

Serving Business

(farming, service, livestock or trade) is our business

We have experienced people to advise when asked, and financial assistance when needed for individuals and/or enterprises helping to make to live a great community in which to live.

DEPOSIT BANK OF CARLISLE, KY.

Established 1886

Our Second Century of Dependable and Dignified Service

Phone 289-2205

Member Federal Deposit Insurance Corporation

\$40,000 Maximum Insurance for Each Depositor



'The Diary of Adam and Eve'



'Androcles and The Lion'



'The Four Poster'

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 March 31, 1978 published in response to call made by Comptroller of the Currency, under Title 12, United States Code, Section 161.

National Bank Register Number 4

ASSETS	
Cash and due from banks	1,942,000
U.S. Treasury securities	5,747,000
Obligations of other U.S. Gov't agencies and corp.	14,000
Obligations of States and political subdivisions	1,256,000
Federal Reserve stock and corporate stock	12,000
Foreign funds sold and securities purchased under agreements to resell	1,475,000
Loans, Total (excluding unearned income)	11,065,000
Less: Reserve for possible loan losses	106,000
Loans, Net	10,959,000
Bank premises, furniture and fixtures, and other assets representing bank premises	271,000
Other assets	502,000
TOTAL ASSETS	22,207,000
LIABILITIES	
Demand deposits of individuals, partnerships, and corps.	5,038,000
Time and savings deposits of individuals, partnerships, and corps.	1,479,000
Deposits of United States Government	138,000
Deposits of States and political subdivisions	4,297,000
Certified and officers' checks	186,000
TOTAL DOMESTIC DEPOSITS	20,536,000
Total demand deposits	5,813
Total time and savings deposits	1,482
TOTAL DEPOSITS IN DOMESTIC AND FOREIGN OFFICES	20,438,000
Other liabilities (including subordinated notes and debentures)	344,000
Subordinated notes and debentures	20,780,000
TOTAL LIABILITIES	20,200,000
EQUITY CAPITAL	
Common stock, a No. shares authorized 20,000	200,000
Surplus	200,000
Undivided profits	1,807,000
TOTAL EQUITY CAPITAL	1,220,000
TOTAL LIABILITIES AND EQUITY CAPITAL	22,207,000

Average for 30 calendar days ending with report date:

Cash and due from banks	1,894,000
Fed. funds sold and securities purchased under agreements to resell	1,748,000
Total loans	10,965,000
Time deposits of \$100 or more in domestic offices	3,863,000
Total deposits	20,536,000
TOTAL ASSETS	22,207,000
Standby letters of credit (outstanding as of report date)	100,000
Time certificates of deposit (denominations of \$100,000 or more) (outstanding as of report date)	3,670,000
Other time deposits in amounts of \$100,000 or more (outstanding as of report date)	150,000

This report of condition is true and correct to the best of my knowledge and belief.

s/ Larry Hutchison
President

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.

Andy Dindley
Ernest Baker
Clay Fichtmaster
Directors

Now you can save money on your telephone bill by looking up phone numbers in the directory instead of calling Directory Assistance. Effective May 1, monthly residential and business telephone rates per telephone line were cut 30 cents a month, and a new charge plan for calls to Directory Assistance became effective. Here's how the charge plan works:

Local Directory Assistance (Obtained by dialing 4 or 1 + 44)

For each line, you receive a five-call allowance. This means you can make five Directory Assistance calls each month without an extra charge. And you may receive two numbers on each call. If you make more than five local Directory Assistance calls in a monthly billing period, you will be charged 20 cents for each extra call.

In-State Long Distance Directory Assistance (Obtained by dialing 1 + area code, if different from yours + 555-1212)

For each in-state long distance call completed from and charged to your line within the monthly billing period, you can make without charge one in-state long distance Directory Assistance call. For each unused portion of your local five-call allowance, you can make without charge one additional in-state long distance Directory Assistance call. Any extra in-state long distance Directory Assistance calls will be billed at 20 cents each.

Directory Assistance (Obtained by dialing Operator "0")

If you did the operator ("0") for Directory Assistance when you could have dialed 4 or 555-1212, an additional 20-cent operator charge is applicable.

Exempt from Directory Assistance Charges

These Directory Assistance calls are fully exempt from charges:

- calls to long distance Directory Assistance outside Kentucky
- calls from numbers that have been exempted because a caller is blind or physically handicapped and unable to use a directory.

To find out more about this exemption, call your South Central Bell business office.

- Calls from coin phones.
- Calls from hospital patient rooms and hotel and motel rooms.

So remember, look in the book and save money.

South Central Bell

Opinion

Immunization

Because serious childhood diseases that can be prevented by immunizations have increased since the seventies a nationwide effort is being made to be sure every child has been immunized against polio, diphtheria, measles, rubella, tetanus and whooping cough. Kentucky law states no child shall be eligible to enroll as a student in any public or private elementary or secondary school without presenting a certificate of immunization from a private physician or the local Health Center stating that the child has been immunized. Therefore it will be required that each child entering Nicholas County school from kindergarten through the twelfth grade shall present a Certificate of immunization to the local Health Center. Each month at the Nicholas County Health Center...

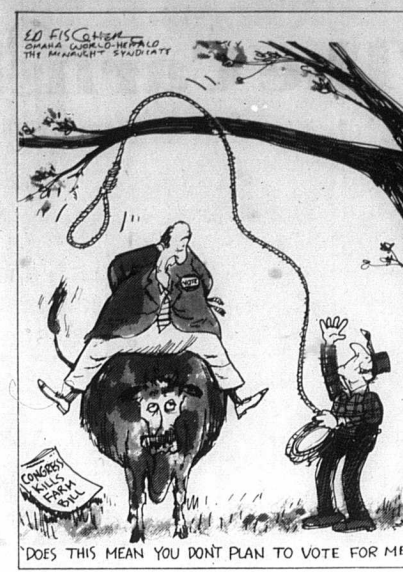
A lifesaving gift

How many of us realize that we carry a lifesaving gift in our waives or surses? Apparently there are very few. The gift is on the back of all Kentucky drivers licenses. It is a donation of a life, outstanding organ upon the time of the driver's death and according to a Kidney Foundation and Lions Eye Foundation spokesman, few Kentucky drivers are signing the back of their licenses and organ donors are in critically short supply.

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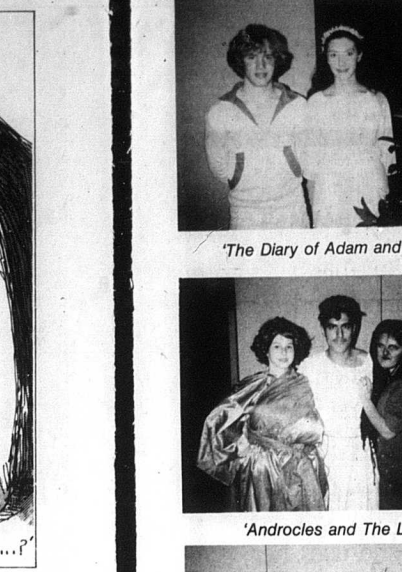
Miss Linda Snelling named 'Miss Nicholas County'; home grown strawberries on local market

Thursday, May 3, 1978
Miss Lydia Snelling, 16-year-old daughter of Mr. and Mrs. Taylor Snelling, and a sophomore at Carlisle High School, was named Miss Nicholas County Tuesday night at the annual All-Rally Day program at Nicholas County High School.



Determined students will go to college if dedicated enough Van Curen says

by S. C. Van Curen
FRANKFORT — The increasing costs for a college education across the nation probably figured in the recent last week of Morehead State University registrants for the Council on Higher Education to ease its policy of limiting enrollment of out-of-state students to 20 per cent.



MSU signs sixth basketball player

MOHEBD — Greg Coldiron, a 6-6, 195 pounder from Cawood High School in Harlan is the sixth basketball player to sign a national letter-of-intent with Morehead State University.



Speech and Drama Club of Nicholas County High presents four skits

The Nicholas County High School Speech and Drama Club presented "Love is a Many Splintered Thing" on Friday evening, April 28 in the High School Gym.

Senator Dee Huddleston

REPORTS TO THE PEOPLE OF KENTUCKY

INFLATION IS PUBLIC ENEMY NUMBER ONE

There is no question in my mind that the number one problem facing our country is inflation, and it is encouraging that most of our national leaders from President Carter on down are in agreement on that fact.

Letters

To the Carlisle Mercury:

My sincere congratulations to the Carlisle Mercury for having won the district honor of All-Kentucky City for 1977.

Mercury vapors

by Warren R. Fisher

The Mercury item, he just plain forgot to let his clock other than the alarm clock, in these times of stress and tribulations, it makes one feel good to know one can afford many people with entertainment so cheaply — if Murphy wasn't around and no one in this office made a mistake and everything was perfect at the time, life would be dull and wearisome.

The Carlisle Mercury

Established 1867

Phone (606) 289-2464

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