

**FEATURE AT - 6**

**From farm to bank, Hutchison happy**

**By Josh Shephard**  
**Of The Carlisle Mercury Staff**

It is ironic that a young boy, growing up on a tobacco farm with aspirations to be involved with agriculture, or at least to teach it, should wind up president of a bank. But, that is how Lanny Hutchison began and he is content.

A native of Nicholas County, Hutchison grew up on Upper Jackson Road working on his family's farm there and on Concord Road. On mornings Hutchison said, he would rise about 5:30 and milk cows before he had to go to school.

The youngest child of three sisters, Hutchison said he never suffered, his sisters maternal instincts.

"We were all fairly close in age, so the thought of actually mothering me never occurred to them. Instead, we fought, as all brothers and sisters do, though we were connected by a very strong bond that has carried through today."

As a father, though, Hutchison has enjoyed the benefits, and time constraints, of being involved with the activities in which his children participate.

However, he had not planned on being inducted into the cub scouts.

The sign-ups for the cubs were posted and I naturally assumed there was someone who had organized them. However, one we got there, I was immediately recruited as an organizer and leader by the boys. I mean, how could I say I couldn't say no. And I have never regretted the decision, Hutchison said.

That was two years ago and the organization has mushroomed, he said.

"The cubs have experienced tremendous growth since it began. We started with two dens of boys and a smaller group of tiger cubs, composed of boys in the first grade. We had approximately 30 boys sign up," he said, but now, there are approximately 45 cub scouts along with more signing up.

The small turnout at the beginning is now almost overwhelming, he said.

Assisted by Boy Scout leaders Bill Guthrie and Charles Canupp, who have helped Hutchison over the rough areas of organization, the cubs have now got themselves to the point that major activities have been planned.

"Over the first weekend in October, the cubs will be camping at Camp McIvor in Montgomery County. I think I may be more excited than the cubs," he said.

Hutchison said he became interested in the business after attending a Rotary club meeting to observe and learn about parliamentary procedure.

"I was uncertain about entering the banking industry. I got my first job as a teller in 1970 at First National," he said.

However, bolstered by a fairly quick rise in the business ranks, Hutchison began to pursue a degree in banking. After attending

log, Hutchison headed south to one of the most intensive banking schools in the country, Louisiana State University's banking graduate program at the Pappas school of business.

From there Hutchison received instruction intensive programs at Duke University.

As President of First National, Hutchison has very little to complain about, except for one.



Lanny Hutchison

**NCES academic team underway**

**By Josh Shephard**  
**Of The Carlisle Mercury Staff**

The Nicholas County Elementary Academic Team defeated Mason County Wednesday night, 68-29-64-25 to improve their record to 1-2 in the Limestone League.

Charles Canupp, preceptor and coach for the academic team, said the basic format for competition is exactly the same as the high school leagues.

However, the elementary team seems to have its strongest ability in the writing section rather than the top rounds.

Having lost to Tallapoosa and St. Patrick's, Canupp said the win was an important one. The academic team, composed of junior high students, practice as often as they can.

Elementary grades, Canupp said, participate in elimination loss up competition in the spring. Last year the team made it to the semifinal in the loser's bracket.

Canupp's junior high team is made up primarily of sixth and seventh graders, which he said has constituted the team's slow start.

"Like in any other type of competition, experience is necessary, especially the tests up round where the competition is at its most intense," Canupp said.

Often, Canupp said, students who do well in the writing are not strong in the loss up rounds and vice versa.

"It is not common you find an individual who is strong in both," Canupp said.

However, he said, the team is getting stronger and has been bolstered by the win over Mayaville.

The league is intensely competitive, but students have so few opportunities to demonstrate their academic accomplishments, it is good to

have elementary children involved in a reward medium like this," Canupp said, "It provides positive reinforcement in academics, which is important."

This is Canupp's second year with the academic team, and with seven more matches left in the Limestone League, he is optimistic of the team's performance.

"Most of the tough teams have passed on, with the exception of Fleming County which is a perennial powerhouse. But I think we can be competitive," Canupp said.

Hutchison said deregulation has been a cause, albeit not the primary cause, for the problems Saving and Loan companies have had in recent times.

"Deregulation, it was thought, would give S&Ls more leeway to compete commercially with banking firms, but they over-extended themselves and has helped create the situation they are in now."

Hutchison said, the banks in Nicholas County are financially solid as a result of joining a holding company and, as he said, he is content.

"Congress has hurt the banking industry, especially small community banks, by deregulating them," he said.

"However, any bank hearing of anything like new deregulation, competition has got out of hand."

"To remain competitive, banks have to offer services that attract customers, and one big way is by hiking up interest rates on savings and Certificates of Deposit. This is good from a consumer perspective, as long as the bank remains solvent enough to guarantee the money an investor."

"To do this, banks rely primarily on loans with high rates of interest to pay them back, but if the rates are too high, you lose customers."

Deregulation have put community banks in almost a Catch-22 situation, Hutchison said. The only defense is for community banks to join multi-bank holding corporations, especially pooling assets to help banks become stronger, but sometimes decreasing a level of control, he said.

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held in Louisa. Ms. Garrett received first place in open class ornaments and Mrs. George received second place in the same category.

Deanna Darrell, daughter of Mrs. Willie Ray Darrell and the late Mr. Darrell, was crowned Homecoming Queen at the NCHS Frankfort football game Friday. She is a senior at NCHS, a varsity cheerleader and member of the girls' basketball team.

Her escort was Jamie Davis. The Nicholas County Blue-jackets defeat the Frankfort Panthers at the homecoming game Friday by a score of 36-8.

The Kentucky Energy Regulatory Commission has approved two rate increases for the Harrison County Rural Electric Cooperative Corp. BORN: Michael Doctor Sims, October 9, 1979, James Conn Wilson, October 10, 1979.

DIED: Johnny H. Shields, 62, October 10, 1979. Paul W. Hays, October 12, 1979. Willie Frank Guthrie, 85, October 12, 1979. Adrian, 1979. Irene M. Buchanan, October 15, 1979. Allen Haves Owens, 63, October 14, 1979.

BORN: Rodney Allan King, September 27, 1969. MARRIED: Kathryn Keuling and Nicholas J. Strickler, Jr., September 20, 1969.

Staff, 68, at home; Samuel E. Marshall, 72, Thursday; William Harris, 81, Thursday; Robert Moore, 82, at home.

80 Years Ago Thursday, October 18, 1929 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

An appraisal was made of the Mathers lot on the corner of Main and Sycamore Streets Monday and the findings will be submitted to the federal court in which proceedings have been instituted to condemn the lot as a site for the

Work has been completed on the front of Lerman's Brothers store. The front is constructed of heavy glass in an attractive design of black and buff.

The first killing frost of the season struck this section Saturday night killing late flowers and other vegetation. MARRIED: Miss Margaret E. Munson and Everett L. Watkins, Monday; Lillian Eash, Frances and Arlie Lester Mitchell, October 11, 1969; Mary D. Scott and Albert V. Thurday.

DIED: Mrs. Betty Williams Estes, 63, at home; Waverly Nathan Veen, 64, at Bobb's; Taylor Smith, 55; Jack Rankin, 22, at home Wednesday.

A \$50 U.S. Savings Bond was won by Winifred Hughes for his entry, a Jersey Cow that won first place in the PFA Division of the Dairy Show at the Nicholas County Youth Fair.

MARRIED: Miss Jean Wells and Cecil McCall, Saturday; Virginia Ruth Clifford and Charles H. Wood, Saturday.

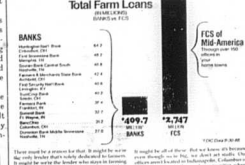
DIED: Jack Welch, 18, at Mary Chiles, Rev. David E.

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Featuring  
**Salad Bar - Hot Bar**  
Buffet  
**\$5.50**  
Children under 12 eat for 1/2 price

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**MERCURY MEMORIES**

**5 Years Ago**  
Thursday, October 4, 1964 Blue Digs Industries and George received second place in the same category.

**10 Years Ago**  
Thursday, October 18, 1979 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**20 Years Ago**  
Thursday, October 2, 1949 The Nicholas County Career at Headquarters closed a very successful canning season Friday with approximately 8,500 cans of fruits, vegetables, and juices being processed in the 27 days of the canner's operation.

**30 Years Ago**  
Thursday, October 18, 1939 The Nicholas County Career at Headquarters closed a very successful canning season Friday with approximately 8,500 cans of fruits, vegetables, and juices being processed in the 27 days of the canner's operation.

**40 Years Ago**  
Thursday, October 6, 1929 The Nicholas County Career at Headquarters closed a very successful canning season Friday with approximately 8,500 cans of fruits, vegetables, and juices being processed in the 27 days of the canner's operation.

**50 Years Ago**  
Thursday, October 18, 1919 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**60 Years Ago**  
Thursday, October 18, 1909 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**70 Years Ago**  
Thursday, October 18, 1899 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**80 Years Ago**  
Thursday, October 18, 1889 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**90 Years Ago**  
Thursday, October 18, 1879 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**100 Years Ago**  
Thursday, October 18, 1869 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**110 Years Ago**  
Thursday, October 18, 1859 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**120 Years Ago**  
Thursday, October 18, 1849 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**130 Years Ago**  
Thursday, October 18, 1839 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**140 Years Ago**  
Thursday, October 18, 1829 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**150 Years Ago**  
Thursday, October 18, 1819 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**160 Years Ago**  
Thursday, October 18, 1809 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**170 Years Ago**  
Thursday, October 18, 1799 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**180 Years Ago**  
Thursday, October 18, 1789 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**190 Years Ago**  
Thursday, October 18, 1779 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**200 Years Ago**  
Thursday, October 18, 1769 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**210 Years Ago**  
Thursday, October 18, 1759 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**220 Years Ago**  
Thursday, October 18, 1749 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**230 Years Ago**  
Thursday, October 18, 1739 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**240 Years Ago**  
Thursday, October 18, 1729 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**250 Years Ago**  
Thursday, October 18, 1719 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**260 Years Ago**  
Thursday, October 18, 1709 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**270 Years Ago**  
Thursday, October 18, 1699 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**280 Years Ago**  
Thursday, October 18, 1689 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**290 Years Ago**  
Thursday, October 18, 1679 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**300 Years Ago**  
Thursday, October 18, 1669 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**310 Years Ago**  
Thursday, October 18, 1659 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**320 Years Ago**  
Thursday, October 18, 1649 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**330 Years Ago**  
Thursday, October 18, 1639 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**340 Years Ago**  
Thursday, October 18, 1629 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**350 Years Ago**  
Thursday, October 18, 1619 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**360 Years Ago**  
Thursday, October 18, 1609 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**370 Years Ago**  
Thursday, October 18, 1599 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**380 Years Ago**  
Thursday, October 18, 1589 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**390 Years Ago**  
Thursday, October 18, 1579 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**400 Years Ago**  
Thursday, October 18, 1569 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**410 Years Ago**  
Thursday, October 18, 1559 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**420 Years Ago**  
Thursday, October 18, 1549 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**430 Years Ago**  
Thursday, October 18, 1539 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

**440 Years Ago**  
Thursday, October 18, 1529 Another freak of nature caused by warm weather this fall is reported by Dr. T.H. Brewer. A green group of flowers and other vegetation in the yard of his home near town was in bloom.

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Deposit Bank  
Garrett's Furniture  
Country Collectibles  
Carlisle Pic-Pac  
Jo Lynn Garrett  
Joe Jennings  
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Charlotte Snapp  
N.C. Jr.-High Academic Team  
Boy Scouts  
Charles Canupp  
Mark Mattox  
Brenda Rector

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**NICHOLAS COUNTY JUDGE/EXECUTIVE**

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**NICHOLAS COUNTY JUDGE/EXECUTIVE**

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**WRITE-IN and ELECT G.C. Myers**

**NICHOLAS COUNTY JUDGE/EXECUTIVE**

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