Opinion

Words of Comfort

Maybe the country's 11.5 million jobless people have been feeling better since the president announced that only 30 percent of them have been out of work more than seven weeks. "We look at the unemployed," said the president at a news conference, "and we are inclined to believe that this is the same group of people that have been sitting there helpless and hopeless throughout the entire recession." Not so, the president suggested, the hopeless and helpless have been passed around, sort of democratically — not to his friends, of course, with their new tax breaks, but to a lot of people who just go through a few weeks of despair at a time.

As often happens with the president, he got his numbers a little wrong. The Bureau of Labor Statistics says that while 32.8 percent of the unemployed in June had been out of work five weeks or less, 26 percent had been out of work between five and 14 weeks, and more than 40 percent had been out of work 15 weeks or more. That, of course, isn't counting the millions of so-called discouraged workers who have simply given up and thus aren't counted on the unemployment rolls at all.

Yet even if he'd gotten it right, his remarks can't possibly serve the cause of the people about whom he speaks — not the tens of thousands of auto-workers who, despite the recent upsurge in the industry, will never be rehired. Not the black teenagers, whose unemployment rate runs at around 50 percent. Not the millions of other ordinary people who, receiving a layoff notice, or having already received one, enter a period of anxiety and despair whose length no one can predict.

Reform needed for congressional mailings

In 1964, an election year, members of Congress were expected to send out some 840 million pieces of franked mail — roughly double what they will send this year — at a total cost to the taxpayers of more than $100 million. Such "free" mail, which carries a reproduction of the individual congressman's signature rather than ordinary postage paid by the congressman's office, is ostensibly designed to enable the members to keep their constituents informed of pressing public matters and to solicit opinions about them. But as more than one critic has pointed out, the privilege is routinely stretched and abused for campaign purposes. Next year's expected total — roughly 3.6 pieces for every man, woman and child in the country — will be roughly double this year's when there is no election. That's hardly coincidental.

The trouble with the political use of the mailing privilege is not that it forces taxpayers to subsidize campaign expenses — one way or another they'll end up doing that anyway — but that the system gives incumbents an enormous advantage over their opponents. Recently, the U.S. Supreme Court rejected a challenge to the franking system. A lower federal court had recognized that it "confers a substantial advantage" to incumbents but asserted that the remedy lies in congressional, not judicial, action.

That's probably correct and, encouragingly, finds a positive response from an increasing number of congressmen. At the same time, however, the House Commission on Congressional Mailing Standards, which sought to restrict and control some of the abuses, has gotten almost nowhere, and two of its members recently quit in disgust. To make matters worse, two years ago Congress extended to the Senate the right to send "postal patron" mail — mail sent to an address rather than a specific person — which had until then been limited to the much smaller districts of House members. Senators, thus, can now send junk frank mail to an entire state.

Admittedly, devising effective remedies is difficult. In the Senate, there is a sensible proposal that would bar all mass mailings within 60 days of an election even if the mailing senator is not up for re-election. There are, in addition, recommendations limiting the size and form of mailings and the type of pictures that would be permitted. Yet, until Congress devises a way of providing at least some subsidy for the campaign mailings of challengers, the incumbents' advantage will continue. It's on that last disparity — and on campaign reform generally — that Congress ought to be working.

Bouncing back

The United States depends a lot on imports of a wide variety of things. One such substance is rubber.

Now, however, scientists in Texas have made a discovery that could reduce U.S. dependence on imported rubber.

Researchers have found a chemical treatment that doubles rubber production from a desert plant.

The research on the shrub guayule was made by a team of scientists from Texas A&M University and the U.S. Department of Agriculture. Their findings were reported to the National Science Foundation, which financed the research.

Now that scientists have bounced back on rubber, maybe researchers could find new sources for some of the metals the United States is forced to import, such as manganese and cobalt. But that may be stretching a point.

Agree or not

Almost paying its way

by S.C. Van Curon

Kentucky's new court system that went into full operation in January 1978 collects almost enough fees to pay its total operating costs.

Total collections for the state's court system came to $42,873,766.37, the administrative office of the courts reported for fiscal 1982-83.

This is just about $10 million less than is appropriated from the general fund for the fiscal year.

Salaries for the four-tier court system for the same year was $40,802,262.56. This includes the salaries for the seven Supreme Court Judges, 14 Court of Appeals judges, 91 circuit judges, 123 district judges, 64 trial commissioners, 120 circuit clerks, one clerk for the two top courts, plus their assistants, janitors, consultants, special judges, etc.

Other costs amount to $12,129,000 which includes $6,632,000 for facilities (courthouse and other quarters) paid local governments; $5,162,000 operational costs and $335,000 capital.

The new court system took two years to completely phase in after it was approved in a constitutional amendment by the people.

The new Supreme Court began operation in January 1978 along with the change in the Circuit Court system and the Court of Appeals was changed to be composed of 14 judges instead of the original seven. The Supreme Court replaced the Court of Appeals as the state's highest tribunal while the latter became the second highest in the system.

The District Courts started Jan. 1, 1978 replacing County Courts, City Police and Magistrate Courts, none of which judges was required to be a lawyer or have legal training.

The new system got away from the old system of the lower courts operating on the fees it collected.

While the new court system collects fees, fines and forfeitures for its services, there is no direct relationship between these collections and the salaries of the individuals in the courts.

Operating costs are provided from the state's general fund and is budgeted by the legislature every two years.

All collections of the courts go to the Kentucky Department of Revenue and the money is put into the state's general fund.

The new system was the final phase in eliminating the evils of the old fee system from the court structure. Fee grabbing was a familiar plaint heard across Kentucky. Deputy sheriffs, constables, magistrates and the minor courts made their salaries from the fees collected. Speed traps and wholesale arrests with little cause were trappings of the system.

Unqualified people were elected to judgeships in the lower courts. Their almost complete lack of understanding record keeping and financial matters made it exceedingly profitable to many of them as state audits had shown through the years.

Mary Louise Foust started the crackdown on county officials through thorough audits when she was state auditor from 1955-59, and others continued the example.

Some county officials may not like the system, but it does equalize the pay, according to responsibility, all across the state.

Down Memory Lane

$17,000 paid for colt

Thursday, August 15, 1963

Miss Jean McClanahan, daughter of Mr. and Mrs. Harold McClanahan of Ellisville, and a recent graduate of Nicholas County High School, has been awarded a music scholarship to Eastern State College, it was announced recently by school officials. The award, totaling $200 a year, is made to outstanding graduates in the instrumental field who have passed performance auditions by college officials.

Clif House and Billy Hunter of Carlisle were elected to the local Southern States Board of Directors at the annual membership meeting held Aug. 7. Over 250 stockholders, members and their families attended. Clay Dayton was elected chairman of the board and Robert C. Duncan named vice-chairman.

Alvin Guimond and J.C. Austin of Carlisle have purchased the Shopworth Grocery in Owingsville and taken possession. Both families have moved to Owingsville.

Miss Linda Hamm, daughter of Mr. and Mrs. Robert Hamm, Norwood, OH, and formerly of Nicholas County, graduated Sunday, Aug. 11, from Jewish Hospital School of Nursing, Cincinnati, and will be employed as a surgical nurse at Jewish Hospital.

J.O. Matlick, Commissioner of Conservation for the state of Kentucky, will be the principal speaker at the Nicholas and Robertson County Soil Conservation District's Cooperators Meeting at Blue Licks State Park, 6:00 p.m., Aug. 16. He is expected to tour the lake projects of the Nicholas County Development Corporation and 4-H Camp area.

Menifee Spencer has sold his 42 acre farm on the Stoney Creek Road to Mr. and Mrs. Donald Faul of Lexington. They will move to their new home about Sept. 1. Earl Hamm, auctioneer and real estate broker, handled the sale.

BORN — To Mr. and Mrs. Calberth Evans, Route 4, a son, Aug. 11 at Good Samaritan Hospital, Lexington. — To Mr. and Mrs. Paul Tincher, a daughter, Sherry Sue, Aug. 10 at Nicholas County Hospital. — To Mr. and Mrs. Billy Ledford, a son, George Carlton, Aug. 7 at Nicholas County Hospital. — To Mr. and Mrs. Jimmy Joe Downing, a son, Steven Brian, Aug. 10 at Nicholas County Hospital.

MARRIED — Miss Ethelee Davidson and John Darling Baxter, Saturday at Central Christian Church Chapel.

DIED — Charles Robert Poole, 15, son of Mrs. Carl Samuel, Aug. 7 at home. — Clay Clinkenbeard, 69, Aug. 9 at home. — Mrs. Carrie Clark Vice, 66, widow of Maurice Vice, Aug. 9 at home in Bethel. — J.N. Galyon, Kingston, TN, father of David Galyon, Aug. 8. — Mrs. Fannie Linville Wagoner, 86, Aug. 9 at the Oaks Nursing Home in Mason County. — Mrs. Clayton Clark, sister of Mrs. Ben Hardwick, July 27 at home in Lebanon, OH.

Thursday, August 19, 1943

Mrs. Walter Shepherd and Mrs. Earl Marshall entertained Friday afternoon with a shower for Mrs. Paul Guthrie, a recent bride, at the home of Mrs. Shepherd.

The highest price paid for a yearling on the first day of the yearling sales last Thursday at Keenland Race Course, Lexington, was paid to Dr. Edith Asbury of Forest Retreat Farm, Nicholas County, when F. W. Cooper bid $17,000 for a grey colt by Mahmoud-Gala Belle.

Mrs. Wadsworth Jones, Carlisle, has received word that her husband, Cpl. Wadsworth (Sleepy) Jones, has arrived safely somewhere in England.

Junior Buntin of Granite City, IL, is home on short leave with his parents, Mr. and Mrs. W.E. Buntin.

BORN — To Mr. and Mrs. John Lewis Thomas Jr., Midway, a son, Aug. 10. — To Mr. and Mrs. Joe Frank Shankland, a daughter, Aug. 15.

DIED — John Thomas Wagoner, 67, Tuesday at home near Sylvan Dell. — E.T. Hale, 71, Monday at home in Louisville.

Letters

To The Carlisle Mercury:

Concerning a report in last week's Mercury "Anti-Litter Laws Be Enforced." The third recommendation was quote "that each and every citizen be urged to do his part to keep our county clean and free from litter." I agree 100 percent upon a clean county. But there is something I don't understand and it has bothered me for some time now concerning the dumpsters.

We live on Stoney Creek about six miles from town. At first there were dumpsters at the traffic island which we used, then they were moved. Next to Lake Carnico. Then they moved them. Then Owensmouth Ridge Road, now they too are gone. We could drop our trash off on the way to work.

But now when asked about them we were told that we had a dumpster on Ahrens Mill Road on the other side of Blue Licks, the other one at Myers Station. Both are five to seven miles in the other direction. There were all kinds of reasons given, not clean enough to cause any danger from tree bursts from artillery. The unit of Halftracks was dispersed throughout the area under good camouflage. Tomorrow they would convoy back up to Rennes, a city we had helped take, and here they would board a French train of 40 and 8's to ride deeper across France. Tonight they would get a full night's sleep with the only duty being guard duty around their own equipment.

Some 200 yards west of the area of D Battery was a small hotel where the new outfit had set up their Command Post despite the warnings of the D Battery Commander, that it was not a good location. Sometime after midnight a new unit had moved in and they were giving them a welcome. The old American unit knew the terrain well enough to find their way around and the occupants of the CP began to rush around issuing useless orders in the dark like a scene from a haunted movie. I bet you couldn't see D feet in front of your nose. We was completely surrounded by them Germans — couldn't even move backards. My outfit had broken into Germany somewhere nigh a place called Aachen when we got the word to pull out on a march order back down through Belgium, an area we had fought through some time back. We had all our vehicles painted white and all our clothes dyed white to fit in with the snow filled country. We finally come to a halt near a place called Malmedy. We ate in the snow, slept in the snow, fought in the snow and I was wounded in the snow.

"Now I don't aim to go into any gory detail of combat, cause I hate these combat braggarts and their combat stories when I know I've seen more'en probably any of em, so if you are looking for a war story, fergit it! Anyway, the day I got hit in the arm by a Kraut that I thought was a tree (honest) and walked into the Battalion Aid Station holding my right arm with my left hand, watching the blood drip from my sleeve, a senior medic

*See Recollections, page 13

The Carlisle Mercury
(USPS 090-820)
Established 1867
Phone (606) 289-2464
Published every Thursday at 234 Locust Street, Carlisle, Nicholas County, Kentucky 40311. Postage paid at Carlisle.

Warren R. Fisher ..... Editor & Publisher
Mrs. Katherine T. Fisher ..... Managing Editor
Mrs. Janie Duncan ..... Assistant-to-the-Publisher
Mrs. Libby J. Moss ..... Camp/Writer Operator
Mrs. Ann Shearer ..... Receptionist

SUBSCRIPTION RATES
Nicholas County, one year ..... $7.00, *sales tax included*
Other Kentucky counties, one year ..... $9.50, *sales tax included*
Out-of-State, one year $12.00

MEMBERS
The Kentucky Press Association
Kentucky Weekly Newspaper and Western Kentucky Newspaper Association

and
NATIONAL NEWSPAPER ASSOCIATION

Op-Ed page

And now a message from our sponsor: "Hey, man, like . . . da-a-a-h . . ."

A fellow who earns his living creating television commercials for one of Manhattan's largest advertising agencies passed on some startling information the other day: Future sales pitches on the boob tube will be even less cleverly designed so as to reach more people. Say what?

This is his reasoning: There is a consensus on Madison Avenue that the intelligence level of the population is decreasing at an alarming rate, a consensus borne out by numerous studies, public and private.

Thus to continue designing commercials that require intelligence to appreciate is to waste time and money, to spin your wheels. It's disquieting, I agree, but what can you do in the face of so much evidence that generally the country has the smarts of a high-grade moron?

The chap says, "More to the point, advertisers are looking around, studying what kinds of commercials move products and what kinds don't. Almost every time, the drumbeat to buy the products are the repetitive hard-sell messages. They are working.

Why should any company mount a clever campaign to move a product when a simple message repeated so often that everyone comes to believe it will do the job and do it better, he reasons.

Of course, some of the larger corporations learned this long ago and took the hammer method to their hearts. Look at the commercials of say, Proctor & Gamble or General Foods, and what do you find? You find a litany of repeated phrases that reduce the mind to a state of where everyone is a zombie.

It's all a matter of pragmatism. Why take the risk of being clever and humorous and lovable in an advertising campaign when you can get more positive results being repetitive? Just add the words "new" and "improved" to your sales pitch and you've got most of the people.

Granted that test scores are down, that 34% of the population is illiterate to some degree, and that even street-smarts is not evident as it once was, but they're downgrading the collective intelligence of the American people? He said, "I don't think you realize just how rare intelligence, an educational background and a certain inquisitiveness of mind are becoming in this nation. Intelligence and educated people are fast becoming a minority in this country and it doesn't take a genius to realize that. All you need is to look around and see what is playing at the movie theatres, on television and on the stage and you pretty much have the intelligence level of the nation.

"Remember," he continues, "how everyone moaned a few years ago when Mr. Whipple chided the women in his store for squeezing the Charmin? Well, let me tell you that those commercials are going to seem unspeakably clever compared to those coming in the near future. You'll be begging Mr. Whipple to come back."

Something like the latest one pushing Arrid Extra Dry, in which a young female tells those viewing it that perspiration not only causes wetness, but also odors?

"Hell, that's one of the more respectable ads," he snorts. "There are a lot more that insult the intelligence a great deal more."

Do you mean to tell me there are people who do not know that perspiration can cause odors?

"Millions of them; this is a great revelation to them," he said.

Good grief, Charlie Brown, the invention of stay-press fabrics is only surpassed by the invention of stay-press brains.

— RM —

Russ Metz

Vermont Royster, former editor of the Wall Street Journal, once reflected upon his reading habits as a youth. He said he read Tom Swiffi, the Rover Boys, Nick Carter and the wild adventures of Wild Bill Hickok.

His mother was constantly scolding him for reading such "trash," but he hid those "trashy" books and continued to read them. She became so alarmed that she reprimanded him in the presence of his father one evening.

"But my father," wrote Royster, "looking over the top of the afternoon newspaper, said quietly, 'If the boy will just read, let him read.'"

The father was wise. He knew that provocative plots and vivid images would lead the boy into better literature, that Mark Twain, Charles Dickens, Thomas Hardy and Washington Irving were waiting down the road. He knew that if he continued to read, he would enjoy it more and more and that good books would be his lifetime companion.

Pick up a grade school Reader and see how old-fashioned it is. "Part One," the editors wrote, "centers around the themes of patriotism, pioneer life and the home. There is a story about Abraham Lincoln as a postmaster. There is also a story of the flag.

How quaint, the curriculum writers of today would say. There are many poems, including a beautifully sensitive portrait of a boy by James Whitcomb Riley. Now there is something noble for a boy to identify with.

The book has five parts, and Part Five focuses on Great American Authors. There are brain-stretching samplings from Benjamin Franklin, Ralph Waldo Emerson, John Greenleaf Whittier, Henry Wadsworth Longfellow and Nathaniel Hawthorne.

Writing something about each of these selections was mandatory. Read, the teacher admonished, then think and discuss. Now, write. Read, read, read—and write. It was mental calisthenics. The writers we studied in the fourth grade were still on the menu when you entered college.

Would such literature and such writing discipline challenge today's fourth graders? Yes, it would. But few of them receive such a challenge.

Much of today's reading material is drivel. There are few real heroes with whom to identify. Serious students are turned off forever from reading, and the nation—and the person—is the loser. Most of the "curriculum" literature matches much of the food we give our children. It's junk.

— RM —

If enough members of Congress have their way, and if Mr. Reagan has the will, daylight savings time will be extended by two months. I can't see how this is going to reduce the national debt or bring down the price of gasoline.

They should concentrate, rather, on abolishing Monday, the most useless day of the week. Monday's child may be fair of face, but too often its eyes are bloodshot from a riotous weekend. If Monday could be abolished, no one would have to show up at the office looking like an unmade bed.

Industry refers to the first weekday as "Blue Monday." Employees are cross and bosses are frustrated. Productivity is only a gleam in the eye of the personnel manager. The day is one long coffee break, and the water cooler is dry by noon.

Doubtless it is on Monday that Detroit manufactures all those lemons. Stenographers who yesterday were waterskiing or jogging with their beaus keep striking the wrong keys and spend the day erasing. People on the assembly line are all thumbs.

Getting out of bed on a Monday and crawling off to make a living is an exercise that requires great physical strength and self-discipline. Yesterday, and maybe the day before, you slept until a decent hour.

Let us, then forget fiddling with daylight savings time and simply abolish Monday. The Senate may ignore DST anyway. A survey shows that it never does any business on Monday and goes home Thursday night.

Maybe we could include Friday in our days of wine and roses, too.

Onward, upward.

Recollections of World War II

by William D. Cochrane

One Last Louisiana Maneuver Story

It was in October and it had been raining. Darkness comes early in October in the deep Louisiana swamps, and when it rains the darkness seems to come even earlier. Will Burks, Comno Sergeant, left the kitchen truck where he had been having a last cup of coffee with the cook called Frenchy and was now walking in the direction of his tent. He had taken two shelter halves, put them together and made himself a private tent of some comfort. He had pitched the tent atop a small knoll, where if it rained, the water would drain down the hill and not into his tent.

Will crawled inside, lit a candle and sipped open and spread his sleeping bag on top of his air mattress. He enjoyed his last cigarette of the day, slid into the bag, and then blew out the candle. Momentarily, there was the scent of hot wax from the extinguished candle, and then he stretched out comfortably, his hands clasped under his head and relaxed. He smelled clean like a bar of clean unscented toilet soap. In the morning he had done his laundry in a nearby creek that was clear before it had started to rain. In the afternoon he had got his hair cut by the Company Barber and then had gone back to the Shower-Head Tent and had a good hot shower. This was the way he had spent his last day, he hoped, in the Louisiana swamps. No more tactical and non-tactical periods. Tomorrow they would go back to Camp Hulen where they would clean and turn in all of their equipment before going home on leave for a few days, and after that, the unit would go somewhere overseas. But where? These were his last thoughts before sleep overcame him.

At sometime later he was awakened. He didn't know how long he had been asleep but he didn't think very long. Through the opening in his tent front he could see it was still very dark outside. The moon had gone down, however, so it might be later than he thought. He felt something move against his foot at the bottom of his sleeping bag. Could it be a snake? He thought it was maybe too late for snakes. He lay very still. He heard a grunt — the grunt of one of those wild pigs. Again he felt it push against his foot and be jumped. When he jumped, the pig jumped, and as he did so, hit the front tent pole, and the small tent collapsed on man and pig. Pig squealing — man hollering. "Somebody come get this damn pig outa my tent before he eats me up."

The pig and finally got everything untangled, man and pig separated, but by this time, day was breaking and it was too late to put his tent back together and get back to sleep. After that, for a long time, those that knew Sergeant Will Burks would call him "Piggy" but you can bet, not to his face!

And In The Year Of Our Lord 1944

The sixth day of the month of June — D Day! A feeling never to be forgotten. A scene that defied imagination as the beaches of Normandy were assaulted: British and Canadian troops wading ashore at Sword and Juno Beach heads, and the Americans going in on Omaha and Utah beaches. More than two million Americans, Canadians and British had been gathered in the British Isles, along with 16 million tons of ammunition and equipment awaiting this very day.

In the middle of July the breakthrough at St. Lo France opened the way for the Allies to break out of Normandy and begin the race across France. Infantry and Armor raced south into the Brittany sector of France and down to the Loire River, and it is from this theater that our next story comes.

In the St. Nazaire sector not too far from the city of Nantes, an anti-aircraft battalion for a couple of weeks had been fighting the perfect war. This outfit had landed on D Day and had seen some hard fighting, and now they had some six or seven thousand German troops backed into this St. Nazaire Corridor. They didn't try to flush them out and the Germans never tried to break out. Some days they would go the whole day without firing but maybe a couple of rounds of artillery each and they were aimed at nothing, but just more or less to let each other know they were still there. Too good to last they knew and then it happened. An outfit fresh from the states had come in to relieve them, fresh and eager for combat, they thought. D Battery of this anti-aircraft battalion was getting ready to pull out the next morning, and they were looking forward to leaving this good-time war and getting back to the real thing again.

The CP (Command Post) of D Battery was dug in and covered over down in one corner of an open field with just a few trees to tie rear to give it some cover and camouflage but not enough to cause any danger from tree bursts from artillery. The unit of Halftracks was dispersed throughout the area under good camouflage. Tomorrow they would convoy back up to Rennes, a city we had helped take, and here they would board a French train of 40 and 8's to ride deeper across France. Tonight they would get a full night's sleep with the only duty being guard duty around their own equipment.

Some 200 yards west of the area of D Battery was a small hotel where the new outfit had set up their Command Post despite the warnings of the D Battery Commander, that it was not a good location. Sometime after midnight a new unit had moved in and they were giving them a welcome. The old American unit knew the terrain well enough to find their way around and the occupants of the CP began to rush around issuing useless orders in the dark like a scene from a haunted movie. I bet you couldn't see D feet in front of your nose. We was completely surrounded by them Germans — couldn't even move backards. My outfit had broken into Germany somewhere nigh a place called Aachen when we got the word to pull out on a march order back down through Belgium, an area we had fought through some time back. We had all our vehicles painted white and all our clothes dyed white to fit in with the snow filled country. We finally come to a halt near a place called Malmedy. We ate in the snow, slept in the snow, fought in the snow and I was wounded in the snow.

"Now I don't aim to go into any gory detail of combat, cause I hate these combat braggarts and their combat stories when I know I've seen more'en probably any of em, so if you are looking for a war story, fergit it! Anyway, the day I got hit in the arm by a Kraut that I thought was a tree (honest) and walked into the Battalion Aid Station holding my right arm with my left hand, watching the blood drip from my sleeve, a senior medic

*See Recollections, page 13

Letters

Continued from page 2

around them, to no place to put them. That seems like a run-around to me. You can drive through other parts of the county and see dumpsters every few miles and they are clean.

There were only two dumpsters on Persimmon Ridge Road and they stayed full most of the time. But if you will check they were used by a large area. So it might have helped if they were dumped more often or if we had more dumpsters. As a place, most of the roads look the same to me.

As a taxpayer I can't see the difference. When voting and tax time comes they don't leave anyone out. It just seems like so many of us shouldn't be left out now.

Yours truly,
Frances Herrington
Route 4, Stoney Creek Road

New Route
SCHEDULE
Blue Cross
Mobile Health Clinic
Every Sat. 1:30 - 2:30 p.m.
at Carlisle Health
Dept. parking lot
3:00 - 4:00 p.m.
at Mt. Olivet Health
Dept. parking lot

Another Reason to bank at Our Bank:
PASSBOOK SAVINGS ACCOUNTS

Maybe you have funds invested in an IRA, money market certificates, CDs or other programs. But it just makes sense to keep a certain portion of your money where you can put your hands on it whenever you want. The best way is to keep some of your funds in one of our passbook savings accounts. Not only will it earn interest, but it enables you to make withdrawals in any amount, at any time, without ever paying a penalty. And you can make deposits whenever you choose — in person, by mail, or using our outside depository. Remember, we offer a variety of investment programs, but one of our most important services is a passbook savings account. Open yours today.

DEPOSIT BANK OF CARLISLE, KY.
Established 1866
Our Second Century of Dependable and Dignified Service
Phone 289-2205
Member Federal Deposit Insurance Corporation
$40,000 Maximum Insurance for Each Depositor