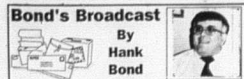


FOCUS



Bond's Broadcast By Hank Bond

Could it be the future?

Thursday, November 2, 1989.

A date with little significance to most people, but to the hundreds employed by the Los Angeles (California) Herald Examiner it will be a day long remembered.

Also to the people dependent on the people working there and the many thousands of dollars poured into the community each day by these employees, family members and associated businesses.

November 2, 1989 is the day the metro daily newspaper published its last afternoon edition for the city of Los Angeles and surrounding area.

It is an American tragedy for a newspaper to close, for one with a history of the record of maintaining professional life in that city, and the past it holds.

An interesting side note to that story is there were 14 other businesses either closing for the last time or announcing out of business plans and sales in Los Angeles.

In Monrovia edition of The Carlisle Mercury Plus, as well as this edition of The Carlisle Mercury, is the announcement of a business closing in Carlisle.

Official notification, permit number 2, for the going out of business sale of Herwig's Mens Wear of Carlisle.

This is the second business to close its doors, with an out of business sale, in 1989. In addition, the "Dianna's True Value" closed its doors at the end of 1988.

Thus, gone from Carlisle and Nicholas County's economy are two tax payers, insurance payers, utility payers, wage payers, business owners and dollars lost. And every dollar is circulated several times adding vitality to the Carlisle and Nicholas County economy.

In addition, while not mentioning any names, there is an apparent move afoot, for other businesses to close near the end of the year, or at the beginning of next year.

So here we go. Four of five businesses leave an already small business district and what will be there to replace them?

There's no real promise there will be anything to fill the vacant store fronts. Already there are some vacant buildings in Carlisle and nothing has filled them up, so there's little doubt of a quick change.

As the business district of Carlisle continues to diminish, what is the answer to solve some of these problems?

First, and foremost, there is one solution to mark an end to the continuing closings.

Retail traffic for the most part is not based in Carlisle. Although there are many people who live here, many of them don't spend money here, just the essentials of living here.

This may well be the largest single problem, and apparently there is no way to change that. For whatever reason, folks have to go out of town to spend the majority of their money.

I have noticed a big trend of even the business people - the very people who depend on the people of Nicholas County - going out of town to almost every farm.

These same individuals will complain that business is slow and profit margins are down, but won't support the very business district where they operate.

The cost of operating a business also seems to go up daily. Changes in the law make it very difficult to operate without continuous price increases - the very thing most people blame (Price Too High) for not shopping in Carlisle and using local merchants.

In addition, there is insurance, health insurance, long term disability, retirement programs, liability insurance, errors and omissions insurance, specialized liability, an 11.5 percent municipal tax (City of Carlisle on insurance policies written in the City), and a 10 percent FICA (Social Security) payment, cost of goods, payroll, etc.

The list is as endless as a ledger sheet. And, now, minimum wage is going to go up.

Although there is certainly a need for an adjustment in the nine year old minimum wage - who do you think will ultimately pay for the increase in wages?

There has been no relief to businesses to offset the operating cost increase, so prices will go up or services discontinued.

No business is without the need for cash flow and traffic. Newspapers, The Mercury, The Herald Examiner, The Herald Leader, etc. no exceptions.

Without the readers to purchase the paper and classified advertisements, merchants to purchase advertising space and to place inserts in the publications, there will be no publications.

Sure, some welfare businesses will continue to operate, but not necessarily in locations convenient to consumers. In addition, it appears the more business an establishment is able to attract the more consumers are taken for granted. Getting help as a customer is almost impossible and then it's in some could care less manner.

I am certain aware there may be very few people read this column. That's one of the nice things in this country is freedom of choice.

However, for those of you who have gotten this far, please consider your spending habits - both individuals and businesses. Consider what you may be doing to where you live.

For whatever reason, some people don't realize that school funding is also dependent on tax revenues. A continuing decrease in revenues means the potential for decreases in the education system.

Support what you have and invite new businesses into the community. Eliminate the possibility to present in this county or it will simply become a bedroom community for a larger city.

The only alternative then, will be to drive out of town for anything or move to the big city - the very thing people don't want if they live many, many years in a town like Carlisle.

And so, for another week, thanks and thirty.

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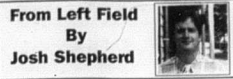
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From Left Field By Josh Shepherd

From Left Field

I am not easily given to phobias, at least none that have any permanency within me. However, I do have one seasonal fear which may or may not be qualified as irrational.

Around the last week of October and on through to near mid-December, when nights are cold, long, and dark, driving on an old, lonely back road can sometimes play dangerous tricks on my mind.

Soon I am a complete basket case as every jutting tree limb is suddenly a momentary glimpse at the tip end of a set of thirty-inch antlers and every tree the waiting presence of a 27 point buck ready to bolt.

It is at these times I find, due to a very conscious need for self-preservation, my car is creeping about 20-25 miles an hour because I am certain around the next bend the world's biggest Buck is waiting just for me.

This is not, technically, an irrational fear and most people actually handle the potential threat with courage. But, for a very select group of people like me, even the thought of a surprise deer in the road can be emotionally and physically debilitating.

I don't wonder that some day someone is going to find me at dawn stopped along one country road or another, gazing with tiny pupils out the windshield, my knuckles white and chafed from hours of gripping the wheel. The motor will probably still be running, if it hasn't run out of gas, but my foot will be mysteriously wedged on the brake pedal and my hair bleached with the white streaks peculiar to fear.

And there I'll be, a wretched victim of a psychological affliction heretofore classified

as Automobuckaphobia.

This is probably the first real example of a seasonal phobia, though the American Medical Association may not have thought to add this type to their system of classification. But, to argue the point, I think I have enough evidence to support Automobuckaphobia as a valid phenomenon.

I know I am neither the first or only person who has come into close contact with deer on the road, though for the life of me, I cannot understand why deer have not learned headlights mean danger.

They may be a beautiful animal, but they are underheads of the highest degree. Even squirrels, it is said, have learned ears are dangerous, but no, not a deer.

For an animal as timid as a deer can be, they seem to think they share a certain kinship to headlights, like for some reason headlights want to befriend deer.

Smart shoppers know they always save time, money and worry by simply buying everything from people they know...hometown merchants.

But, like many people, maybe you haven't learned that yet.

Your local stores and service shops knock themselves out to provide

you with the best selection, the lowest prices and the finest service anywhere. They're good friends to know.

And if you happen to bring home something that doesn't fit, it will be much easier to exchange right here at home.

Shopping at home can save many things...

Woodly's Auto Repair Owned & Operated by Mark Hughes Upper Jackstown Road - Carlisle 289-7226

Professional Landscaping Free Estimates All Work Guaranteed Custom Design & Installation

CBC Landscaping & Garden Center West Main St. - Carlisle Phone (606) 289-5069

See Us For All Your Lawn & Garden Needs

Crockett's FOODTOWN

138 E. Main St. Carlisle 289-5433

Market Street - Carlisle 289-5433

"The Drug Store"

Carlisle Drug Co. THE CARLISLE STORE CARLISLE, KY. Participation Department Phone 281-2244 P.O. Box 2244

PIC-PAC SUPERMARKETS CARLISLE PIC-PAC

Garrett's Furniture 222 - 226 W. Main Street Carlisle, KY Phone 289-2308

Eddie's Family Restaurant Owned & Operated by Eddie & Cindy Brierley 106 West Main - Carlisle 289-2864

HERALD'S MEN'S WEAR Tux Rentals 138 E. Main St. Carlisle 289-7328

The Carlisle Mercury Press Submitted dress up at FoodTown in Carlisle.

EXCHANGES ARE EASIER WHEN YOU SHOP AT HOME



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FINANCES: One in 12 in trouble

By ESQUIRE

A Hornt Magazine For AP News

The one in every 12 Americans are estimated to be in serious financial difficulty should seek professional help - but not from the expensive "credit-repair clinics."

Beyond those in serious trouble, according to an article in the current issue of Esquire, another 20 million citizens live only a single paycheck away from the same fate.

Some 45 million unpaid, overdue bills sit in the drawers and trash cans of this country, some of which eventually will add to the personal bankruptcies that have risen by a quarter over the last two years.

People in debt are constantly victimized by the burgeoning industry of "credit-repair clinics" that are big-time con artists and promoters that cannot erase for the requisite seven years for late payments and 10 years for bankruptcy.

Instead, consult one of the nonprofit National Foundation for Consumer Credit affiliates in your area and let them help you set up a program for getting back on your feet.

Until you have had professional counseling, don't jump at the bankruptcy option that some lawyers throw out.

Take steps to halt the whole compulsive psychological process that perpetuates the ugly game.

Death, ill health, divorce and unemployment account

for many severe money troubles, but the largest single source from people abusing credit.

Until we get crazy and in trouble with the debt police, none of us has had - we have 850 million credit cards - more than three per household - with an average of \$1,600 outstanding per capita.

Credit, properly used, allows those willing to dedicate themselves to long lives of hard work the accoutrements of the good life along the way and it equips the individual who owns nothing but brains, energy and dreams with the tools necessary to compete with those who already have money.

But credit is just the lighter side of debt.

There is a vast web of institutions spring creditors who want to identify and get paid by the indebted. Five huge companies called credit bureaus work around the clock, issuing about a half-billion reports a year.

Most members of the middle class have dossiers stored in the computers of TRW, TransUnion and the others. The credit record contains names under which you earn and spend your social security number, recent address, last known employer and income, a rap sheet of foreclosures, bankruptcies, liens and an extensive history of your propensity to pay your bills on time.

These considerations for employment can get a copy of your credit record, as can just about anybody who runs a business. If, however, a store owner checks you out because you want a date with his or her daughter, it's a federal offense.

The credit bureaus do not handle your "rating" - that is handled by bureaucrats

Lyda Scanlon and Carla Roberts are ready for work during Halloween dress up at FoodTown in Carlisle.



The Carlisle Mercury Press Submitted dress up at FoodTown in Carlisle.