

Farm and Home

Nicholas County Extension Agents
Mike Phillips, Mrs. Sharon A. Wilson, Mrs. Margie Wilson

How many American parents never get around to teaching their children money management out of fear, ignorance or both? The numbers of people turning up in credit counseling offices and bankruptcy courts would certainly be reduced if more would take on this vital responsibility.

There is a way, but it must start early and be systematic to be effective. A very young child can be taught that money is to be exchanged. And, at the same time, he can learn how the value judgements and choices are required in using it wisely.

Begin with the traditional American Allowance. Establish some rules and stick to them. The amount of money, and the time the child receives it, should be set much as a paycheck. In this way he will learn to plan ahead—the first step in budgeting.

Once a week is recommended for elementary school students, every other week for junior high and once a month for high school. Start with lunch money and perhaps transportation for larger expenses, and some free cash for frivolous spending. Work up to increments to cover larger periodic payments for sports uniforms or the school yearbook.

Don't use the allowance to punish. If he never knows when it might be taken away, your child can't budget. Worse, he'll learn to equate money with love. Do take your child into the bank when you go. Help him to become familiar with the interior of the bank and its terms, forms and procedures, as he is able to grasp them. You may open a savings account for him as soon as he can sign his name legibly. It will teach him about interest earnings and the self-discipline of pleasure deferral if it is tied to something specific within a time frame he can grasp.

A few teenagers have their own checking accounts, but most don't need them until they are working on their own or have entered college. Whenever your child does open his first account, sit down and explain the proper way to

make out a check, what happens if one bounces, and how to balance the monthly statement.

Since we all live to some degree in a buy now — pay later — economy, your child should also be taught how credit works, what its pitfalls are and how to use it to his best advantage.

Explain that it is a privilege, not a right, and may not be acquired until a reaches the age of majority, which allows him to enter into contracts. In most states this is 18. Show him how the cost of credit is figured on your own monthly bills. And, stress the importance of maintaining a good credit rating.

A little time and effort now could keep him from serious financial hot water in the future.

Flerning-Mason RECC pageant July 21
Flerningburg — On the afternoon of July 21, some lucky girl will be crowned Miss Flerning-Mason RECC of 1978. She will receive a silver trophy, a \$150 clothing allowance and an expense paid trip to Louisville where she will represent the Coop in the State Pageant.

Now it is your time. All you have to do is write or call Mr. James Miner, who is in charge of the contest and fill out an entry blank. Then the night of July 21 you may be on your way toward a fame success and maybe the Miss Kentucky Rural Electric Beauty of 1978.

scholarship and an expense paid trip to Washington, D. C. If she is runner-up, she will receive a \$450 scholarship and serve as first alternate. The second runner-up will receive a trophy, a \$250 scholarship and serve as second alternate. There are also special awards for Miss Cordiality.

In this 40th anniversary year of Flerning-Mason RECC there has been one winner and several runner-ups. When Kelle Emmons, daughter of Mr. and Mrs. Brooks Emmons of Bach County, read a similar story and decided to enter the contest last year she probably didn't think she could win, but she won the Miss Flerning-Mason RECC title and was first runner-up in the State Pageant.

Frankfort — If you think this cool and moist spring is really putting a damper on your gardening and recreation, take a look around. Your sycamore tree may be suffering worst of all. A serious disease known as sycamore anthracnose flourishes during this type of weather, and it is expected that the disease will attack more sycamores this season than it has in the past three years, according to Elmore Grim, director of the state Division of Forestry.

The disease, caused by a fungus, attacks new leaves in the spring. The leaves will appear brown and wilted as if they were damaged by frost, but close examination will reveal pinhead sized, cream-colored spots on the underside of the leaves along the veins.

Severe leaf defoliation occurs during serious infections usually followed by refoliation with fewer, smaller, pale green leaves. Damage also can occur on the twigs which results in shoot blight and small cankers.

To protect sycamores from disease, Grim said that fertilization and proper pruning would make trees less susceptible to attack.

Modern Pressures
Sycamore anthracnose

FRANKFORT — If you think this cool and moist spring is really putting a damper on your gardening and recreation, take a look around. Your sycamore tree may be suffering worst of all.

Other tree disease), contact the state Division of Forestry, 618 Teton Trail, Frankfort, KY 40601, or (502) 564-4606.

GSA WARNS OF VENDORS CLAIMING TO REPRESENT GOVERNMENT AGENCIES
The General Services Administration today issued a warning about vendors who operate by telephone, claiming to represent GSA and another federal agency, and offering "cut-rate" surplus government office supplies.

Over the years, said GSA Administrator Jay Solomon, "our Office of Investigations has received complaints from religious institutions, schools, local governments, members of Congress and others about such calls."

Freely, the callers claim they can sell the supplies at reduced prices because of abandoned government programs. They often use pressure tactics and have become threatening.

Here's how to treat a parent. Tastee Sundae

Bring the whole family for this special treat. It's delicious. And a real value. Come on in before the offer ends. Because if you're a kid (or ever were one) you'll love all the fun at Tastee-Freeze or Big T Family Restaurants.

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Free Sundae for Mom on her day!

Say you saw it in the Mercury!

MOM'S Are Special
Show her with GIFTS & CARDS by Hallmark
and... Perfumes and Colognes
Russell Stover CANDIES
We will help you make the perfect selection!
Hopkins Drug Co.
Your Prescription our speciality



Kim Snow, left, and Jack Jones, both Sealeers, and members of Nicholas County High School Band, model the new band uniforms which were worn for the first time Friday evening, May 5 at the annual band concert. The Board of Education recently purchased the uniforms.—Duncan photo



May is historic preservation month
Governor Ballou Carroll has proclaimed this month of May Historic Preservation Month in Kentucky.



Mrs. Annabell Burden's elementary music classes (grades one through seven) presented a program for the P.T.A. meeting May 1. These are first grade students who sang and played instruments.—Duncan photo



Third graders
Third grade students at Nicholas County Elementary performed for P.T.A. members May 1.



Mrs. Burden directs second grade music students as they also sang for parents and teachers last week.

Earlybird Buys
Atlanta Circulating Heater
Coal or Wood
28" fire box — Thermostatic Control with blower
only \$299.00
While supply lasts
GARRETT'S Furniture
Ph. 289-2308
Carlisle
(We Service what we Sell First)

HOSPITAL ADMISSION NOTICE!
ADMISSION PROCEDURES
1) The patient to be admitted must check in with the front office.
2) The patient ledger will be checked for an outstanding balance.
3) A patient owed balance for two previous visits or more must be paid before a patient may be admitted. The only exceptions are: a) "TRUE EMERGENCIES" b) a record of consistent and current payments made toward a previous balance or c) consent of the hospital board.
4) If the patient to be admitted has defaulted on payments toward a previous balance, that balance must be paid in full before the patient may be admitted.
5) If a payment plan to pay a previous balance is set up at the time of admission, the first payment must be made before the patient may be admitted.
6) The patient will be asked for insurance cards and forms.
7) If the patient has no insurance, a \$150 deposit will be necessary and a payment plan agreement must be signed.
8) An admission form will be filled out only if these procedures are followed.

DISCHARGE PROCEDURES
1) The nurse will notify the office of discharges.
2) Late charges will be collected from the nursing station, the lab and respiratory therapy. The ledger balances will be calculated and the patient's portion itemized.
3) The patient must come to the office with the discharge slip. A bill will be presented showing the balance owed the hospital. If there is any question about the deductible having been met on the amount the insurance will pay, 25% of the larger balance owed will be requested. If the insurance pays more than expected, an immediate refund will be made when the insurance check is received.
4) If the patient cannot pay in full at discharge, a signed payment plan form must be on file. At least the first payment must be made.
5) The discharge slip will be signed only if these procedures are followed.
6) The patient will be billed for any remaining balance after all third party payments have been made.

These procedures were approved by unanimous vote of the board of directors of Nicholas County Hospital at their meeting on April 25th, 1978.

Board Members:
/s/ Edgar Allen Darrell, Chairman
/s/ Dorsey Lynn Watkins, Vice Chairman
/s/ Charles M. Cox, Secretary
/s/ Sue Woodall, Treasurer
/s/ Catherine Smart
/s/ Ruth Holiar
/s/ Robert Sparks
/s/ Dr. Allen Hamon
/s/ Father Herman Kamlage
/s/ S. R. Barlow
/s/ John Anderson
/s/ Jock Conley, County Attorney,
Liaison/Fiscal Control and Hospital Board

OUTPATIENT AND EMERGENCY ROOM PROCEDURES
1) The patient must check in with the front office.
2) The patient ledger will be checked for an outstanding balance.
3) A patient owed balance for two previous visits or more must be paid before a lab slip may be filled out.
4) If the patient cannot pay in full, a payment plan form must be signed and the first payment made before a lab slip may be filled out.
5) If the patient has defaulted on payments toward a previous balance, the balance must be paid in full before a lab slip may be filled out.
6) The patient will be asked for insurance cards and forms.
7) A lab slip will be filled out only if these procedures are followed.

Here's how to treat a parent. Tastee Sundae
Free Sundae for Mom on her day!
Bring the whole family for this special treat. It's delicious. And a real value. Come on in before the offer ends. Because if you're a kid (or ever were one) you'll love all the fun at Tastee-Freeze or Big T Family Restaurants. Where it's more than a meal... it's a treat.
Tastee-freeze
Clar's Big Two
West Main, Carlisle, Ky.

FORD
THE ONE TRUCK TOUGH ENOUGH TO BE
FORD
America's best selling truck line
No. 1 Pickups
No. 1 Medium/Heavy Trucks
BEST V-8 GAS MILEAGE RATINGS IN A PICKUP: 26/17
MPG* MPG* CITY
Ford F-100 with 4.9 liter (302 CID) V-8 and manual transmission.
BEST 6 GAS MILEAGE RATINGS IN A PICKUP: 28/19
MPG* MPG* CITY
Ford F-100 with 4.9 liter (302 CID) V-8 and manual transmission.
MORE ABOUT MILEAGE RATINGS
*Based on 1978 EPA mileage ratings. Actual mileage may vary depending on your vehicle's condition, optional equipment, and how and where you drive. (City/Highway/Combined mileage ratings are shown.)
A CHOICE OF MODELS TO SUIT EVERY NEED
Bronco — family-size comfort... tough truck chassis.
Vans — with extra room inside.
At Ford, the better ideas keep on trucking
Ford