

Boyd elected county attorney in Franklin

James E. Boyd, son of Mr. and Mrs. Roland Boyd of Route 1, Sharpersburg, was elected county attorney of Franklin County in last Tuesday's primary election.

Boyd defeated William R. Young, who had served as Franklin County Attorney since 1945. Thirty-four-year-old Boyd entered the private practice of law in Franklin in 1954 and immediately became involved in community affairs through his involvement in the Franklin Jaycees, the Franklin County Young Democrats and the Franklin Elks.

Boyd chose Frankfort as his home after having spent several summers under state government internship and legal counsel appointments during his attendance at the University of Kentucky Law School, from which he graduated in 1951.

This summer he joined the Kentucky Department of Natural Resources as staff attorney.

Boyd graduated from Nicholas County High School in 1944. Awarded a full presidential scholarship to Morehead State University, Boyd excelled on the debate team and graduated in 1948 with a bachelor-of-arts degree in political science.

During the summer of 1960, Boyd served as an intern in the National Park Service under appointment by then-secretary of the Interior Stewart Udall.

Boyd is a member of the Kentucky and Franklin County Bar Associations, the Kentucky Academy of Trial Attorneys, the University of Kentucky Alumni Association and the Salsolotop Faculty-Alumni Club.

Boyd served a three-year term on the Board of Directors of Bluegrass Comprehensive Care Center and retains a strong interest in mental health.

Boyd is a member of the National Park Service under appointment by then-secretary of the Interior Stewart Udall.

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Thanks!

To the citizens and voters in the Fourth Magisterial District for their votes and support in the May Primary. It was greatly appreciated.

Harold Mitchell
Past Political Ad

I would like to express my appreciation to the people who supported me in the recent election.

James D. Gaunce
Past Political Ad

Thanks

To the voters of the third magisterial district for your votes and support in my election as your magistrate.

I promise to serve not only this district, but the county as a whole to the very best of my ability for the upcoming four years in office.

Earl Lee Planck
Magistrate - Third District

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Kentucky Business Scene

(By) 1961, Kentucky Business Ledger, Inc.

The economic stresses being experienced by savings and loan associations across the country is old news by now.

Perhaps the only surprise is that there haven't been more cases like a recent one in Chicago, where a savings and loan closed its doors and depositors had to be paid off by a federal insurance agency.

Thrift industry regulators say without hesitation that there are no more surprises waiting in the wings in Kentucky. Instead, the answer is the Cottonwealth — as in other states — has been the merger of smaller associations with larger ones. While some small thrifts are financially more

secure than some large ones, the usual case finds today's fiscal woes affecting small thrifts more severely than those with substantially more assets and reserves to ride out the crunch.

In the past 12 months, 10 savings and loan associations in Kentucky have failed to merge with other associations, and more mergers are in the talking stages. Most of the acquired associations are operating as additional branches of their parent institutions.

Merger, under Kentucky law, thrifts have no geographical limits on branching. (Kentucky banks, of course, do have such limits; they may branch only within their home counties. Nor may a

Kentucky bank own other banks in the state. Those state laws governing bank structure are certain to spark heavy debate during the 1962 state legislative session, especially since Governor Brown recently indicated he may look with favor upon changing those laws. But that's another story.)

Meanwhile, the savings and loans are finding a safer haven in merger activity. Their merger solution to the problem of the red ink flowing these days through the institution that are the backbone of the home mortgage industry.

Major causes of the fiscal woes, as illustrated by Kentucky thrifts, are

perfection of low-interest, long-term mortgage money years ago; inadequate reserves to cover losses being experienced by as many as two-thirds of the associations in the area; the reduced flow of savings into the thrifts as savers put their money into high-yielding instruments like money market certificates, generally higher costs of doing business; and the increased competition threat faced due to devaluation of the financial industry.

Kentucky associations may be in better shape than their counterparts in most other states, however. An official of the Federal Home Loan Bank of Cincinnati, the regulatory agency for federally-chartered thrifts in Kentucky, Tennessee and Ohio, said a Louisville associate that savings and loans in the region have an overall higher net worth than those in any other region of the nation.

That, he said, translates to greater

stability for the area's thrifts than those in the rest of the country in the most recent fiscal year. Portland, with assets of about \$75 million, is one of Kentucky's most profitable thrifts. It was listed as one of the nation's "high performance associations" in 1960 by an industry publication, National Thrift News.

Fidelity Federal is a young company, having been founded 13 years ago, and it hasn't had time to build up its reserves. Fidelity has been around since 1908, is the state's second largest

thrift and has reserves of more than \$20 million to carry it — and Fidelity Federal — through these dark days.

Congress is considering laws that would provide other means for hard-hit thrifts to bail themselves out. Opinions are divided on the chances for passage of such legislation.

Meanwhile, as the merger trend continues, associations are finding that there's greater safety in fewer numbers.

Kentucky stocks on the move last week: Market direction was upward, ending gains — Aerojet (OTC), to 27 1/2 from 24 1/2; First Kentucky National (OTC), to 34 from 28 1/2; Dollar General (OTC), to 15 1/2 from 14 1/2; Largest Electronics Ashland Oil (NYSE), to 21 3/8 from 22 1/4; General Energy (OTC), to 37 1/4 from 35 1/4.

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Thanks!

Thanks to the ones who placed their support and confidence in me for my re-election for Magistrate. I will serve you to the best of my ability.

Orville (Bus) Atkinson
Magistrate Fifth District
— Paid Political Ad

Thank You!

To the People of Carlisle and Nicholas County, we want to Thank each and everyone who supported us during our campaign.

Thank You,
Charles Ring and Chuck Smith

Fallen roof

Jack Garrett (right) looks on while workmen try to repair the roof of Garrett's Restaurant on Broadway. The roof fell by 9 a.m. last Thursday morning while the restaurant was full of customers. Mr. Garrett said that no one was injured, and that no estimate for the cost of repairs had yet been reached. — Mercury photo.

EKU warm-up program in July

High school seniors who graduate this spring find what is new to them. The College Warm-Up program is offered seven college credit hours prior to their freshman year. Students will be given foundation courses in English composition, college reading and study skills, and orientation before they attempt their first full semester of college.

According to Benny Hall, director of the program, College Warm-Up can assist all high school seniors, but especially those who want a good start on their college careers, wish to strengthen their language and study skills, are not sure about a college major, or are not certain that college is for them.

Hall said students will be given academic and vocational counseling, as well as the opportunity to develop the skills and habits necessary for succeeding in college courses.

The College Warm-Up program, as well as most courses at Eastern this summer, will operate on a four-day week. Students who plan to live in campus residence halls will receive a 25 percent discount from the usual dormitory fee.

Registration will be held June 22 at 9 a.m. in the Combs Building. Information about enrolling in College Warm-Up can be obtained by writing to Benny Hall, Kett 22, EKU, Richmond, Ky. 40475, or telephone (606) 829-1941.

Moo Moo Clue

June 4
Grandson of Moo Moo goes to church and his record is quite good. He sang to Junior choir as a good boy should. When Grandson was never he lived in a different locale. He was closer to his other grandpa than the one that has milk to sell.

Saltwell news

By Mrs. Fred Hollar
Mrs. Gladys Kersey was Sunday dinner guest of Mrs. Hazel Snapp. They visited at Jacksonville Cemetery in the afternoon.

Tracy Hollar and Denise Stone arrived home on Thursday after a week's visit with Mrs. Rodney Smith and Shellie all spent Friday at Kings Island, honoring Debbie Hollar's birthday. On Sunday evening the same group, along with Gary Hollar and Mrs. Lena Haman, enjoyed a cookout at the home of Mr. and Mrs. Stone.

Mrs. Fritz Gaunce was in Lexington on Friday to consult with her doctor. David Gaunce accompanied her to the doctor and on to the home of Mr. and Mrs. Dennis Gaunce, Vanceburg, for a few days' visit.

Mr. and Mrs. Fred Hollar visited Mr. and Mrs. Martin Lebeck on Sunday afternoon and also several patients at Nicholas County Hospital.

We extend sympathy to the family of Mrs. Lucy Smith of Rose Hill, who passed away Saturday night at Harrison Memorial Hospital following a brief illness.

Mrs. Albert Ritchie, Bartlettville, entered Nicholas County Hospital on Friday for treatment and remains a patient there.

Memorial Day will be held this Sunday afternoon, June 7, at 1 o'clock in the Saltwell Cemetery, Hwy. Tenney Thursday night.

Hawaiian Tropic

Royal Tanning Blend, Professional Tanning Oil, Dark Tan Oil, Sun Screen

Sea & Ski

Indoor & Outdoor, Dark Tanning Butter, Dark Tanning Oil

Follow the Sun For Fun

Foster Grant Polaroid Sunglasses

Pre Sun (for sun sensitive skin)

Um, What A Tan!

Johnson & Johnson Sundown (lansunscreen)

HOPKINS DRUG CO.

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Domino Granulated 5 lb. Paper Bag	\$1.29
Folger's Instant 10 oz. jar	\$3.99
Barque! Fried 32 oz.	\$2.89
33 oz. Bottle Downy	\$1.09
22 oz. Bottle Ivory Liquid	\$1.09
No Maid 1 lb. pkg. Margarine	59¢
8 pk., 16 oz. W/Btt. Pepsi, 7-Up, Diet Pepsi	\$1.39
3 lb. can Crisco	\$1.89
5 lb. Bar, 64 oz. Carton Orange Juice	99¢
3 lb. can Pillsbury Butter Milk & Country Style Biscuits	\$1.29

COME'N GET'EM

FOODTOWN

Open 8-8 Mon-Sat

U.S. Choice Boneless Beef Stew Beef	\$1.99
U.S. Choice Boneless Beef Chuck Eye Steak	\$2.99
(2 lbs. or less) Ground Chuck	\$1.39
U.S. Choice Boneless Beef Shoulder Roast	\$1.79
U.S. Choice Boneless Beef Chuck or Shoulder Steak	\$1.99
With Wing Split Chicken Breast	\$1.19
Drumsticks	\$1.09
Chicken Thighs	99¢
4.6 lb. avg. Frozen Hens	39¢
Bob Evans, Mild & Hot Country Sausage	2 lb. pkg. \$2.49
French Style Shell & Cut Green Beans	No. 303 cans 3/51
Shredded Kraut	No. 303 cans 2/89
School Day Apples	323 cans 3/51
Beef Slices	No. 303 cans 2/79
Tomato Sauce	8 oz. 4/51
Apple Sauce	No. 303 cans 2/79
RSP Cherries	No. 303 cans 89¢
Peaches Halves & Sliced No. 403 cans	89¢
Lemon-Lime & Orange Calabrese	Quart 59¢
Stokely Soybean Flour	1 lb. can \$1.29
Stokely Soybean Flour	5 lb. can \$5.99
Old El Paso Salsas	16 oz. 49¢
Taco Dinner	10 oz. \$1.29
Taco Sauce	Hot & Mild 8 oz. 69¢
Taco Seasoning	5 oz. 12 oz. 79¢
Taco Shells, Mild	1 oz. 3/51.00
Martha White 7 1/2 oz. Box Corn muffin Mix	4/11
Martha White 7 oz. Pouch Spudflakes	4/11
Fudge & Vanilla 17 1/2 oz. Keebler Creams	89¢
Benetton 14 oz. Chop, Lemon, Banana, Coconut candy Cream Pie	69¢
Benetton 5 oz. Bar, White, Soap, Marshmallows, Noodles & Beef, Salsas, Steaks and Chunks & Dumplings 32 oz.	\$1.89
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