

Nicholas families more heavily insured

NEW YORK—A sign of the times, for the average Nicholas county family, is the extent to which it has protected itself against the economic uncertainties of the day.

It has health insurance, accident insurance, unemployment insurance, social security and life insurance, to mention the major safeguards. Backing these up are such assets as private pension plans, savings and equity in real estate.

With respect to its life insurance protection, it is more heavily covered at the present time than it has ever been. Over the past ten years the average local family has doubled its holdings, the figures indicate.

This is so despite the fact that 1973 was a no-growth year generally, as far as sales of life insurance were concerned. It was the first time in 26 years that there was virtually no gain. Economic conditions are cited as the cause.

Nevertheless, there is a tremendous amount of insurance in force in the United States—\$2 trillion, according to the Institute of Life Insurance.

On the basis of its findings, it is

estimated that residents of Nicholas county are now insured to the tune of approximately \$41,238,000, an all-time high.

Throughout the State of Kentucky, the total in force is placed at \$24,963 million. Ten years before, by way of comparison, it was \$9,021 million.

And this, it is noted, is exclusive of insurance provided for veterans and others by the Federal government. In terms of the individual family, the extent of its coverage is almost directly proportional to its income, the figures show. In general, the more a family earns the more insurance it has.

The average family in the state carries an amount of insurance that is equal to about 20.2 months of its net income, after taxes.

Applied to Nicholas county and to the average level of income locally, ownership of life insurance in the area comes to approximately \$17,350 per family. That is considerably more than in many communities across the country.

Ordinary insurance is the type most people own. Some 51 percent is in this kind. Group insurance is next, with 42 percent.

The Carlisle Mercury attempts to cover Nicholas County as thoroughly as possible. But we need your help and appreciate it when you call or write with items of interest.

It's News To Us

- If your son or daughter becomes engaged or married.
- If your club meets.
- All school news.
- Political announcements.
- Public meetings held by any community organization.
- If your son or daughter receives scholastic honors.
- If your son or daughter enlists in the Armed Forces.
- If someone in your family receives a promotion.
- If there's a death in the family or of the neighborhood.
- If a former resident dies.
- If you're celebrating a special wedding anniversary.
- If you have visitors from out of town.
- If you or someone in your family has returned from a trip.
- If you entertain with a party or dinner.

The Carlisle Mercury

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Obituaries

McGARVEY SNAPP
McGarvey Snapp, 86, Mason county, retired employe of Kentucky Utilities died Monday, Jan. 12, 1976 at Haywood Hospital in Maysville. He had been hospitalized since Nov. 17.

He was born in Nicholas county, a son of the late Joseph M. and Melvina Fuller Snapp, and was a member of the Nicholas County Christian Church. He had retired in 1952 from KU.

Surviving are his wife, Mrs. Pearl Ritchey Snapp; one daughter, Mrs. Nathalia Todd of Mason county; two sons, McGarvey Snapp Jr. of Martinsville, Ind.; Arnold Snapp of Aberdeen, Ohio; six grandchildren and five great-grandchildren.

Services were held Wednesday, Jan. 14 at 2 p.m. at the Brothers Funeral Home by the Rev. Walter Piper, retired Methodist minister. Burial in the Maysville Cemetery.

Dean's list announced at Maysville

Thirty-six students were placed on the Dean's List in recognition of outstanding academic achievement at Maysville Community College for the Fall Semester 1975. To receive this honor a student must achieve a grade point standing of 3.5 or higher on a 4.0 scale.

The following Nicholas county students received this honor: David G. Darrell, Route 4 and Matilda A. Robinson, Arnold Heights.

Stone graduates from UK in Dec.

Gary K. Stone has graduated from the University of Kentucky, having received his BBA from the College of Business and Economics in December. He is the son of Mr. and Mrs. Parks Stone. Gary and his wife, Patricia, reside in Lexington.

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