Your right to know

Continued from page 11

CITY OF CARLISLE, KENTUCKY
NOTES TO FINANCIAL STATEMENTS, Continued
for the eighteen month period ended June 30, 1983

4. Operation and Maintenance Fund: Twenty percent of the remaining revenues shall need be paid into this Fund the proper cost of operating, maintaining, and keeping the Utility System (Water Sewer and Gas). Payments made out of current operating costs need not be made into this account after accumulation of six months' normal requirements, but are then earmarked for Sinking Fund Reserve or for Depreciation Reserve until all required reserves are accumulated.

4. Depreciation Reserve (Fund): Four hundred dollars ($400.00) per month minimum of the revenues shall need be set aside into this Fund and shall be used for the reasonable reserves for renewals, replacements, new construction and contingencies in the operation of the Utility System (Water, Sewer and Gas). Payments need not be made into this account after accumulation and maintenance of $30,000 balance.

The balance of the Depreciation Fund at June 30, 1983 was $40,722.

5. Surplus Revenues: After all funds have been accumulated to the maximum requirements under paragraph's through d above, and there is a balance in the Revenue Fund in excess of three months' estimated future requirements, such excess may be used (1) to retire or redeem bonds in advance of maturity, (2) to make extensions and improvements to the combined systems, and (3) for any lawful purpose.

3. Changes in Working Capital

The changes in the components of working capital consist of increases (decreases) as follows:

	1983
Current assets:	
Cash and savings account	$ 34,479
Accounts receivable	(45)
Restricted assets	8,467
Increase in current assets	43,241
Current liabilities:	
Accounts payable	(39,412)
Accrued interest	743
Utility security deposits	(2,170)
Notes payable	47,000
Bonds payable	2,000
Delinquent taxes payable	(815)
Increase in current liabilities	7,311
Increase in working capital	$ 35,931

4. City Stickers

During 1980 the City Council directed that the revenues earned from the sale of city stickers be accounted for in the Water, Sewer, and Gas Utility Fund. These revenues had previously been accounted for in the City's General Fund.

5. Gas System Restoration Project

On June 25, 1981, the City received a Community Development Block Grant Award of $244,700, through the Commonwealth of Kentucky in order to construct improvements for Carlisle Gas System. Additional financing was obtained with a $130,240 loan from the Commonwealth's Department of Local Government and a $250,000 loan from the First National Bank of Carlisle, Kentucky. Other funds necessary for completion of the project were provided by the City.

The note from the Department of Local Government bears interest at 5.125% and is payable in annual installments of $18,575 through 1993. The loan balance is $130,833 at June 30, 1983.

The note from the First National Bank of Carlisle bears interest at 8.75% and is payable in monthly installments of $5,200. The balance due on this loan is $110,706 at June 30, 1983.

CITY OF CARLISLE, KENTUCKY
SUMMARY OF BONDS PAYABLE
as of June 30, 1983

The requirements for bonds and interest outstanding are as follows:

Year Payable January 1,	Principal	Interest	Total Requirements
1983	$ -	$ 13,649.25	$ 13,649.25
1984	20,000.00	26,968.50	46,968.50
1985	21,000.00	26,109.00	47,109.00
1986	22,000.00	25,270.50	47,270.50
1987	23,000.00	24,381.50	47,381.50
1988	24,000.00	23,441.50	47,441.50
1989	25,000.00	22,441.50	47,441.50
1990	26,000.00	21,381.50	47,381.50
1991	27,000.00	20,261.50	47,261.50
1992	28,000.00	19,261.50	47,261.50
1993	29,000.00	18,099.00	47,099.00
1994	30,000.00	16,849.50	46,849.50
1995	32,000.00	15,618.50	47,618.50
1996	30,000.00	14,175.00	44,175.00
1997	30,000.00	12,600.00	42,600.00
1998	32,000.00	11,025.00	43,025.00
1999	34,000.00	9,450.00	43,450.00
2000	36,000.00	7,875.00	43,875.00
2001	40,000.00	6,037.50	46,037.50
2002	42,000.00	3,937.50	45,937.50
2003	40,000.00	1,837.50	41,837.50
2004	35,000.00	393.75	35,393.75
	$551,000.00	$261,235.50	$ 812,235.50

This summary schedule includes the principal and interest obligation for the City's Water, Sewer and Gas Utility Fund. The detail of the individual issues is included on pages 14 and 15.

CITY OF CARLISLE, KENTUCKY
REDEMPTION FUND REQUIREMENTS
UTILITY REVENUE BONDS 2,715 - 4.15%
SERIES 1964
as of June 30, 1983

The requirements for bonds and interest outstanding are as follows:

Year Payable	Bond Numbers	Interest Rate	Requirements Principal	Interest
1983		3.90%	-0-	$ 6,168.00
1984	244-263	3.90%	20,000.00	11,544.00
1985	264-284	3.90%	21,000.00	10,686.00
1986	285-307	4.00%	22,000.00	10,308.00
1987	308-329	4.00%	23,000.00	9,419.00
1988	330-353	4.00%	24,000.00	8,479.00
1989	354-378	4.00%	25,000.00	7,499.00
1990	379-404	4.00%	26,000.00	6,479.00
1991	405-431	4.00%	27,000.00	5,419.00
1992	432-459	4.10%	28,000.00	4,319.00
1993	460-488	4.10%	29,000.00	3,280.50
1994	489-519	4.10%	30,000.00	1,937.00
1995	519-550	4.10%	32,000.00	656.00
			$307,000.00	$ 81,884.50

CITY OF CARLISLE, KENTUCKY
REDEMPTION FUND REQUIREMENTS
UTILITY REVENUE BONDS 2,215
SERIES 1967
as of June 30, 1983

The requirements for bonds and interest outstanding are as follows:

Year Payable	Bond Numbers	Interest Rate	Requirements Principal	Interest
1983		5.25%	-	$ 2,481.25
1984		5.25%	-	14,962.50
1985		5.25%	-	14,962.50
1986		5.25%	-	14,962.50
1987		5.25%	-	14,962.50
1988		5.25%	-	14,962.50
1989		5.25%	-	14,962.50
1990		5.25%	-	14,962.50
1991		5.25%	-	14,962.50
1992		5.25%	-	14,962.50
1993		5.25%	-	14,962.50
1994		5.25%	-	14,962.50
1995		5.25%	-	14,962.50
1996		5.25%	30,000.00	14,962.50
1997		5.25%	30,000.00	14,175.00
1998		5.25%	30,000.00	13,025.00
1999		5.25%	30,000.00	11,875.00
2000		5.25%	30,000.00	10,725.00
2001		5.25%	30,000.00	9,575.00
2002		5.25%	30,000.00	8,425.00
2003		5.25%	30,000.00	7,275.00
2004		5.25%	40,000.00	1,837.50
			$365,000.00	$214,362.50

CITY OF CARLISLE
DETAIL SCHEDULE OF EXPENDITURES - WATER, SEWER AND GAS UTILITY FUND
for the eighteen month period ended June 30, 1983

Gas system:	
Gas purchased	$1,443,822
Salaries, fringe benefits, and payroll taxes	85,293
Materials and supplies	8,430
Telephone and utilities	3,414
Professional services	2,353
Repairs and maintenance	1,315
Advertising	173
Other	-
Total gas	$1,536,815
Water system:	
Salaries, fringe benefits and payroll taxes	$ 102,386
Telephone and utilities	43,872
Chemicals	20,075
Materials and supplies	15,729
Fuel and lube	6,280
Uniforms	4,218
Repairs and maintenance	2,314
Insurance	1,064
Other	1,348
Professional services	828
Total water	$ 200,835
Sewer system:	
Salaries, fringe benefits and payroll taxes	$ 42,370
Chemicals	15,343
Materials and supplies	6,233
Professional services	5,231
Telephone and utilities	3,040
Repairs and maintenance	1,071
Insurance	1,062
Other	1,080
Total sewer	$ 75,430
Administration:	
Professional services	$ 7,200
Materials and supplies	4,388
Other	4,146
Insurance	1,915
Total administration	$ 17,651

CITY OF CARLISLE, KENTUCKY
INSURANCE COVERAGE
June 30, 1983
(Unaudited)

The insurance policies at June 30, 1983 are as follows:

Fire and Extended Coverage:	
City Building, Pumping Plant, Contents and Water Towers	BOI Co. - Insurance 398,800.00
Liability on City Buildings:	
Bodily Injury	$25,000 each occurrence
Property Damage	5,000 each occurrence
Medical Payments	10,000.00
Liability on Carlisle Gas Department:	
Bodily Injury	300,000.00
Property Damage	100,000.00
Liability on Vehicles:	
Trucks:	
Bodily Injury and Property Damage	250,000.00
Comprehensive	Cash Value
Collision	$100 Deductible
P.I.P. Coverage	100,000.00
Delaneed Motorist	20,000.00
Fire Trucks:	
Bodily Injury and Property Damage	250,000.00
Comprehensive	$100 Deductible
Collision	10,000.00
P.I.P. Coverage	100,000.00
Delaneed Motorist	10,000.00
Volunteer Firemen	$10,000 - Accidental Death and Dismemberment $1,000 - Accidental Medical Expense Accidental Total and Partial Disability Benefit $40.00 a week for 104 weeks
Fidelity Bonds:	
City Clerk & Treasurer	100,000.00
Deputy Clerks (2)	25,000.00
Chief of Police	7,000.00
Night Police	1,000.00
Special Police	1,000.00
Administrator of Liquor Licenses Applications	1,000.00
Secretaries Fernis Bond	25,000.00
Public Officials $ and O Liability	1,000,000.00
Comprehensive General Liability	1,000,000.00
Law Enforcement	1,000,000.00
Group Accidental Death	10,000.00
Workmen's Compensation	Statutory

The above represents the major insurance coverage in effect at June 30, 1983, as compiled by the City's insurance agents.

ACCOUNTANTS' REPORT ON INTERNAL ACCOUNTING CONTROLS

We have examined the financial statements of the City of Carlisle, Kentucky, for the eighteen month period ended June 30, 1983, and have issued our report thereon dated September 12, 1983. As part of our examination, we made a study and evaluation of the City's system of internal accounting control to the extent we considered necessary to evaluate the system as required by generally accepted auditing standards. The purpose of our study and evaluation was to determine the nature, timing and extent of the auditing procedures necessary for expressing an opinion on the City's financial statements. Our study and evaluation were more limited than would be necessary to express an opinion on the system of internal accounting control taken as a whole.

The Mayor and City Council and city officials (management) of the City of Carlisle, Kentucky are responsible for establishing and maintaining a system of internal accounting control. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of control procedures. The objectives of a system are to provide management with reasonable but not absolute assurance that assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization and recorded properly to permit the preparation of financial statements in conformity with generally accepted accounting principles.

Because of inherent limitations in any system of internal accounting control, errors or irregularities may occur and not be detected. Also, projection of any evaluation of the system to future periods is subject to the risk that procedures may become inadequate because of changes in conditions or that the degree of compliance with the procedures may deteriorate.

Our study and evaluation made for the limited purpose described in the first paragraph would not necessarily disclose all material weaknesses in the system. Accordingly, we do not express an opinion on the system of internal accounting control of the City of Carlisle, Kentucky, taken as a whole. Our study and evaluation disclosed no condition that we believed to be a material weakness, except as noted on page 21.

Miller, Mayer, Dillon & Adams

Lexington, Kentucky
September 12, 1983

CITY OF CARLISLE, KENTUCKY
FINDINGS AND RECOMMENDATIONS
June 30, 1983

I. Findings

The City does not have written manuals, personnel policies, or an accounting manual describing accounting procedures and policies.

II. Recommendations

The City should proceed to prepare the above manuals.

III. Status

We are now working on the manuals in an effort to have them complete for the year ending June 30, 1984.

IV. Review of Internal Control

We tested all major systems of internal accounting control for the City and found them to be adequate (except as noted above) when considering the size of the accounting staff. Because of the limited personnel available to perform accounting functions, the ideal segregation of duties is not practical for the City of Carlisle, Kentucky.

V. Compliance

Our testing for compliance matters, in accordance with "Attachment F", extended to all active grants of the City of Carlisle for the eighteen months ended June 30, 1983.

CITY OF CARLISLE
MUNICIPAL GAS SYSTEM RESTORATION PROJECT
GRANT NO. 4-CDS-KY-81-0103-415
STATEMENT OF REVENUES AND EXPENDITURES
for the eighteen month period ended June 30, 1983

	Budget	Actual
Revenues:		
HUD received	$244,700	$226,182
HUD receivable	-0-	15,518
Local funds applied	244,700 33,060	241,700 134,153
Total revenues	277,760	401,853
Other financing sources:		
Loan - State of Kentucky	130,240	142,728
Less principal payments	-0-	(11,873)
Loan - First National Bank	250,000	130,000
Less principal payments	-0-	(19,195)
	380,240	241,535
Total resources	$658,000	$643,388
Expenditures:		
Construction - Dallas Dean	$549,895	$339,844
Materials and supplies	-0-	164,553
Engineering and planning	70,450	70,450
Staff salaries	7,000	8,254
Administrative	30,000	16,129
Contract expense	-0-	4,281
Interest	48,655	-0-
Total expenditures	$700,000	$603,411

ACCOUNTANTS' REPORT ON COMPLIANCE

We have examined the financial statements of the City of Carlisle, Kentucky as of and for the eighteen month period ended June 30, 1983, and have issued our report thereon dated September 12, 1983. Our examination was made in accordance with generally accepted auditing standards, Government Auditing Standards for Audit of Governmental Organizations, Programs, Activities and Functions, promulgated by the Comptroller General of the United States, which pertain to financial and compliance audits; the Office of Management and Budget's (OMB) Major Compliance Features of Programs Administered by State and Local Governments (the approved compliance supplement); and, except as described in the following paragraph, provisions of OMB's Circular A-102, Uniform Administrative Requirements for Grants-in-Aid to State and Local Governments; Circular A-110, Uniform Administrative Requirements for Grants-in-Aid to Hospitals, Universities, and Other Institutions; and the Guidelines for Financial and Compliance Audits of Federally Assisted Programs (the applicable guidelines). Accordingly, included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

The reporting objectives for compliance audits contained in the guidelines suggest an examination of all material compliance purposes, as opposed to the selective testing contemplated by attachment F; therefore, we have followed the guidelines rather than Attachment F. In addition, the guidelines do not provide sufficient guidance for determining the appropriate number of charges to be examined and performing the procedures to ascertain compliance. Accordingly, we used other materials as supplements to these areas.

Attachment F requires that the examination include a determination of whether the federal financial reports (including financial status reports, cash reports and claims for advances and reimbursements) prepared by the City of Carlisle, contain accurate and reliable financial data. We have inferred that OMB interprets the phrase accurate and reliable financial data to mean that the federal financial reports present the underlying financial data of the grants within limits that are reasonable and practicable to attain under the circumstances.

In our opinion, except for the matters that might have come to our attention had our examination encompassed the provisions of the guidelines referred to in the second preceding paragraph, for the tested operations and records, the City of Carlisle, Kentucky, complied with the material terms and conditions of the federal grants, contracts and agreements, and the tested federal financial reports present the underlying financial data of the grants consistent with the described in the preceding paragraph. Further, based on our examination and the procedures referred to above, nothing came to our attention that might have come to our attention had our examination encompassed the provisions of the guidelines referred to in the second preceding paragraph, nothing came to our attention, to indicate that the City of Carlisle, had not complied with the compliance matters referred to above, and the federal financial reports did not present the underlying financial data of the grants within limits described in the preceding paragraph, except as may be described on page 21 of this report.

Miller, Mayer, Dillon & Adams

Lexington, Kentucky
September 12, 1983

BUY, SELL, TRADE OR RENT THROUGH THE CLASSIFIED ADS

CLASSIFIED ADVERTISING RATES

Cash with order rates

Classified Ads **15¢** a Word
Minimum 13¢ — 20 words or less 13¢ /insertion.
Two insertions $5.60 Cash in Advance.
In Memoriams, Cards of Thanks 12¢/word
Minimum $3.00 - 25 words $3.
Bold Faced Words 25¢ a word
Classified Display $2.66 col. inch.
No refunds on classified ads cancelled by customer.

Due to the high cost of postage, handling and billing, all classified ads are now CASH IN ADVANCE

NOTICE: We are not responsible for errors in Classifieds. we will rerun without charge corrected ad if noticed the following week. Any error on number of insertions should be reported the week following publication of advertising. Failure to report it by Tuesday will result in the customer being charged for that or following weeks insertions unless notified by advertiser. The Carlisle Mercury.

Classified Ad Page Deadline Tuesday Noon

FOR SALE

FOR SALE: Used chain saws for sale, $50 and up. 289-7038. 11-17-2t

FOR SALE: Four mag wheels and radial tires for Ford pickup, like new. For more information call 289-7395 after 4:00 p.m. 11-17-2t

FOR SALE OR TRADE: NEW and Used farm equipment. New Landini tractors, over 200 items to choose from. Sauer Implements, Route 11 north of Flemingsburg. Phone 849-4853. Nights 849-9921, 845-5721. 8-1-c.w.o.

MOBILE HOMES: Large selection new, used, repossessed. VA-FHA bank financing. Manchester Mobile Homes, Manchester, Ohio, 513-549-2624. 11-24-1t-c.w.o.

FOR SALE: Ford 3000 diesel tractor, low hours. Call 289-2895. 11-24-1t

FOR SALE: Homemade cream candy from now until Dec. 22. Call 289-5250. 11-24-2t

FOR SALE: Replacement Holstein heifer calves, 289-5771, between 8:00 p.m. and 9:00 p.m. 11-24-1t

POLE BUILDINGS: 24' X 40', completely erected, $3,550; 12' X 8' end slider and entrance door included. Other sizes available. Financing available. BLITZ BUILDERS, INC., 1-800-428-4009. 11-24-4t

FOR SALE: Colecovision video game plus six cartridges, like new. Great Christmas gift! $250. Phone 289-5453. 11-24-2t

FOR SALE: 1974 12 X 60 mobile home. Carpet, two bedroom, stove and refrigerator. Room addition and large front porch. $4,500. Call 289-5786. 11-24-1t

RING SALES: True Value Hardware, Tuesday, Dec. 20. Thousands of rings displayed, clusters, solitaires, birthstones, birthstones, engagement sets, sterling bands, turquoises, genuine stones, emeralds, sapphires, opals, tigers, cubic zirconias, all bargain-priced, See our fantastic values at True Value, Dec. 20. 11-24-4t

FOR SALE: Young game chickens and other breeds. Phone 289-2178. 11-24-2t

FOR SALE: Stereo - AM/FM cassette 8-track turntable; G.E. color television, 25-inch cabinet model; stereo - AM/FM turntable, cabinet model; queen size waterbed. 289-7563 or can be seen at 310 Dorsey Avenue. 11-24-1t

FOR SALE: General Electric portable washer and dryer. Like new, both in excellent working condition. Please call 289-3622. 11-24-1t

NOTICE

IN-HOUSE SALE: Refrigerator, base cabinets, dishes, lamps, etc. Friday, Nov. 25, 9-11. 211 High Street, Lois Terrell. 11-24-1t

RUMMAGE SALE: Crafts, homemade baked goods to be sold at old Assembly of God Church, Walnut Street. Saturday, Nov. 26, 9 to 5. 11-24-1t

NOTICE: "Christmas at the Depot" Saturday, Dec. 3, 5:30-8:00 p.m. Free coffee, hot chocolate, hospitality! Sponsored by Nicholas County Historical Society. 11-24-2t-c.w.

NOTICE: Panama Jacks and Army Camouflage sweatshirts. Children's sizes. $6.00 - $7.00. One half-price rack. In-Between Shop. 11-24-1t

NOTICE: Craft sale Friday, Nov. 25, 9-4. E.T., Smurf, Garfield and Strawberry Shortcake quilts, pillows and many other things. Leona Walton. 11-24-1t

NOTICE: Country ham breakfast Thanksgiving morning — two eggs, ham and biscuits, with traditional Thanksgiving dinner. Kelley's Restaurant.

NOTICE: Will do babysitting in my home. For more information, please call 289-3622. 11-24-1t

NOTICE: ALUMINUM CANS, 37 cents per pound. Larry James, Wallingford, Ky., near Flemingsburg. Phone 845-8131. Open weekdays 9 to 6 and Saturday 8 to 12. 11-10-4t

NOTICE: See us for your carpet needs. Commercial or residential. Garrett's Furniture Company, 226 West Main Street. Phone 289-2308. 8-14-tfc

NOTICE: Wanted to rent 6,000 to 8,000 pounds of tobacco for 1984. See or call E. Wayne Tapp, 289-5618. 11-17-4t

NOTICE: Spaghetti supper, Friday, Nov. 25, starting at 5:00 p.m. Kelley's Restaurant. 11-24-1t

CARD OF THANKS: We would like to thank our friends and neighbors for flowers, donations and cards. For their love and support during the illness and death of our loved one. Thanks to our friends in Green Valley for the beautiful planter. To the ministers, Rev. Rusty Tate and Rev. Marion Snapp for their words of comfort. To Mathers-Gaunce Funeral Home and pall bearers for their kindness to us. The family of Earl Wagoner. 11-24-1t

CARD OF THANKS: I would like to express my sincere appreciation since my surgery and stay in the Nicholas County Hospital. I want to thank my neighbors and friends for the nice cards, flowers and visits. Thanks to Dr. Villafior and his wife; also Dr. Hamon and their nursing staff. May God continue to bless each of you. Mrs. Addie Crump. 11-24-1t

CO-EXECUTOR NOTICE

All persons knowing themselves to be indebted to the estate of Elizabeth White, deceased, will call upon the undersigned at once and settle same; and those having claims against said estate will present same properly proven to the undersigned (or attorney) for payment. James H. White and Conway White, Co-Executors of the estate of Elizabeth White, deceased. Charles M. Cox, attorney. 11-24-3t

EXECUTOR NOTICE

All persons knowing themselves to be indebted to the estate of Sterling B. Blake, deceased, will call upon the undersigned at once and settle same; and those having claims against said estate will present same properly proven to the undersigned (or attorney) for payment. Deposit Bank of Carlisle, Ky., Executor of the estate of Sterling B. Blake, deceased. Coniey & Conley, Attorneys. 11-24-3t

FOR RENT

FOR RENT: Five-room apartment for rent, first floor. No pets. 226 Chestnut Street. Phone 289-2579. 11-24-2t

POSTED

POSTED

All persons are hereby notified not to trespass, fish, hunt, trap or shoot upon the land of the undersigned. Any person caught trespassing in violation of this notice will be reported to the sheriff and prosecuted to the fullest extent of the law. It is necessary that we take this step to protect our property and wildlife.

All farm property of Frances E. Moffett. 11-3-12tnc

Fiduciaries

The following personal representatives have been appointed and qualified in the Nicholas District Court in the following estates:

Deposit Bank, Executor, Main Street, Carlisle, Ky., Sterling B. Blake, deceased, Route 2, Carlisle, Ky. 10-16-83; Joseph H. Conley, Attorney, 108 East Main Street, Carlisle, Ky.

Elizabeth G. Williams, Executrix, Cynthiana, Ky., Edna DeMyer, deceased, Carlisle, Ky., 09-10-83; Joseph Beasley, Attorney, P.O. Box 856, Harlan, Ky. 40831.

VET PENSION CHECKS UP 3.5 PERCENT IN DECEMBER

Veterans and their survivors who are receiving VA pension checks under the "improved" pension plan will receive a 3.5 percent cost of living increase effective Dec. 1, 1983.

VA pensions are paid to wartime veterans totally and permanently disabled from circumstances unrelated to their military service. They are paid also to survivors of wartime veterans who are in need. Unlike compensation paid to those disabled because of military service, pensions are affected by income from other sources.

The first check to be received by beneficiaries reflecting the cost-of-living increase will be the check received on or about Jan. 1, 1984. Veterans and their survivors who are receiving benefits under the "improved" pension plan of 1979 will receive the increase. Pensions for veterans and survivors under the "old" plan remain fixed and payable at the rates in effect in 1978. But those rates are protected against termination that would otherwise result from cost-of-living increases in their income from Social Security.

1983 MILEAGE RATE DEDUCTION UPTED

The standard mileage rate for cars used in business in 1983 will be 20.5 cents a mile — up from 20 cents a mile in 1982 — according to the Internal Revenue Service. This new rate should be used to figure the allowable deduction taxpayers may take for business use of a car in 1983.

The 20.5-cent rate is for the first 15,000 miles of business use of a car that is not fully depreciated. Above 15,000 miles, and for all mileage of fully depreciated cars, the rate will remain at 11 cents, the same as in 1982. For the use of a car in charitable, medical and moving expense deductions the rate will stay at nine cents a mile, as in 1982.

Taxpayers can deduct either the business standard mileage rate or actual expenses for the business use of the car. In addition to the standard mileage rate taxpayers can deduct the business related portion of parking, tolls and interest on the car loan.

The 20.5-cent rate is also used by the General Service Administration to reimburse federal employees for use of their cars on the job.

IRS Publication 463 entitled "Travel, Entertainment and Gift Expenses" gives more detail on employee business expenses that may be deducted on income tax returns. A copy of this publication may be obtained by writing the IRS Forms Distribution Center, P.O. Box 636, Florence, Ky. 41042.

Final Settlements

Notice is hereby given that the undersigned have made and filed their final or partial settlement with the Judge of the Nicholas County District Court and the same will be confirmed as a matter of law 10 days after Nov. 17, 1983 unless formal exceptions are filed thereto before that date.

H.L. McClanahan, Executor, Route 4, Carlisle, Ky. 40311; Frank Crump, deceased, East Main Street, Carlisle, Ky. 40311. Roger C. Womack, Attorney, Cliffway Drive, Carlisle, Ky. 40311.

Charles M. Cox, Executor, 112 Locust Street, Carlisle, Ky. 40311; Mary Lou Ingels Clark, deceased, 376 West Main Street, Carlisle, Ky. 40311. Charles M. Cox, Attorney.

Food prices drop in time for holiday

Kentuckians received some good news about food prices on the eve of the Thanksgiving holiday period, as food prices dropped two percent in Kentucky Farm Bureau's latest market-basket food price survey.

Steable declines during November in the cost of some pork, dairy and vegetable products more than offset smaller hikes in other table, dropping the cost of the 40-item food grouping to $57.70, down from the October average of $58.96.

The down trend brought the current monthly food cost index to within two pennies of the November 1982 figure, $57.80. The same month in 1981 showed up with an average of $57.81, and in 1980, the November survey averaged $57.61.

The closeness of the November figures for the four years masks considerable price movement, both up and down, during other months in the period. Survey officials said there was no definite indication as to what might have led to the abnormal price stability for the last four November reports.

Ironically, more food items increased than decreased in price during the most recent survey, by a close 18-17 margin (five were unchanged). But large declines for four products — cheddar cheese, butter, potatoes and beef liver — negated small increases in a variety of other food items.

Meat prices held steady during November at levels more than five percent below those of a year ago. Beef prices moved up slightly during the month and poultry prices were higher, but pork cuts dropped 3.7 percent to a level that is 13 percent under the November 1982 price.

Average prices for the other three major food groupings declined during November, with dairy products down 2.5 percent, fruits and vegetables down 7.7 percent and grain-based foods some one percent lower.

Thanksgiving 1983 shoppers will be paying less than last year for their T-bone steaks, pork chops, bacon, sausage, milk, ice cream and cheddar cheese, the reports indicate. They will find higher tabs on poultry, eggs, American cheese, potatoes, lettuce, bread and cooking oil.

Major price declivers during the month included cheddar cheese, down 25 cents a pound; butter, 17 cents a pound lower; Idaho potatoes off 45 cents for a 10-pound bag; and lettuce, 7 cents lower for a head.

Morehead had the lowest local market-basket average during November while Jackson recorded the high figure for the state. Overall, volunteer surveyors working under Kentucky Farm Bureau Women canvassed grocery prices in 26 Kentucky communities.

A Bountiful Harvest of replies come from Mercury Want Ads!

Calls for investigation

Senator Walter (Dee) Huddleston, ranking Democrat on the Senate Agriculture Committee, in a recent press conference, calls for the Inspector General of the U.S. Department of Agriculture to investigate possible political maneuvering by Farmers Home Administration in making disaster designations. — Photo submitted.

Help plants and soils weather the winter

Most people think about stockpiling wood, putting up storm windows and getting out warm coats and mittens at this time of year to winterize themselves and their homes. But how many think about winterizing their surroundings, namely their gardens and landscapes? Although azaleas would look strange wearing ski caps, we can help plants and soils weather the winter.

If you have not cleaned up your vegetable garden, remove all debris, putting pest-free material on your compost pile. Till the garden, have the soil tested, and you might still try to seed a cover crop.

Clean your garden tools, and store them along with extra fertilizers and pesticides in a secure, dry location. Store extra seeds in the refrigerator, and make notes of things you discovered from this year's garden that you want to try or avoid next year.

Bare root fruit trees may be available for planting now. Mulch all fruit trees and small fruit plantings (raspberries, grapes, etc.). The trunks of fruit trees may need wrapping for winter and animal protection.

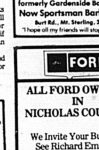
Clean annual flower beds, get spring bulbs planted, divide and respace crowded perennials and mulch roses and perennials. If pansies are available, plant these hardy annuals for cold season color.

Lawn care at this time of year consists of raking-up tree leaves, applying fall fertilizer, applying herbicides for broadleaf weed control and mowing if there is adequate growth. A soil test can be run to determine if lime is needed.

If grass growth has stopped, clean and service your mower and sharpen or replace the blade for spring mowing.

Landscape trees, shrubs, vines and ground covers can still be planted and should be fertilized and mulched. Corrective and training pruning can be started and carried through the winter. Wait to lightly prune evergreens until Christmas greens are needed.

Although the drought was foremost on most minds this summer, most people forget about watering when cold weather begins. Fall and winter watering will be very important this year to help to rejuvenate roots on stressed trees and shrubs that survived summer. Once freezing temperatures start, be sure to drain hoses between waterings to prevent hose damage from ice formation.



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Huddleston reports:

Federal program above politics

by U.S. Sen. Walter D. Huddleston

If the federal government is to retain credibility for its programs, it must stay removed from even a hint of politics.

Traditionally, this has been the case. However, I am especially disturbed by some recent problems I have uncovered in the Farmers Home Administration.

A clear pattern has developed that strongly suggests politics may have played a role in the designation of counties as disaster areas for purposes of federal drought assistance.

As the ranking Democrat on the Senate Agriculture Committee, I have been able to ascertain that in states with Republican governors, 87 percent of counties were designated in a timely — and in some cases, suspiciously rapid — manner.

Conversely, in states with Democrats in the Governor's Office, only 53 percent of the requests have been approved, many after lengthy delays. Kentucky was one of these, with the approval taking 46 days after the initial request.

Thus far, administrative officials acknowledge only that there have been errors and snafus. I would like to think that is all, though this would be little consolation to farmers who need low interest loans to stay in business, or to their creditors, who are concerned about the ability of farmers to meet their obligations.

In order to clear the air on this matter, I have asked that the Inspector General conduct a full-scale investigation of the natural disaster emergency loan program.

If the information we have developed is accurate, the Farmers Home has taken an unprecedented step that will have lasting damage for the conduct of federal government programs.

There is, at a minimum, an appearance that the administration is playing politics with programs essential to the economic survival of thousands of family farm operations.

Farmers Home has had a good reputation over the years for fairness and integrity. The investigation, whatever the result, will go a long way toward restoring confidence in the system.