Bernie H. Williams, 71, Carlisle, died Tuesday, Jan. 6, 1978 at Nicholas County Hospital after a short illness. He was a member of the Christian Church and a life-long resident of Carlisle.
He is survived by seven daughters, Mrs. Emma Fields, Aileen, Fern, Mrs. Elsie Davis and Mrs. Elizabeth Buckner, Paris; Miss Betty Williams and Mrs. Arlene Patterson, New York, N.Y.; Mrs. Rosemary Compton, Carlisle; Mrs. Charlene Lane, Mayslick; four sons, Harry, stationed with the U.S. Army in Virginia; Floyd, Ft. Det. N.J., Albert, Middletown, Ohio, and Leslie, Lexington; a sister, Mrs. Mayme Thomas, Paris; 36 grandchildren and two great-grandchildren. Services were conducted at 2 p.m. Friday, Jan. 9 by Rev. H. Dallas Sugg at Mothers-Shearer Chapel, Burial in Henryville Cemetery.

MISS LILLIE MARTIN
Miss Lillie Martin, 89, died at the Georgetown Manor Nursing Home, Louisville, Thursday, Jan. 8, 1978 after an illness of two months.
She was a life-long resident of Carlisle, a daughter of the late Victor and Elizabeth Archdeacon Martin, a retired bookkeeper at the Kentucky Utilities Co. and a member of the

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The First National Bank

REPORT OF CONDITION
Consolidating domestic subsidiaries of The First National Bank of Carlisle in the response to call made by Comptroller of the Currency, under title 12, United States Code, Section 31.

ASSETS		LIABILITIES	
Cash and due from banks (including 22,000.00 unposted debits)	10,200,000.00	Demand deposits of individuals, partnerships, and corps.	1,425,000.00
U.S. Treasury securities	100,000.00	Time and savings deposits of individuals, partnerships, and corps.	7,775,000.00
Obligations of other U.S. Gov. agencies and corps.	828,000.00	Deposits of U.S. Govt.	64,000.00
Obligations of States and political subdivisions	1,067,000.00	Deposits of States and political subdivisions	902,000.00
Other securities (including None corporate stock)	12,000.00	Certified and officers' checks, etc.	31,000.00
Loans	8,532,000.00	TOTAL DEPOSITS	12,880,000.00
Bank premises, furniture and fixtures, and other assets representing bank premises	294,000.00	(a) Total demand deposits	4,639,000.00
Other assets (including None (joint lease financing))	241,000.00	(b) Total time and savings deposits	8,350,000.00
TOTAL ASSETS	14,500,000.00	Other liabilities	296,000.00
		TOTAL LIABILITIES	13,282,000.00
		RESERVES ON LOANS AND SECURITIES	147,000.00
		TOTAL RESERVES ON LOANS AND SECURITIES	147,000.00
		CAPITAL ACCOUNTS	200,000.00
		Equity capital, total	200,000.00
		Common stock, total par value	200,000.00
		(No. shares authorized 20,000) (No. shares outstanding 20,000)	200,000.00
		Surplus	200,000.00
		Undivided profits	477,000.00
		TOTAL CAPITAL ACCOUNTS	1,077,000.00
		TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	14,500,000.00
		MEMORANDA	
		Average of total deposits for the 15 calendar days ending with call date	12,803,000.00
		Average of total loans for the 15 calendar days ending with call date	8,945,000.00

We, the undersigned directors attest the correctness of this report of condition, is true and correct, and that it has been or will be published in the manner prescribed by Title 12, U.S.C. 161, within twenty days from the date hereof.

Lanny Hutchison, Cashier of the above-named bank do hereby declare that this report of condition is true and correct to the best of my knowledge and belief.
Lanny Hutchison, Cashier
January 10, 1978

What impact will vacations have on county?

What impact will the travel/vacation industry have on Nicholas county this year?

Some crystal ball gazing by Moore's resident optimist offers what may seem conflicting answers. "We're going to see the best of both worlds," Moore says. "Tourists will be on their state while visitors from elsewhere will be heading this way to join the holiday tourists."

The prediction comes from Herby Moore, artist, designer, and creator of a multi-million dollar tourist complex near Cave City. If Moore is right, the county will be a vacation spot for a very Kentucky vacation close to home, yet not to be missed if Kentuckians are going to vacation close to home, yet not to be missed if other states do. Moore says it's because of the Bicentennial is sparking leisure sight-seeing in greater volume than ever before. Many travelers, including the congestion of Washington, D.C., Philadelphia or Boston. Yet they want the history, scenic views and the quiet of the country. Moore visualizes out-of-staters coming into every region of Kentucky for the same reason local citizens decide not to leave. "They realize the quality and quantity of vacation accommodations here, and have a special interest in Kentucky's heritage," he says.

The combination is a natural, in Moore's opinion, and is one which simply doesn't exist in many other places. He thinks the impact will be widespread. He has had more than 100 businesses and professions—from farming to franchising, and from accounting to auto sales—call him to expect to improve in 1978 due to the travel/vacation industry.

Of greater significance is the factor of taxation. "Every Kentuckian who pays taxes can be thankful for growing tourist businesses," the Cynthiana developer contends. "If we didn't have a daydreamer, we wouldn't have the out-of-state visitors helping pay our local and state taxes. But, besides tax government services would be paid for extensive and Kentuckians would be paying more taxes. It is as simple as that."

Moore notes the "primary" and "secondary" influences of the vacation-oriented lifestyle. The first is found with those who serve the traveler, such as the gas station operator, restaurant owner, shopkeeper, motel proprietor and manager of a tourist attraction. The second is even more widespread. Larger numbers of tourists means heavier demands for businesses serving the tourist industry. The multiplier effect is enormous. There are more job opportunities.

"If the overall economy improves, the benefits filter down into every community," Moore insists. He makes a habit of studying trends relating to the traveling public. When he first built his Mammoth Cave Wax Museum, he was surprised to find so much repeat business, and was astounded by the heavy influx of Canadian visitors.

When he developed Wondering Woods, containing an authentic reproduction of a 1900 village and surrounding farm, Moore was branded a daydreamer. "They thought I was nuts taking 150 acres at the entrance of Mammoth Cave National Park and coming up with a competing town," he recalls. "They wondered who would visit it."

Well, many did. Last year, the gate doubled from 1974. Moore thinks it will double again in '78. "I go back to one's appetite for history. Our village is America as our grandparents experienced it," he explains. The wax museum nearby is also history. In 1962 Moore began creating wax figures for years he kept them in his home but the guests began crowding Herby and his family. Besides, they were so life-like, friends dropping by thought company was already at the Moore home. So he built the museum, increased his production, and now he has what is proclaimed as one of the most authentic displays in the U.S. From that enterprise came Huckleberry Hill, next to the museum. It is an area of Alpine distinction for crafts, exhibits and gifts. Next was Harmony Tower, a meeting center; Chapel Garden, galleries, where man's association with God is accentuated in the guest's personal way and Traquill Valley Village in Wondering Woods. His next venture? Who knows. But right now he is looking to an economic bonanza for Kentucky. "The foundation of a \$700 plus million industry began long ago and was greatly strengthened in the last few years by both the state and private sectors," Moore points out. "All available, real close to home, and I look to 1978 as the year when Kentuckians and non-Kentuckians join together in really finding out what this state is all about."

Conger named trust officer

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and knowledgeable in his field and will be an asset to this bank. His interest in outside activities will also make him an asset to the Lexington community," said Smith.

From January, 1970, until his Lina appointment in May, 1974, Conger was Trust Officer in charge of the Trust Administration Division at the Lewis Union Bank & Trust Company, Columbus, Ind. Prior to that he was with Liberty National Bank & Trust Company, Louisville, from August, 1965, until 1970 as a Trust Officer in administration and new business.

A native of Louisville, Conger is a 1957 graduate of Northern High School. He attended Washington & Lee University, Lexington, Va., and the University of Kentucky before graduating from the University of Louisville in January of 1962 with a B.S. degree in Marketing. After serving three years in the United States Navy, he enrolled in the U of L Law School, receiving a Juris Doctorate in August, 1969.

Conger has taught wills, trusts and estate planning courses at Indiana University-Purdue University at Indianapolis; Trust Services and Fundamentals; Business Law for the American Institute of Banking and Introduction to Business and Business Math at Northwestern Business College.

Active in civic affairs, he was president of the Board of Directors of Junior Achievement while in Columbus and vice president of the Board of J.A. in Lina. He served on the Board of Directors of both the Lina Estate Planning Council and the Child and

Family Services organization in Lina and was chairman of the Public Affairs Committee of the Lina Chamber of Commerce. As an attorney, he is a member of the Ohio, Allen County (Ohio) and Bartholomew County (Indiana) Bar Associations.

Conger is a Lieutenant Commander in the U.S. Navy Reserve, currently serving as Executive Officer of the U.S. Navshore Act (7715) in Lina. He has also served as commanding officer of the Naval Reserve Surface Division 6-23, Louisville.

He is a member of the Shawnee Country Club, Lina, served as a 1977 graduate of the Columbus City Golf director of the Columbus City Golf International and Shawnee United Methodist Church, Lina.

Conger is married to the former Betty Jones of Dearborn, Mich., and they are the parents of two sons, Robert and Brett.

Central Bank is a member of the Kentucky Group Bank Affiliate of 18 banks in the Commonwealth with combined total assets in excess of \$200,000,000 serving over 1,000,000 Central and Southeastern Kentuckians through more than 50 banking offices.

The new plan has been hailed by many bankers in the Bluegrass Area as a new and vital farm management tool whereby crop financing is more plausible and production loans are more secure with greater long term financial security for tobacco growers who insure with Federal Crop Insurance Corporation on the current production cost basis.

Local men

Continued from page one

producing counties now having Federal Crop Insurance coverage will be under the Soper Plan.

For his efforts in developing a plan which will benefit the farmer and the administration in quality of protection and ease of service he has been recognized by M.R. Peterson, Manager of Federal Crop Insurance Corporation, Washington, D.C.

The award was presented by Murrell D. Williams, Regional Director of Federal Crop Insurance Corporation for Kentucky and Tennessee who was assisted by Director of Sales, Carroll Ellis.

In its current form the Burley Quota Plan devised by Soper provides a continuous means of crop insurance which stabilizes short term credit, guarantees return equal to production cost dollars due to crop failure from natural causes at a cost commensurate with the local risk factor on non-profit basis.

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FISCHERS WIENERS 12 oz. 79¢

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NO. 1 BOLOGNA lb. 99¢

CRISCO SHORTENING 1 lb. \$1.59

HART PEAS 303 can 2/59¢

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APPLE JUICE 49¢

CRISCO PINE SOL 15 oz. 69¢

FAB DETERGENT Giant \$1.19

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SPAGHETTI 5/51

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U.S. NO. 1 IDAHO POTATOES 10 LB. BAG \$1.29

GRAPEFRUIT FLORIDA 5 LB. BAG 79¢

YELLOW ONIONS 3 LB. BAG 59¢

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