

### Saltwell

Daniel Gunn spent several days of the past week with Mr. and Mrs. Freddie C. Mr. and Mrs. Glenn Thacker and family enjoyed wilderness and sea kayaking on Monday night.

The Saltwell Sunday School held their annual picnic at the Harrison County HCC grounds Friday night.

Mrs. Reynolds Gausman who underwent surgery at Nicholas County Hospital recently returned home on Friday.

Several from her attended Huggins Camp during the past week. Mr. and Mrs. Vaughan Mattox and Joanne and Mrs. Thomas Gausman spent the day on Sunday.

Mr. and Mrs. David Tuff of Wayland spent a few days of the past week at their camp here. Mr. and Mrs. Fred Haller and Mrs. Gladys Kenney visited them on Tuesday night.

Mike Purdy, son of Mr. and Mrs. Lewis Parly of Hamilton, Ohio spent several days of the past week with Mr. and Mrs. David Earlywine and Jeff.

"The Singing Shepherds" will be at the Saltwell Methodist Church this Sunday night, Aug. 7, 8 and 9 to sing for the regular worship service.

Mrs. Elizabeth Gausman who is spending time with Mr. and Mrs. House Gausman, Lexington, was home for the weekend with Mr. and Mrs. Ernest

By Mrs. Fred Holter

### Navy Technician Anderson in Mediterranean

Navy Radar Technician Second Class Thomas L. Anderson, son of Mr. and Mrs. Ben Anderson of Route 3, Carlisle, has departed for an extended deployment in the Mediterranean Sea.

He is serving as a crewmember aboard the frigate USS McCarty, homeported in Norfolk, Va. While deployed his ship will operate as a unit of the U.S. Sixth Fleet.

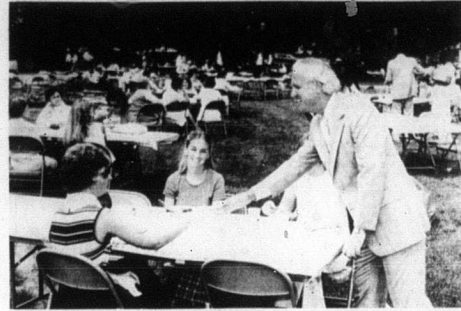
The mission of the Sixth Fleet is to protect U.S. citizens, shipping and interests in the Mediterranean; to deter aggression against our Western European allies by maintaining mobile striking forces; to promote peace and stability in the Mediterranean area and to create goodwill for the United States in the Mediterranean Sea.

During the cruise, his ship is scheduled to participate in training exercises with other Sixth Fleet units and with ships of allied nations. In addition, port visits are planned for Rota, Spain; Naples, Italy and Athens.

His ship is 271 feet long and carries a crew of 28 officers and enlisted men. She is equipped with guns, missiles and rockets and can operate independently.

### Nico Boosters

The Nico Boosters will have a meeting Thursday, Aug. 4 at 9 p.m. to elect officers and organize and discuss plans for the coming year. All parents and interested persons are urged to attend.



Fellowship

STATE EMPLOYER PICNIC—Jeanette Truay, a Court of Appeals employee, at the home of Gov. Julian Carroll, reached for a picnic on the lawn of the Capitol Annex recently. Waiting for their handshakes are

Connie Klumpp (left) and Betty Reed, also Court of Appeals employees. At the second of two picnics for state employees, the Governor mingled with picnickers as they ate fried chicken, baked beans and potato salad.

### Public views sought on wilderness areas by Boone National Forest

The public will be asked to present its views on possible Kentucky wilderness areas at a workshop to be held next week in Lexington by the Daniel Boone National Forest.

The workshop will be held from 7 to 10 p.m. Aug. 4 in rooms A4 and A7 of the Agricultural Science Center North, University of Kentucky. This will be one of a series of more than 300 public workshops being held across the country this summer to get public help in completing an inventory of ruggid areas in the National Forest System. Attendees will be asked to suggest additions to or deletions from the list of areas inventoried earlier by the Forest Service for possible wilderness use. They also will be requested to give their views on evaluation criteria, what factors should be considered in setting aside land for wilderness use. In addition, those who would like to nominate areas in other states will be able to submit their nominations at the workshop as they can be forwarded to the respective Regional Offices of the Forest Service.

Persons who wish to participate but who will be unable to attend and their written comments to the Forest Supervisor, Daniel Boone National Forest, 100 Vaughn Road, Winchester, Ky. 40391.

Those desiring detailed advance information on workshop issues can find it at the Forest Supervisor's Office and at each District Ranger headquarters in the Daniel Boone National Forest. Available for review by the public at those locations are maps, data fact sheets on the inventoried areas, and inventory criteria used by the Forest Service. Data collected from the workshops

### Paul Miller Ford Paris ANNOUNCES

Opening of their new facility on the Paris By-Pass. We are bringing to Central Kentucky the finest and most modern facilities in sales and service. We have an unbelievable inventory of new and used cars and since we are Kentucky's largest volume dealer, we can beat the dealer. Our new 10 Bay Service Area gives you service and repair by factory trained experts, at affordable prices. Come visit our new Ford store and take advantage of these great savings and professional car care service.

Let Bob Fryman, a Carlisle native, show you why Ford wants to be your car company.



### Light to heavy tobacco damage from cutworms reported in state

Reports from 16 counties indicate light to heavy damage to Kentucky's tobacco crop from variegated cutworms.

In talking with Monte Conrad, Nicholas Extension Agent Thursday morning, he reported that he had been on vacation for two weeks, but had had no reports of variegated cutworm damage to tobacco or corn in the county, and he seen no damage.

"In many cases, growers think armyworms are causing the trouble because damage occurs so quickly and both pests look somewhat alike to the naked eye," says Wesley Gregory, Extension entomologist in the UK College of Agriculture. "But the current tobacco insect problem has been confirmed by our diagnostic laboratory as variegated cutworms."

Heaped feeding damage appears to be heaviest on the lower half of the plant but considerable damage also is occurring on the upper half, according to the entomologist. The worms vary in size but are about two inches long when fully grown. They have distinct pale yellow skin on their back and frequent

a dark "W" shaped area on the last segment of their back.

During the last part of the day, from about 10 a.m. to 4 p.m., the worms usually can be found "resting" on the lower leaves or on the soil around the base of the tobacco plant. But when it turns cooler, from about 4 p.m. to 10 a.m., the worms forage over the entire plant. They can seriously reduce yield and quality of marketable leaves if not controlled.

There are no insecticides registered for foliar application to tobacco to control variegated cutworms. However, several insecticides are available for controlling green peach aphids which also are present on tobacco plants. The insecticides effectively control variegated cutworms as well as the aphids, Gregory points out.

"Best control is obtained by using either Orthene Tobacco Insect Spray or Lannate/Nudrin at the highest rate allowed on the labels for tobacco," says Gregory. "When using ground equipment, apply the insecticide in at least 40 gallons of water per acre and use drop

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**Carlisle High School Alumni Banquet Aug. 20**

The 1977 Carlisle High School Alumni Banquet will be held at Carnation Country Club on Saturday, Aug. 20 at 6:30 p.m. Tickets are \$10.00. Reservations should be made by August 15. The featured speaker will be the featured speaker.

Cost for alumni will be \$6.50 which includes \$1.00 association dues. Cost for guests will be \$15.50. Contact Bill Gaultre at 289-5604 or Gayle Kellig at 289-7288 for reservations. Space will be limited so those planning to attend should call early.

**AUGUST BEDDING SALE**

**FAMOUS SPRING AIR BEDDING**

**Spring-O-Pedic Twin Size Value '99<sup>99</sup> ea. pc.**

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### Professional liability insurance costs rising now for insurance agents

FRANKFORT—Professional liability insurance for physicians became expensive and difficult to obtain two years ago. Then lawyers found themselves sued by fellow lawyers for misadvising clients' cases and attorneys' professional liability insurance rates rose accordingly.

Now insurance agents are witnessing a rise in premiums paid for their professional liability insurance, known in the industry as errors and omissions. St. Paul, one of the largest errors and omissions underwriters in Kentucky, was granted a 15.7 per cent rate increase by the State Department of Insurance this spring. Company records showed an underwriting loss in 1975 and again in 1978.

Although errors and omissions is well-known to those within the insurance business, the public is apparently largely unaware of the coverage. According to Bill Coleman, head of the

insurance department's property and casualty division, all agents writing a substantial amount of business should carry the liability protection.

For example, Coleman cited a hypothetical case in which an agent is awakened late at night by a client desiring additional liability coverage on his auto policy before he (the client) begins a trip to New York the next day. The agent sleepily agrees and returns to bed.

The client's negligent driving the following day results in his killing two people. Meanwhile, the agent has forgotten to add the liability protection to his client's policy, an omission that could have adequately handled the suit. The agent has become liable for professional malpractice.

Coleman said agents just entering the insurance industry are probably shopping around for errors and omissions coverage, but most types of coverage, if experiencing a tighter market. In fact, it is rather common for an insurance agent employed by one company to carry errors and omissions with another.

"People who are tempted to complain to their agents about increased costs of health coverage or homeowners' insur-

**The First National Bank**

**REPORT OF CONDITION**

Consolidating domestic and foreign subsidiaries of the First National Bank of Carlisle in the state of Kentucky, at the close of business on June 30, 1977 published in response to a call made by Comptroller of the Currency under Title 12, United States Code, Section 181.

Charter number 599

Statement of Resources and Liabilities National Bank Region Number 4

Cash and due from banks	1,865,000	ASSETS	
U.S. Treasury securities	3,500,000	U.S. Treasury securities	3,500,000
Obligations of other U.S. Gov't agencies and corps	22,000	Obligations of other U.S. Gov't agencies and corps	22,000
Obligations of States and political subdivisions	1,125,000	Obligations of States and political subdivisions	1,125,000
Federal Reserve stock and corporate stock	12,000	Federal Reserve stock and corporate stock	12,000
Federal funds sold and securities purchased under agreements to resell	225,000	Federal funds sold and securities purchased under agreements to resell	225,000
Loans, Net (excluding unearned income)	10,817,000	Loans, Net (excluding unearned income)	10,817,000
Less: Reserve for possible loan losses	190,000	Less: Reserve for possible loan losses	190,000
Loans, Net	10,627,000	Loans, Net	10,627,000
Bank premises, furniture and fixtures, and other assets	285,000	Bank premises, furniture and fixtures, and other assets	285,000
Other real estate owned	520,000	Other real estate owned	520,000
<b>TOTAL ASSETS</b>	<b>18,711,000</b>	<b>TOTAL ASSETS</b>	<b>18,711,000</b>
Demand deposits of individuals, partnerships, and corps	4,281,000	Demand deposits of individuals, partnerships, and corps	4,281,000
Time and savings deposits of individuals, partnerships, and corps	9,230,000	Time and savings deposits of individuals, partnerships, and corps	9,230,000
Deposits of United States Gov't agencies and corps	2,580,000	Deposits of United States Gov't agencies and corps	2,580,000
Deposits of States and political subdivisions	1,150,000	Deposits of States and political subdivisions	1,150,000
Certified and officers' checks	16,320,000	Certified and officers' checks	16,320,000
<b>TOTAL DOMESTIC DEPOSITS</b>	<b>18,847,000</b>	<b>TOTAL DOMESTIC DEPOSITS</b>	<b>18,847,000</b>
Total time and savings deposits	11,840,000	Total time and savings deposits	11,840,000
<b>TOTAL DEPOSITS IN DOMESTIC AND FOREIGN OFFICES</b>	<b>16,000,000</b>	<b>TOTAL DEPOSITS IN DOMESTIC AND FOREIGN OFFICES</b>	<b>16,000,000</b>
Other liabilities	2,847,000	Other liabilities	2,847,000
<b>TOTAL LIABILITIES (excluding subordinated notes and debentures)</b>	<b>17,202,000</b>	<b>TOTAL LIABILITIES (excluding subordinated notes and debentures)</b>	<b>17,202,000</b>
Subordinated notes and debentures	200,000	Subordinated notes and debentures	200,000
<b>EQUITY CAPITAL</b>		<b>EQUITY CAPITAL</b>	
Common stock \$1.00 shares authorized 20,000	200,000	Common stock \$1.00 shares authorized 20,000	200,000
Unpaid dividends	200,000	Unpaid dividends	200,000
<b>TOTAL EQUITY CAPITAL</b>	<b>1,119,000</b>	<b>TOTAL EQUITY CAPITAL</b>	<b>1,119,000</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>18,711,000</b>	<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>	<b>18,711,000</b>

Average for 30 calendar days ending with report date:

Cash and due from banks

Fed. funds sold and securities purchased under agreements to resell

Total loans

Time deposits of \$100,000 or more in domestic offices

Total deposits

**TOTAL ASSETS**

Time certificates of deposit in denominations of \$100,000 or more (outstanding at report date)

Other time deposits in amounts of \$100,000 or more (outstanding at report date)

150,000

Lanny Hutchinson, 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 Hutchinson  
July 28, 1977

We, the undersigned directors attest the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief is true and correct.

Chas. Dudley  
Chas. Dudley  
Chas. Dudley  
Edgar A. Darrell

**IGA Summer Cook-out Specials!**

Tablette USA Choice Chuck Steaks \$69.

Armour Star Whole 5.9 lb. Avg. Speedy Cut Hams \$1.59

Fresh Lean 3-lb. 29 oz. Ground Chuck \$99.

Family Pk Fryers \$47.

Skinnless Wieners \$79.

Fryer Breasts 99¢

Fryer White Legs 85¢

Fryer Thighs 75¢

Swiss Steak 1.19

Chk Bologna 85¢ (Sliced 99¢)

Bananas \$17.

**Jerry's IGA Foodliner**

Carlisle, Kentucky

Cheer 99¢	Contessa All Colors Tissue 59¢	Del Monte 2 Varieties Golden Corn 4 for \$1	IGA Nonfat Dry Milk 379	Del Monte Cut Green Beans 4 for \$1
Del Monte Tomato Cuts 49¢	Tablette White Bread 3 for \$1	Tablette Grade A Medium Eggs 49¢	Tablette Ice Cream 89¢	Tablette Soft Microwave Margarine 59¢
IGA Frozen Whipping Top 2.89	IGA Low Sugar 5 Varieties Hawtorn Punch 49¢	Purina Dog Chow 4.99	Del Monte Early Garden Peas 3 for \$1	Del Monte Tomato Juice 55¢
IGA Raisins 79¢	IGA Biscuits 89¢	IGA Staw Dressing 49¢	IGA Dish Liquid 59¢	IGA Betty Crocker Brownie Squares 95¢