

## Interest rate lowered

Farm Credit Services has announced many Production Credit Associations (PCAs) borrowers will now see an almost one percent drop in their interest rates.

Effective Monday, February 1, borrowers on the Individual Loan Pricing Program automatically received the rate reduction.

The average rate to borrowers on the program is 8.9 percent with a best

## Chamber discusses membership

Membership and nominations highlighted the agenda of the Carlisle-Nicholas County Chamber of Commerce meeting, January 28.

Outgoing president Mark Matton said the office of president and vice president must be filled for the coming year.

In addition, three new board of directors will fill gaps vacated by those with terms expiring.

There was some mention of names of officers and directors, but a complete list of nominations for voting will not be available for a few weeks.

Plans were begun for the chamber's annual banquet, however a final date and exact location were not decided.

rate of 8.9 percent.

Borrowers or others not already on the program can apply for the lower rates through the local Farm Credit Service office in the Forest Bank Building on Lower Street.

Last week Farm Credit Services announced further interest rate decreases for borrowers on the Federal Land Bank (FLB) Individual Loan Pricing Program.

This program serves long-term credit needs for farmers and was introduced in September, 1966.

Since that time, Farm Credit Services has reduced the rates for over 75 percent of its borrowers by 1.5 percent.

Individual Loan Pricing was developed by Farm Credit Services to help its membership through hard times in the agricultural economy.

The program recognizes the strength of individual borrowers and prices loans according to the risks involved.

"To realize the best thing we can do for farmers is provide lower interest rates. We were delighted that we can now do it," says Made Conrad, Loan Officer.

Letters have been sent to all PCA and Land Bank borrowers currently on the Individual Loan Pricing Program notifying them of the drop in their rates.



The wreath child was the subject under study in the home economics department at Nicholas County High School recently. The students had an opportunity to learn in the experience of a family with an ill and sick quarters of members of her family. There were Mrs. Kenneth Cartmill, Jr. holding the child, Mrs. Kelly (they are the children of Mr. and Mrs. Rocky Roberts), Andrew Fryman, son of Mr. and Mrs. Philip Fryman, and Mrs. Kenneth Cartmill, Jr. holding the child. — Ed. photo.

## Millersburg bank is sold

Ann C. Butler, Chairman of the Board of Directors of the Farmers Exchange Bank of Millersburg, and C. Clinton Hill, President of the Montgomery Bancorporation, Inc., announced the consummation of the purchase of the Farmers Exchange Bank by the Montgomery Company of Shallegee Co.

Butler also announced the Farmers Exchange Bank Board of Directors has appointed William M. Alverson as its new President and Chief Executive Officer.

Alverson was an employee of the Montgomery Bank & Trust Company of Mt. Sterling, a subsidiary of Montgomery Bancorporation, Inc. Alverson has been a lifelong resident of Bourbon County and with his wife, Doreen and son Hamilton resides in Paris.

Announced also was the appointment of Alverson and Robert R. Richland, the bank's Executive Vice President to the Board of Directors of the Farmers Exchange Bank. In addition John A. Bonding was re-appointed as the bank's cashier.

Butler also said the existing bank and employees will remain the same with those board members being W. M. Alverson, Mrs. Butler, William M. Butler Jr., Norman F. Jolly and John F. Wright. Employees being Vera Colley, Linda Crump, Catherine Hunter and Loretta Street, part time.

In concluding Mrs. Butler indicated the bank will be providing additional services to the community of Millersburg.

## Accidental farm deaths down 20 per cent

### Card still important

Accidental farm deaths in Kentucky were down more than 20 per cent during 1966, a survey by the Kentucky Farm Bureau's Safety Department has found.

Despite the improved farm safety record, however, it is stressed that there is no farm-related accident during the year.

The 1966 survey recorded 36 victims across the state.

The only Nicholas County farm-related death in 1966 was a drowning in a farm pond.

Kentucky Farm Bureau Federation spokesman Gary Haddon, said any accidental death occurring on a farm is insured in the survey, whether or not reported.

"Farm Bureau Safety Director David Finney, who coordinates the survey, said the 1966 total was the lowest for 12 months since the farm death rate in Kentucky was first surveyed in 1962.

"The reduction is welcome news," Finney noted, "but the figures continue to bear out the obvious — that farm work is very dangerous and

farmers are constantly at risk of a serious accident."

Finney said he has no clear explanation for the fall in fatalities. He speculated that the improvement may simply be the result of reduced number of farmers performing less overall farm work.

Tractors, continue as the chief cause of farm deaths. Over the past two years, farm tractors contributed directly to 23 of 36 reported farm fatalities in the state.

Of the 28 tractor-related deaths in 1966, seven were operating on public highways at the time of the accident, while eight victims were killed while mowing.

July showed up as the most dangerous month during 1966, when 10 fatalities were recorded.

May and August claimed second and third place on the danger scale, when six and five deaths each occurred.

The five-month period from April through August saw two-thirds, or 25, of this year's fatalities.

The autumn months when harvest was at full-swing were statistically safer than were the spring planting period and the mid-summer months, when such activities as mowing and hay harvest are more commonplace.

Butler said that 75 percent of the victims last year were age 40 or older, reflecting the large number of older farmers.

"Drawing attention to be a major threat to safety on farms. A total of seven victims and their death that way, including five during July, the summer's deadliest month.

"Of the 38 Kentucky counties where farm fatalities were recorded last year, only Morgan County had three deaths. Four reported two deaths each, Henderson, Hopkins, Kenton and Casey.

Counties with one fatality included Nicholas, Fulton, McCracken, Graves, Christian, Todd, McLean, Butler, Breckinridge, Harlan, Letcher, Nelson, Martin and Cumberland.

Also recording one death each were Lincoln, Plunkitt, Jessamine, Fayette, Scott, Shelby, Godham, Henry, Gallatin, Boone, Pendleton, Hartson, Bracken, Mason, Fleming, Letcher, Bath, Powell and Carter counties.

In a summary sheet issued with the survey results, Finney noted that 36 counties have experienced at least one farm fatality since he began surveying four years ago. Nelson County with seven deaths had the highest number, with Marshall County next at six. Three counties, Anderson, Plunkitt and Morgan, have had none.

A total of 211 Kentuckians have died in farm accidents since January 1963, he said.

### Bill Alverson

Bill Alverson, new President of the Farmers Exchange Bank of Millersburg, is shown in a portrait.

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