GENERAL NEWS

Danny Jo Vice, center, a Dye Operator at Jockey International's Textile Plant, is shown receiving a pendulum clock for 15 years of service from Bill Griffith, Director of Finishing, left, and Bobby Bretz, Finish Supervisor, right. Vice is now a member of the Thorobred Club composed of Jockey employees with 15 or more years of service. Presentation of the clock which has a Jockey emblem, was made March 20, 1987. - Marsha Livingood Photo.

Frances Linville, center, Inventory Clerk at Jockey International's Textile Plant, is shown receiving a watch for 15 years of service from Bascom Sorrell, Jr., Plant Manager, left, and Larry Jolly, Manager of Administration, right. Linville is now a member of the Thorobred Club composed of Jockey employees with 15 or more years of service. Presentation of the watch which has a Jockey emblem on the face was made March 20, 1987. - Marsha Livingood Photo.

Jerry Hunt, center, the Warehouse Supervisor at Jockey International's Textile Plant, is shown receiving a watch for 15 years of service from Bascom Sorrell, Jr., Plant Manager, left, and Larry Jolly, Manager of Administration, right. Hunt is now a member of the Thorobred Club composed of Jockey employees with 15 or more years of service. Presentation of the watch which has a Jockey emblem on the face was made March 20, 1987. - Marsha Livingood Photo.

Nicholas unemployment rate 10.8 percent

The normal decline in temporary holiday jobs and a sharp drop in agricultural employment helped drive up unemployment in 111 Kentucky counties between December and January.

Figures released today by the Cabinet for Human Resources show two counties, Clay and Todd, had lower unemployment rates in January than in December, while in Bourbon County the rate was unchanged.

Nicholas County's rate jumped from 9.7 percent to 10.8 percent.

Although January unemployment figures traditionally are among the highest during the year, the January 1987 figures are an improvement over those recorded a year earlier.

Sixty-two counties reported lower rates than they had in January 1986, while 37 counties had higher rates, and one county reported the same rate it had a year earlier.

State labor market analyst Ed Blackwell said, "Despite the post-holiday loss of those seasonal jobs, we can find some solace in the fact that jobless rates are better than a year ago in at least half of Kentucky's counties."

Kentucky's preliminary unemployment rate for January was 10.8 percent, up from a revised 8.5 percent in December but below the 11.0 percent rate recorded in January 1986. The national rate for January was 7.3 percent, up from 6.3 percent in December. The comparable state and national figures are not seasonally adjusted.

Woodford County reported the lowest jobless rate, 4.2 percent, followed by Oldham with 5.1 percent, Trimble with 5.3 percent, Franklin with 5.4 percent, and Fayette and Shelby, both with 5.6 percent.

Carter County reported the highest rate, 29.3 percent, followed by Elliott with 27.7 percent, Magoffin with 25.7 percent and McCreary with 25.4 percent.

Eighty-nine counties reported jobless rates of 10.0 percent or above in January, compared to 66 in December and 98 in January 1986.

The Department for Employment Services monthly survey of employers showed trade jobs declined by 13,200 between December and January.

"Most of these positions were in places such as department and clothing stores, restaurants and supermarkets," Blackwell said, "reflecting a normal decline in spending following the holiday season."

Agricultural employment also dropped sharply, as 9,600 fewer jobs were reported in January than in December. "We normally have a slump in agricultural jobs each winter, then regain those jobs in the spring," he said.

Construction and education jobs were down by 4,500 and 3,500, respectively, but Blackwell predicted both would be short-term losses.

"Many construction companies don't even plan projects for winter months," he explained. "At our colleges, students and other on-campus employees who were not on the payroll during the semester break were not counted as working," he said.

Other declines were recorded in services (1,700), manufacturing (1,600) and transportation, communications and utilities (1,200).

Figures compiled by the U. S. Bureau of Labor Statistics show an estimated 1,485,200 Kentuckians were working in January, an improvement over the January 1986 figure of 1,481,190 but a drop from December's estimate of 1,509,500.

Meanwhile, an estimated 140,400 Kentuckians were unemployed in January, fewer than the 182,400 out of work a year earlier but more than the 144,100 without jobs in December.

The state's civilian labor force estimate was 1,665,600 in January, down from 1,702,800 in December but above the January 1986 figure of 1,665,500.

The civilian labor force includes non-military people who are working and unemployed people who actively are seeking jobs. It does not include anyone who is unemployed but not looking for work.

Unemployment statistics are based on estimates and, therefore, are compiled to measure employment trends rather to actually count people working.

Bluegrass Area Development District

Joblessness in the Bluegrass district increased from a revised rate of 6.4 percent in December to a preliminary rate of 8.1 percent in January. Rates ranged from Woodford County's 4.2 percent to Powell County's 21.2 percent, as eight of the district's counties reported rates above 10.0 percent.

Clarence Carpenter, center, a Pad Operator at Jockey International's Textile Plant, is shown receiving a pendulum clock for 15 years of service from Bill Griffith, Director of Finishing, left, and Bobby Bretz, Finish Supervisor, right. Carpenter is now a member of the Thorobred Club composed of Jockey employees with 15 or more years of service. Presentation of the clock which has a Jockey emblem, was made March 20, 1987. - Marsha Livingood Photo.

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GENERAL NEWS

New bankrupt law may help some farmers

A new bankruptcy law designed to give financial relief to debt-ridden farmers may do so for some, but may cause hardship for others, according to a University of Kentucky agricultural economist.

"The new chapter 12 backruptcy law, effective last November, should help farmers with debts of less than $1.5 million stay in farming. But it also may tend to dry up credit for other farmers who are more solvent," said Dan Shurley, University of Kentucky Extension farm credit specialist.

Chapter 12 allows a farmer's debts to be reduced to the value of big collateral when bankruptcy is declared.

That means that if assets held as collateral have dropped in value since they were offered to back a loan, the amount to be repaid becomes the new, lesser value.

Debt not secured by collateral is discharged at the end of the bankruptcy plan, which usually is three to five years, Shurley said.

"The upshot may be that lenders will become more wary of accepting certain items, such as land, as collateral. They may discount them as a hedge against future drops in value," Shurley said.

Although the full ramifications of the Chapter 12 law won't be known until the courts interpret it, it is likely that some lenders will be forced to deal for several years with some farmers who have little or no net worth.

"These farmers present a continuing high credit risk for lenders. Under the previous laws, the lender could force foreclosure and sell the farm to another farmer in a stronger financial position. With this new law, lenders will have, to hope that the baskrupt farmer can improve his position over the duration of the plan," he said.

In addition to tightening up traditional sources of credit, the new law also may threaten the widespread use of the Farmers Home Administration's loan guarantee program.

"They should alert creditors of their intention to file Chapter 12 bankruptcy. They also should have their farm appraised and a cash flow analysis completed as preliminary stages," Shurley said.

Bryan Johnson (left) and Rusty Scott play for the championship of the Chess Club at Nicholas County High School last week. Both boys participated in the Regional Chess Competition at Fayette Mall in Lexington last Saturday, February 28, 1987. — Bill Guthrie Photo.

SOCIAL SECURITY COMMISSIONER'S CORNER

By Dorcas R. Hardy Commissioner of Social Security

Social Security has a long and proud tradition of providing courteous and efficient service to the public. Most people know what we do at Social Security and how and where to find us. In fact, with more than 1,300 locations around the country, there's probably a Social Security office near your home.

But there are many other forms of assistance and services available to older Americans in, or near, your community. They include such things as congregate and home-delivered meals, transportation assistance, health care counseling, homemaker services, employment referrals, fuel bill reimbursement, and outreach and advocacy programs. These are among the many activities that may be offered in your neighborhood or town. Unfortunately, however, not everyone knows where, or how, to find the services they need.

To help expand the visibility and effectiveness of these vital programs for older Americans, I recently signed a "Memorandum of Understanding" with Carol Fraser Fisk, the U.S. Commissioner on Aging. Commissioner Fisk heads the Administration on Aging, the Federal Government agency that coordinates the activities and provides guidance for State and Area Agencies on Aging throughout the Nation. These agencies are dedicated to developing effective systems of service for older persons in every community in the Nation. The new agreement calls for increased cooperation between our two agencies designed to improve the accessibility of services and opportunities for senior citizens.

At Social Security, we plan to step up our efforts to inform the public about the important and valuable work being done locally for older Americans and to steer clients or members of their family in the right direction for the appropriate services older persons might need.

We know from experience that elderly people in need of assistance frequently turn first to their local Social Security office—regardless of whether the issue pertains to Social Security. I am proud of the fact that our office managers and their staffs, to the best of their abilities, are responsive to those requests.

Now, thanks to this new Agreement, we can improve those abilities. We are training our local office staffs about how to make referrals and familiarizing them with the resources and opportunities available in their communities under the leadership of their community Area Agency on Aging.

The Administration on Aging plays no small part in this joint undertaking. It has compiled a comprehensive "locator guide" which makes it possible to find the appropriate Area Agency on Aging for any geographic area of the Nation. A referral to these agencies will assist older people, or members of their family, in finding the service they need in the communities where they live. The guides will be available for use by our Social Security staffs in every one of our offices.

The agreement is significant in two ways. For one, it represents a concerted effort by the Federal Government to improve services to the elderly. For another, it now means that older Americans—already familiar with Social Security as an important point of contact—will be able to capitalize on that knowledge by learning about the availability of numerous other services in their communities.

But there is still one more important benefit from this new arrangement. Our highly mobile society means that many older persons live at great distances from their families. Worried children often express concern about the well-being of their geographically distant elderly, family members, not knowing what services and opportunities might be available in the community where the older person lives. Now it will be possible, by contacting the Social Security office in their own community, to identify an agency dedicated to assist older people living anywhere in the Nation.

So, for all ages, it should be a comfort to know that when help is needed, and it is difficult to locate the appropriate agency that deals with the elderly, a call or visit to any Social Security office may be all that is necessary.

OBITUARIES

WILLIS R. LIVER

Willis R. Liver, 76, 276 Old Paris Road, Carlisle, died Tuesday, March 17, 1987 at the Nicholas County Hospital of an apparent heart attack.

A native of Clark County, he was the son of the late John Willis and Martha Alma Rash Liver. He attended Bourbon County Schools and was a graduate of Clark County High School and a member of the City Club, Paris.

Survivors are his wife, Sarah S. Liver, Nicholas County; one daughter, Mrs. Martha McNew, Middletown, Ohio; three sons, John Willis Liver, Hamilton, Ohio; William Lewis Liver, Berlington, Gayle Rash Liver, Nicholas County, 13 grandchildren, one great-grandchild.

Funeral services were Friday, March 20, at the Hinton-Turner Funeral Home by the Reverend John Rogers. Burial in Elizaville Cemetery.

Casketbearers were Ollie Pratt, Bobby Duncan, Bobby Climes, Jimmy Shaw, Tony Fryman and Jody Duncan.

HURON BISHOP

Huron Bishop, 81, Mt. Sterling,formerly of Nicholas County, died Thursday, March 19, 1987 at Mary Chiles Hospital.

He was a native of Fleming County, son of the late Joseph and Mary Barnett Bishop and a retired farmer.

Survivors are one son, James A. Bishop Jr., Bonnie Sivea, Elgin Hollar, Brownie Hollar, Buddy Curtis, Bobby Green.

JERRY H. BAILEY

Jerry Hines Bailey, 90, retired farmer of Rt. 2, Carlisle, died Tuesday, March 10, 1987 at the Johnson Mathers Nursing Home.

He was a native of Bath County, son of the late Mr. and Mrs. Jerry Bailey.

Surviving are his wife, Mrs. Ola McIntyre Bailey; three sons, James and Paul Bailey, both of Versailles, and Wilson Bailey of Hopkinsville; one daughter, Mrs. Mary Jolly of Sharpsburg; a brother, Nat Bailey of Ewing, 10 grandchildren and nine great grandchildren.

Services were Thursday, March 12, at the Price Brothers Funeral Home in Elizaville. The Rev. Gary Black officiated and burial in the Carlisle Cemetery.

RAYMOND L. HAWKINS

Raymond Lee Hawkins, 60, Ewing, died Saturday, March 21, 1987 at home of an apparent heart attack.

He was a native of Fleming County, retired farmer and carpenter, son of the late Zedco and Dolly Hawkins.

Survivors are one son, Teddy Hawkins, Carlisle; one daughter, Mrs. Peggy Seithers, Carlisle; two grandsons, Marty and Casey Seithers.

Services were Monday, March 23 at Price Brothers Funeral Home, Elizaville. Burial in Elizaville Cemetery.

MRS. ERNEST PRATHER

Mrs. Matjle C. Prather, 93, widow of Ernest Prather, Paris, died Wednesday, March 18, 1987, at Bourbon Heights Nursing Home.

She was educated in Nicholas County schools and was a member of Little Rock Christian Church.

Survivors are one son, Charlie Prather, Paris; one brother, Burrough Gillispie; six grandchildren; nine great-grandchildren.

Funeral services were Saturday, March 21, at Hinton-Turner Funeral Home, Paris by the Rev. Richard Wilkins. Burial in North Middletown Cemetery.

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