

123 turn out for educational forum



Responses recorded

Mrs. John Hall, left, and Mrs. Gary Reed were busy last Thursday night writing down the responses given by the audience to the question, "What should our schools do?" during the Town Forum held at the Nicholas County Elementary School — Mercury photo.



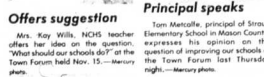
From speaker to listener

Following her live statewide message on KET Thursday evening, Gov. Martha Layne Collins attended the Town Forum meeting at the Town Forum in Perry Park of Lexington. Thousands of citizens across Kentucky, including 123 in Nicholas County, participated in the forum.



Governor asks support for reform

Addressing town forums across the state through Kentucky Educational Television, Gov. Martha Layne Collins told thousands of citizens attending the meetings that the success of educational reform in this state depends on them.



Offers key vision

Mrs. Kay With, NCHS teacher offers her idea on the question, "What should our schools do?" at the Town Forum held Nov. 15 — Mercury photo.

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More affordable housing topic of conference

Gov. Martha Layne Collins and the Kentucky Housing Corporation (KHC) will be sponsoring the First Annual Affordable Housing Conference on Friday and Saturday at the Capital Plaza Hotel in Louisville.

The conference will officially begin Thursday afternoon at 6:30 p.m. with the opening remarks. Gov. Collins will have the honor of "Affordability of Housing." On the following day, attendees will deal with pertinent to housing needs in the rural, single-family, multi-family and urban areas.

"During the past few years, the need to develop more affordable housing has increased," stated Gov. Collins. "It is our goal to involve everyone in the housing industry from the local construction worker to an effort to help provide more affordable housing for the people of Kentucky."

"The conference will have a clear focus on housing more affordable to all Kentuckians."

"We have invited people from the federal, state and local levels to participate in the conference," stated KHC's executive director, Lynn Stallins.

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KEA PLANS SPELLING BEE

The KEA President's Spelling Bee, the 40th year of sponsorship by the Kentucky Education Association, will get underway soon with local school competition.

Contest rules have been mailed to presidents of all local and district education associations affiliated with KEA.

Local associations have been asked to choose their winners before Feb. 5. Winners of each association contest will then compete at the district association level. These contests will be concluded by March 31.

The state finals — to determine the Kentucky champion — will be April 11 during the annual KEA convention at Louisville's Hyatt Regency Hotel.

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WHAT ARE THE REQUIREMENTS FOR A LOAN?

- Homeowners with 125,000 maximum income
- Applicant's ability to meet mortgage payments
- Minimum purchase price of loan 145,000/152,000 in the following Eastern, Eastern, Kentucky counties: Bell, Breathitt, Clay, Clinton, Cumberland, Elliott, Estill, Floyd, Harlan, Jackson, Johnson, Knott, Knox, Laurel, Lawrence, Lee, Leslie, Powell, Pulaski, Rockcastle, Wayne, Whitley, and Wolfe
- In most of the state, the applicant must be a first-time home buyer
- No refinancing of an existing loan

WHAT DOWN PAYMENT WILL BE NEEDED?

- FHA guaranteed loan for eligible veterans — no down payment
- FHA insured loan — approximately 3% of loan amount
- Conventional loan — 5% of loan amount
- Closing costs and prepaid items amount to 5 to 6% of the loan amount. This is in addition to the down payment.

WHERE CAN APPLICATION BE MADE?

- Contact the lending institution nearest you after November 30, 1984

What Lending Institutions Will Be Participating?

Alliance Mortgage Company	Louisville	First Federal Savings & Loan	Comprehensive Community Bank	Louisville
American Mortgage Company	Louisville	First Federal Savings & Loan	Columbia-Elliott-Somerset	Louisville
Bank of Clinton County	Clinton	First Federal Savings & Loan	Madisonville	Madisonville
Bank of Boone County	Boone	First Federal Savings & Loan	Marionville	Marionville
Bank of Hart County	Hart	First Federal Savings & Loan	Middlesboro	Middlesboro
Bank of Hickman	Hickman	First Federal Savings & Loan	Morganfield	Morganfield
Bank of Knott County	Knott	First Federal Savings & Loan	Murphysboro	Murphysboro
Bank of Lincoln County	Lincoln	First Federal Savings & Loan	Nashville	Nashville
Bank of Madison County	Madison	First Federal Savings & Loan	Paducah	Paducah
Bank of Mingo County	Mingo	First Federal Savings & Loan	Pineville	Pineville
Bank of Montgomery	Montgomery	First Federal Savings & Loan	Princeton	Princeton
Bank of Nicholas County	Nicholas	First Federal Savings & Loan	Russell Springs	Russell Springs
Bank of North Carolina	North Carolina	First Federal Savings & Loan	Shelbyville	Shelbyville
Bank of Putnam County	Putnam	First Federal Savings & Loan	Union	Union
Bank of Rowan County	Rowan	First Federal Savings & Loan	Union City	Union City
Bank of Scott County	Scott	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Shelby County	Shelby	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Taylor County	Taylor	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Wayne County	Wayne	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Wolfe County	Wolfe	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Woodford County	Woodford	First Federal Savings & Loan	Union Gap	Union Gap
Bank of York County	York	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Lincoln County	Lincoln	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Madison County	Madison	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Mingo County	Mingo	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Montgomery	Montgomery	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Nicholas County	Nicholas	First Federal Savings & Loan	Union Gap	Union Gap
Bank of North Carolina	North Carolina	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Putnam County	Putnam	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Rowan County	Rowan	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Scott County	Scott	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Shelby County	Shelby	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Taylor County	Taylor	First Federal Savings & Loan	Union Gap	Union Gap
Bank of Wayne County	Wayne	First Federal Savings & Loan	Union Gap	Union Gap
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Kentucky Housing Corporation, 1231 Louisville Road, Frankfort, Ky. 40601, Martha Layne Collins, Governor