Breakfast is served

Nancye Ham and Blanche Tapp serve breakfast at Nicholas County Elementary School. At far right is Suzanne Smith, cashier. — Photo submitted.

Kentucky FmHA successful in reducing housing delinquency

Kendell L. Seaton, state director of Farmers Home Administration (FmHA) announced Nov. 28 that the delinquency rate for monthly payment housing borrowers has been reduced from 21.7 percent to 11.5 percent during the past 24 months. This has been accomplished by increased collection efforts and utilization of FmHA's servicing tools of granting interest credit and moratoriums in justified cases.

Kentucky has a portfolio of 29,064 monthly payment rural housing loan borrowers. Seaton said, "This represents significant progress and effort on the part of the borrowers and FmHA field personnel. A borrower is considered delinquent when the payment is more than 15 days past due. Presently, 27 county offices in the state have lowered their delinquency to less than 10 percent. However, 10 county offices have a delinquency rate in excess of 15 percent. Four county offices have a delinquency rate in excess of 18 percent."

Most of the monthly payment rural housing borrowers receive interest credit. This permits borrowers to pay reduced interest (but not less than one percent) so that the housing costs of principal, interest, real estate taxes and property insurance will not exceed 20 percent of the household's adjusted income. Seaton said numerous borrowers qualify for interest as low as one percent. Regulations require that FmHA review the family income annually and make adjustments as necessary in the monthly payment. When the income of the family has increased the house payment is increased accordingly. Seaton said this program is designed to "help people help themselves" and become homeowners and tax paying citizens. Generally, when a family receives a low interest loan and becomes a homeowner a series of events typically follow:

(1) After two or three years, family income increases; house payment increases; the portion paid by the government decreases.

(2) Homeowner makes improvements to the dwelling; collateral for FmHA is enhanced.

(3) After 10 years, the borrower may be able to pay the full interest rate.

(4) After 13-15 years, the borrower may be considered for graduation to other credit.

(5) When this loan is paid, FmHA can then assist someone else in becoming a homeowner.

Seaton said, "Of the 29,064 monthly payment housing borrowers, 3,355 (11.5 percent) are delinquent. Of these, 1,650 (5.7 percent) are delinquent one month; 583 (2 percent) are delinquent two months; 286 (1 percent) are delinquent three months; and 836 (2.9 percent) are more than three months delinquent."

Christmas greenery may be just outside your door

Want to cut your costs on greenery for Christmas decorations? You may not need to look any further than your front yard or your neighbor's yard.

This is a good time of year to prune evergreens because the semi-dormant state they are in will keep the plants from initiating new growth in response to the pruning. And if you need greenery from your neighbor's yard, tell them you'd like to prune their shrubs as a Christmas present to them!

The foliage of pines, firs and hollies has been the traditional favorite of most people, but there are many other plants to select from. The berries and fruits of less traditional plants are often free for the collecting and work well in wreaths and table arrangements.

Look around your yard. Hemlocks, yews, arborvitae, cypress and various junipers (including the eastern red cedar which is really a juniper) yield excellent foliage, with a nose-pleasing scent from the latter three. Broad-leaved evergreens such as rhododendrons, mountain laurel and andromeda or Japanese pieris are useful, as well as smaller leaved evergreens such as boxwood and euonymus. And there is mahonia that can substitute for holly.

Prune greenery carefully

Do be careful as you cut Christmas greens. If the plants are in the landscape as opposed to the woods, you do not want to destroy their shape by overzealous clipping. Prune with the future growth and shape of the plants in mind.

If you want berries for color, the native American holly is our old standby although deciduous hollies also grow in many parts of Kentucky, yielding gray twigs covered with red berries at this time of year. And there are pyracantha and cotoneasters also available for berries.

Don't feel that red is the only berry color to use. The blue berries on junipers can be very showy if branches with large clusters are selected.

One group of plants frequently neglected for greenery is the ground covers. Lengths of shiny green English ivy and common periwinkle can be wired to a frame to make an attractive wreath or used as filler in an arrangement of fresh flowers and Christmas ornaments. Two woody ground covers — trailing arbutus and the red fruited partridge berry — can also be very versatile.

Although large cones from white, scotch, Austrian, red and Japanese black pines have typically decorated wreaths, don't overlook the small cones on hemlocks or the capsules on arborvitae. And the porcupine-like nut covering from the Chinese chestnut is a possibility.

Use your imagination

For unusual touches, let your imagination and your feet wander to the woods and fields. Collect sycamore, sweet gum and buttonbush fruit balls, redbud, honeylocust and Kentucky coffee tree pods, witch hazel capsules, deciduous magnolia fruits and the tan tulip-like fruits of tulip or yellow poplars.

Ashes and the tree-of-heaven yield interesting winged fruits, and the berries of sumacs (smooth, winged and staghorn) are possibilities. And don't overlook mother nature's own lichen-decorated twigs for interesting accents.

If your Christmas greenery will not be kept in water once cut, refrigerate it or keep it outside until needed, then use it inside in as cool a location as possible. Strong light and heat are the enemies of cut Christmas greens as they dry them and increase possible fire hazards.

Timely Tip: If soil has compacted or washed away from the trunk of fruit trees, add more soil to prevent excess moisture from puddling and freezing. Ice formation could cause stem and/or root damage.

*** * NOTICE * ***

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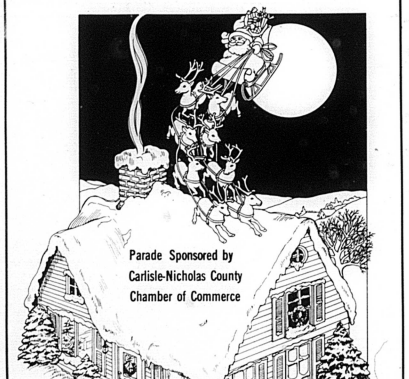
SANTA in Carlisle

Sat., Dec. 3, 7 P.M.



Parade Sponsored by Carlisle-Nicholas County Chamber of Commerce

SEVEN FOOTBALL BOWLS TO BE TELECAST ON WLEX-TV

WLEX-tv will televise seven college football games, including the Rose Bowl and the Orange Bowl, this year.

Ole Miss and Air Force will kick off the "bowl season" when they meet in the Independence Bowl at Shreveport, LA, on Saturday, Dec. 10, at 8 p.m.

The following Saturday, Dec. 17, brings to Central Kentucky viewers the Florida Citrus Bowl at Orlando, pitting the Volunteers of Tennessee against the Maryland Terrapins, again at 8 p.m.

The cameras switch to Houston, TX, on New Year's Eve for an 8 p.m. battle between Baylor and Oklahoma State in the Bluebonnet Bowl.

Then on Monday, Jan. 2, the Fiesta Bowl kicks off a full day of football action, as the Ohio State Buckeyes tangle with the Panthers from Pittsburgh at 1:30 p.m. in Tempe, AZ.

Next, at 4:45 p.m., it's the Fighting Illini of Illinois taking on the Bruins of UCLA in the granddaddy of the bowl games, the Rose Bowl, in Pasadena, CA.

And later in the day the lights will be on in the Orange Bowl as the hometown University of Miami Hurricanes take the field for an 8 p.m. try at unseating the number-one-ranked Cornhuskers from Nebraska.

The bowl blitz will be capped off at 4 p.m. on Saturday, Jan. 7, with coverage of the Hula Bowl.

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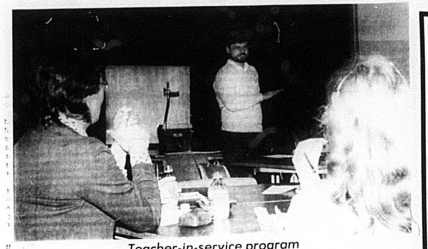


Teacher-in-service program

Steve De Mers of the University of Kentucky College of Education, Center for Professional Development, presented a teacher-in-service program on working with gifted children recently at Nicholas County Elementary School. This is one of several in-service programs which teachers are required to attend throughout the year, and are held after regular school hours. — Photo submitted.

Sally Watkins attends conference for circuit clerks in Paducah

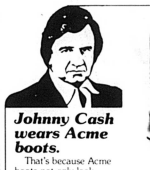
Nicholas Circuit Court Clerk Sally Watkins traveled to Paducah for the Circuit Clerks' Fall Conference held at the Executive Inn Riverfront Nov. 16-18.

To maintain their proficiency in safely preserving the court's records, keeping accurate account of fines, fees and bonds, efficient filing of lawsuits and court papers, and effective jury management, the state's 120 circuit clerks annually participate in continuing professional education. At this year's conference, workshops were conducted on handling bonds and the transfer process of prisoners in the wake of numerous jail closings. Probate and juvenile records processing were reviewed, along with the processing procedures for the Uniform Reciprocal Enforcement Support Action (URESA) which is an agreement among certain states to mutually prosecute child support enfractions.

Also included on the program agenda was an address on innovations in court records preservation by Richard Belding of the state Department of Archives, and an examination of driver licensing issues by Gary Brunker, director of the Justice Department's Division of Driver Licensing.

Since circuit clerks meet and assist hundreds of citizens on a daily basis, the 291 conference attendees especially benefitted from the three-hour memory training seminar conducted by Billy Burden, considered a nationally recognized expert in the area of memory and attitude improvement. Burden employed various techniques taught in his Florida based school to help the clerks remember names, faces and other important details necessary to superior management performance.

The conference was conducted and sponsored by the Administrative Office of the Courts Education and Public Information Services with program planning by the Circuit Clerks' Education Committee.



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Library notes

Continued from page 9

in Texas. But to the Rebel army, she was "Lavender Blue," a bold blockade-runner and spy. Jeanette's involvement in the war shocked even herself, but it was innocent compared to her other exploits.

The British Cross by Bill Granger. A new thriller from the creator of the November Man, The British Cross finds Devereaux trying to determine if a Soviet defector is a double agent.

The Children's Game by David Wise. A cross-Pacific spy thriller ingeniously crafted, The Children's Game has a dazzling plot that sweeps from Washington to the Swiss Alps to a breath-taking climax in the shadow of the Kremlin. From the author of the best selling The Invisible Government.

The Sanctuary Sparrow by Ellis Peters. The seventh in Peter's distinguished series of Cadael novels is an excellent brew of suspense, intrigue and romance, with enough surprises and thrills to satisfy the most demanding reader. Here Cadael is his usual wry but reassuring self, even as he tackles a particularly sticky case.

Delta Force by Col. Charlie A. Beckwith and Donald Knox. Here is the inside story of Delta Force, America's supersecret counterterrorist unit, told by its creator. For the first time he explains completely the mission to rescue the hostages in Iran.

The Flight of the Falcon by Robert Lindsey. A breathtaking escape leads to an 18-month manhunt as the FBI and U.S. marshalls sift through hundreds of false leads and scour the world for Christopher John Boyce, the "Falcon." From the author of the best selling The Falcon and the Snowman.

The Official Guides to Disneyland and Walt Disney World by Stephen Birnbaum. These travel guides are the only official guides licensed by Walt Disney Productions. These handy guides will show how to get there, where to go, where to stay, what it will (and should) cost, how to see and do it all. Full-color format throughout.

'GREAT PERFORMANCES' FEATURES PLACIDO DOMINGO IN SEVILLE

One of the world's most celebrated tenors conducts a musical tour of the Spanish city that has inspired so many composers, in the "Great Performances" presentation, "Placido Domingo Celebrates Seville," to be aired on KET Monday, Dec. 5, at 9 p.m. during KET's Quiet Membership Campaign.

OPEN HEART SURGERY TO AIR ON KET DEC. 4

"The Operation," originally seen on some public television stations last spring, will be shown on KET in a 90-minute edited version on Sunday, Dec. 4, at 3 p.m.

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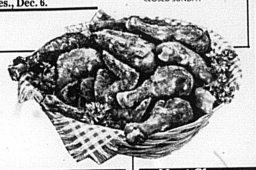

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Bath Tissue, 4 Roll Pk., White, Colors **CHARMIN** **99c**

Jumbo Roll 11t-Dri **TOWELS** **49c**

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Shurfine Tall, 13 Ct. Pkg. Kitchen Bags.....99c

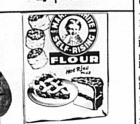
75 sq. ft. Reynolds Wrap.....$1.49

Pantry Shelf

Jack Rabbit 64 oz. pkg. **PINTO BEANS** **$1.29**

Pantry Shelf

7¼ oz. Shurfine Macaroni & Cheese **DINNER** **4/$1.00**



Martha White 25 lb. bag, Plain, Self Rising **FLOUR** **$3.99**

Maxwell House 10 oz. jar **INSTANT COFFEE** **$3.99**

5 pk., 16 oz. W/Btls. Also Diet Coke & Sprite **COKE, TAB** **$1.39**

Peter Pan 28 oz. jar **PEANUT BUTTER** **$1.99**

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Armour 12 oz. can **TREET** **$1.29**

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Also Jumbo Franks Kahn's Wieners.....lb. $1.69

Regular or Jumbo Kahn's Beef Franks...lb. $1.79

Giant, Reg. or Thick Sliced, 12 oz. pkg Kahn's Bologna.....$1.49

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25 lb. can Fischer's Lard.....$9.99

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White or Golden, 300 size cans Bush's Hominy.....3/$1.00

22 oz. bottle Heinz Ketchup.....$1.29

24 oz. can Armour Beef Stew.....$1.29

Armour 5 oz. can Vienna Sausage.....49c

Armour 15½ oz. can Corned Beef Hash.....99c

With Beans, 15 oz. can Armour Chili.....89c

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Shurfresh, Lb. Quarters **MARGARINE** **2/99c**

Minute Maid 100% Orange Juice

Minute Maid 12 oz. can **ORANGE JUICE** **99c**

Buttermilk, Country Style or Butter, 8 Pack, 10 Count Pillsbury Biscuits.....$1.49

Shurfine: Chopped Broccoli, Cut Corn or Mixed Vegetables, 10 oz. pkg. Frozen Vegetables.....2/$1

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Shurfine 16 oz. Jar Coffee Creamer.....99c

12 oz. size Total Cereal.....$1.69

Thank You 21 oz. can Cherry Pie Filling.....$1.49

Pkg. of 6: Milky Way, Snickers, Twix, 3 Musketeers, Mars, Summit Mars Candy Bars.....$1.59