

**KENTUCKY CLIPPINGS**

**Judge says no to stopping vote**

FRANKFORT, Ky. (AP) - A judge on Friday refused to block Kentucky's Nov. 8 vote on a proposed broad-based amendment, as a group of coal companies had requested.

The companies claimed in affidavits that their mineral properties would be worthless if they lost the right to strip mine without the consent of surface landowners.

The effect of the proposed amendment would be to require such consent before there could be strip mining under a mineral deed that did not grant a specific right to strip mine.

In his ruling, Franklin Circuit Judge Jay Corne said the companies were not entitled to a summary judgment that would prohibit a vote on the amendment.

**State proposes nearly 53,000**

FRANKFORT, Ky. (AP) - The state proposed \$3,000 applications for \$5.8 million in winter-heating aid to low-income households with elderly or disabled members, the Cabinet for Human Resources said Friday.

It was the first of two phases of the federally funded Home Energy Assistance Program. The second phase scheduled Jan. 9 through April 28, has \$9.7 million set aside for households facing a heat cutoff.

**97 Kentucky counties picked**

FRANKFORT, Ky. (AP) - Ninety-seven Kentucky counties and five cities have been federally designated labor surplus areas, meaning local businesses will receive preference in bidding on some government contracts, the Cabinet for Human Resources said Friday.

The list includes counties and larger cities that had average unemployment rates of at least 8 percent for 1986 and 1987, a cabinet news release said.

Covington and six counties - Christian, Grant, Harrison, Mercer, Nicholas and Simpson - were added to the list this year. Anderson, Henry and Spencer counties were dropped.

Employers in the designated areas are to receive extra consideration in bidding on federal procurement contracts. Possible products include military clothing, shoes and boots, tires for government-owned vehicles, stationery and other office products, the release said.

Cities must have at least 25,000 residents to be eligible for listing. Kentucky cities of that size that are not classified as labor surplus areas are Bowling Green, Frankfort, Louisville and Paducah.

Counties not classified were Anderson, Boone, Bourbon, Bullitt, Calloway, Campbell, Carroll, Fayette, Franklin, Henry, Harlan, Jefferson, Jessamine, Kenton, Madison, Oldham, Owen, Scott, Shelby, Spencer, Taylor, Trimble and Woodford.

**Spendthrift reports loss**

LEXINGTON, Ky. (AP) - Spendthrift Farms Inc. on Friday reported a net loss of \$7,055,502 on revenues of \$6,176,071 for the fiscal year ended June 30.

That compares with a net loss of \$29,373,364 on revenues of \$21,162,871 in fiscal 1987.

For the final three months of fiscal 1988, the company

**Clarification**

A.B. Whaley and Kimball Booth are co-chairmen of the Dukakis-Brentan campaign in Nicholas County. Mona Vira is the chairman of the Nicholas County Democratic Party.

**Fiduciary Appointments**

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

John W. Vira, Administrator of the Estate of William S. Shapard, Kentucky 40374. Lucy F. Vira, Administrator of the Estate of William S. Shapard, Kentucky 40374. Joseph H. Conley, Attorney, 108 East Main Street, Carlisle, Kentucky 40311. 10-4-88

Cecil Hunt, 807 Douglas Court, Carlisle, Kentucky 40311. Cecil Hunt, 88 East Union Road, Carlisle, Kentucky 40311. Administrators Anne Hunt, deceased, 922-88, Commerce Road, Carlisle, Kentucky 40311. James P. Brannon, attorney, 112 Locust Street, Carlisle, Kentucky 40311.

Billy Kent Anderson, Administrator, 322 Kentucky Highway, Carlisle, Kentucky 40311. Ruth S. Anderson, deceased, 132 Kentucky 40311. 10-4-88. Conley & Conley, Attorneys, 108 East Main Street, Carlisle, Kentucky 40311. Billy A. Nicola, Executor, 2120 Dixie Highway, Morehead, Kentucky 40350. 10-7-88. Conley & Conley, Attorneys, 108 East Main Street, Carlisle, Kentucky 40311. 10-7-88. Conley & Conley, Attorneys, 108 East Main Street, Carlisle, Kentucky 40311. 10-7-88.

**Farm Credit Services**

John P. Fay, Branch Manager  
Brenda Horton, Loan Officer  
Loren Street, Carlisle, KY 280-2228

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**Paid for by Tom Hensley, Democrat**

had a net loss of \$2,078,872, compared with a net loss of \$8,703,305 in the fourth quarter of fiscal 1987.

Also, the state had poor showings in per-capita spending for school, health care and social services protection, but came in near the middle in spending for highways.

The only area reported where Kentucky scored above average in per-capita spending was in cost to the state for welfare.

**Agency bills state government**

FRANKFORT, Ky. (AP) - A travel agency has billed the state \$4,957 for expenses Lexington businessman Art Nicholson incurred when he accompanied the governor and state officials on a recent trade mission to Italy and West Germany.

**Rose appointed to trustees**

FRANKFORT, Ky. (AP) - Jim Rose, a London-based banker and coal operator, was reappointed Friday to the University of Kentucky Board of Trustees by Gov. Wallace Wilkinson.

**Rose was originally appointed by then-Gov. Martha Layne Collins. His new term is to expire May 1, 1992.**

**Kentucky ranks near bottom**

FRANKFORT, Ky. (AP) - Kentucky ranked near the bottom of the 50 states in teacher salaries and per-pupil spending last year, according to a National Education Association report.

The national teacher's union reported that teacher salaries in Kentucky rose from an average \$22,476 in 1986-87 to \$24,274 last school year. That increase took Kentucky from a national ranking of 39th to 34th, when compared with the other 49 states and the District of Columbia. The average teacher salary in the nation in 1987-88 was \$29,044.

The amount spent per pupil also increased, sending Kentucky from 42nd to 39th place.

The NEA said Kentucky had a relatively high number of pupils per teacher in 1987-88, with almost 40,000 staff to teach about 645,000 Kentucky students.

The annual report also noted that Kentucky ranks near the middle in tax revenues raised per person at the state level but 50th in the amount raised at the local level. Kentucky ranked 46th, based on wealth in income, in raising funds through state and local property taxes.

Nicholson's presence on the trip was not mentioned in any statements about the trip released by the Governor's Office.

Nicholson was a commissioner in the Energy Cabinet during the administration of former Gov. John Y. Brown Jr. and played a key role in a trade agreement between Italy and the Brown administration.

Nicholson declined comment when asked last week why he accompanied the state officials. Nor would he say whether the state paid his expenses. He referred all questions to Doug Alexander, Gov. Wallace Wilkinson's press secretary.

**Alexander said he did not know Nicholson was going on the trip, but understood that he was invited because of his experience in dealing with Italian businessmen.**

**Centre called on of nation's best**

DANVILLE, Ky. (AP) - Centre College has been listed in two recent publications as one of the best colleges in America.

Centre is one of 32 colleges included in a chapter in a new book by Edward S. Fiske, education columnist for The New York Times.

In "How to Get Into the Right College: Secrets of College Admissions Officers," Fiske categorizes his list of bargains by "what enables them to keep tuition down." The total cost of attending Centre in 1988-89 is \$11,215, the highest in Kentucky but less than the national average of \$11,350.

Centre was also included in a chart of "50 Best Bargains in Colleges" in the October issue of Good Housekeeping.

*Ann About Town*  
289-2464

**Which one will you trust with America's future?**

**George Bush**  
• Vice President of the United States  
• Former U.S. Congressman  
• United Nations Ambassador  
• 14 years in the U.S. Navy  
• He has served in 73 foreign nations  
• He has been a member of the CIA  
• He has been a member of the FBI  
• He has been a member of the CIA  
• He has been a member of the CIA  
• He has been a member of the CIA

**Michael Dukakis**  
• Governor of Massachusetts  
• Former U.S. Congressman  
• Former U.S. Army Major General  
• Harvard Law School  
• Harvard Medical School

**Which one stands with you on the issues?**

ISSUE	BUSH	DUKAKIS
TAXES	• Will not raise taxes, period.	• Won't rule out new taxes.
1981 REAGAN TAX CUT	• Supported.	• Called it a disaster.
BALANCED BUDGET AMENDMENT	• Opposes.	• Opposes.
NATIONAL DEFENSE	• Partner in Reagan Administration buildup.	• Opposed the development of all major weapons systems of the last decade.
GRENADA INVASION	• Supported.	• Refused to support.
BOMBING OF LIBYA	• Supported.	• Refused to support.
CAPITAL PUNISHMENT	• Opposes.	• Opposes.
DRUGS	• Handed Reagan Administration war on drugs.	• Voted mandatory jail sentences for major drug pushers.
SPECIAL RIGHTS FOR HOMOSEXUALS	• Opposes.	• Supports special civil rights protection for homosexuals.
ABORTION	• Opposes.	• Supports abortion on demand.
GUN CONTROL	• Supports right to bear arms.	• Supports private ownership of all major weapons of war.
PRAYER IN SCHOOL	• Supports.	• Opposes.
PLEDGE OF ALLEGIANCE IN SCHOOLS	• Supports.	• Voted bill that would require all major pledges in public schools.

**GENERAL NEWS**

**Car financing tips offered**

BY CHANGING TIMES THE KIPPLER MAGAZINE Spring through car-financing options might not be as much fun as test driving your dream car. But it is a critical part of the car-buying ritual. Sharing a single point of the interest rate on a \$15,000, four-year loan is worth \$500.

Before you shop for a car, or a loan, you need a solid idea of what you can afford. Use the table at the end of this article to find the monthly payments on loans at various interest rates. If you don't have a handle on the going rate for your area, use 11 percent for estimation purposes. Once you know how much new car you can afford, turn your attention to financing.

Here are some possibilities - Borrow from yourself. It "pay cash." It may be the best practical route, but it's likely to be the cheapest. Over the course of a \$15,000, four-year loan, you'll pay nearly \$3,400 in interest. Averaging 11 percent, you'll pay nearly \$3,400 in interest. Averaging 11 percent, you'll pay nearly \$3,400 in interest.

Note that arranging a home-equity line of credit just to buy a car might cost more than it's worth because there are usually substantial up-front fees involved. If you have already established a home-equity line of credit, tapping it for your car loan is likely to cost less than taking out a traditional loan. Not only is the interest you pay deductible, but the initial rate may be lower. Most equity lines carry a floating rate of interest so the rate could increase, or fall, in the future.

Traditional auto loans. Sources are banks, savings and loans, credit unions and finance companies. As always, the key here is to invest some time shopping for the best rate. Call several lenders to check on their annual percentage rate (APR) for new-car loans. Rates can vary widely within a market so a careful survey all but guarantees to save you money.



Jayne and Billy Parker are debarking at the Greek Islands - 7-8-88.

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Here's a price attached to paying cash, though. The opportunity cost is what your money could be earning if you didn't spend it on the car. If that \$15,000 was invested in tax-free bonds yielding 8 percent, for example, you'd earn more than \$3,800 over four years.

Although the lost earnings on your savings amount to \$401 more than the interest due on the loan, paying cash doesn't really cost more in this example. Remember that paying cash relieves you of the need to make 48 monthly payments on the loan. Savings that money in investments instead would generate more than \$2,350 in interest over four years, assuming a 8 percent annual yield. When that amount is added to the bottom line, the cash buyer would come out nearly \$2,000 ahead.

Borrow against your home. You can dodge the general crackdown on interest deductibility by using a home-equity loan to finance your car. Interest on up to \$100,000 of such borrowing remains fully deductible if you itemize deductions on your tax return. On any other kind of car loan, only 40 percent of the interest paid this year can be written off. In 1989, just 20 percent of such "personal" interest can be deducted and in 1990, just 10 percent. After that, personal interest can be deducted.

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