

GENERAL NEWS

State General Assembly convened

The 1988 session of the Kentucky General Assembly was officially convened at noon 10:30 in the Senate and House Chambers of the Capitol with Senator Ed Ford and Representative Adrian Arnold in attendance.

Governor Wallace Wilkinson presided over the opening ceremonies. House Speaker Don Blufford, (D-Phillips), presided over the chamber as they will meet every day between now and April 15, when by law, the legislature must complete its business.

In Jesse A. Owens, Senate President, and Tom John, "Doc" Rose, (D-Winchester), become the chamber's presiding officers.

The Legislative Research Commission has adopted a calendar for the session calling for 58 working days between January 5 and April 15. The state constitution

New program announced

The Buffalo Trace Area Development District is pleased to announce the beginning of a new program called the "1986 Kentucky Citizens Study - Family Mortgage Finance Program."

The program is designed to offer potential homeowners attractive rates of interest on loans to finance the purchase or construction of single family residences, along with such desirable features as down payments as low as 5% of

the sales price (with a minimum of \$1,000, 9.75% (9.8%) fixed interest rate for the term of the loan, and up to 27 years to repay the loan with fully amortized monthly payments. Funds are available for closing upon approval.

The program is a result of the sale of single family mortgage revenue bonds by a group of 75 Kentucky Counties who banded together through an interlocal cooperation agreement to achieve a tax-free status of the bonds, thus ensuring a lower rate of interest to the borrower.

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Farmers - Exchange Bank Millersburg, KY 'The Friendly Folks'

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Farmers Exchange Bank logo and address: Millersburg, KY Call 484-3411 Hours: Mon. - Thurs. 9:00 a.m. - 2:30 p.m. Friday 9:00 a.m. - 6 p.m.

Inventory Reduction Sale January 11 thru 23

Table listing various clothing items and their sale prices. Includes Suits, Dress Slacks, Outerwear, Sweaters, Sport Shirts, Dress Shoes, Sports Coats, and Ties.

HERALD'S logo and address: 118 E. Main St. Carlisle, Phone 289-7228

GENERAL NEWS

College workshop planned

Financial aid will be the subject of a workshop at Nicholas County High School, Wednesday, January 20, at 7:30 p.m. Mr. Jerome Ed Ford and Adrian Arnold will conduct the workshop.

Frostbite: answers for farmers'

It isn't often mentioned, but the possibility of frostbite and hypothermia are factors which must be considered for animals which give birth out of doors during the cold winter months.

Both can be prevented by warming the animal, slowly to avoid shock unless death is imminent. Call your veterinarian immediately.

Temperature need not be active to an animal at risk. A temperature of 20 degrees Fahrenheit is not uncommon in Kentucky this time of year and if the wind is still it is not a problem.

POLICE LOG

Trooper David Mann investigated a non-injury accident which occurred at 8:30 p.m. January 4 approximately six miles south of Carlisle on highway KY 126. Carl F. Hefley, 40, of Shrovesburg, Polard, 44, of Carlisle, driving a 1987 Chevrolet were involved in the accident.

Bluegrass Jewelry logo and 'After Inventory Sale' text.

Additional 20% off All 14K Gold Chains, Bangles, Nugget Bracelets, Earrings

We've Reduced Prices again On Other Sale Merchandise. Look for Markdown Tags.

Bluegrass Jewelry logo and address: Harrison Square - Cynthia 234-9636

Shop Hopkins Drug For Cold And Flu Remedies See us for all your sickroom supplies!!

Advertisement for Hopkins Drug listing various cold and flu remedies like Vicks Formula 44, Afrin Nasal Spray, and others.

January Clearance Sale We need room

New Spring Merchandise Arriving Weekly. Check for our first quality name brand merchandise. Includes categories like MISSES, JUNIORS, PLUS SIZES, and We have Misses, Juniors, & Plus Sizes.

Acorn Apparel Montgomery Square Shopping Center Mt. Sterling, KY Hours: Mon. - Sat., 10 - 9 Sunday, 1 - 6

Advertisement for electricity costs, featuring a tag that says '750 kwh \$42.88 now \$37.67' and text explaining the savings.