

Santa's Last-Minute Plans

DECEMBER 1995 CASKEY'S HOLIDAY CALENDAR JEWELRY - GUN AND PAWN			
Dec. 14	Dec. 15	Dec. 16	Dec. 17
Open 8 am-6 pm 11 Shopping Days Left	Open 8 am-6 pm 10 Shopping Days Left	Open 8 am-6 pm 9 Shopping Days Left	Open 1 pm-5 pm 8 Shopping Days Left
Dec. 18	Dec. 19	Dec. 20	Dec. 21
Open 8 am-6 pm 7 Shopping Days Left	Open 8 am-6 pm 6 Shopping Days Left	Open 8 am-6 pm 5 Shopping Days Left	Open 8 am-6 pm 4 Shopping Days Left
Dec. 22	Dec. 23	Dec. 24	Dec. 25
Open 8 am-8 pm 3 Shopping Days Left	Open 8 am-8 pm 2 Shopping Days Left	CHRISTMAS EVE Open 11 am-3 pm To Shop	MERRY CHRISTMAS CLOSED
Dec. 26	Dec. 27	Dec. 28	Dec. 29
CLOSED	Open 8 am-5 pm	Open 8 am-5 pm	Open 8 am-5 pm
Dec. 30	Dec. 31	Jan. 1	Jan. 2
Open 8 am-5 pm	CLOSED	CLOSED NEW YEAR'S DAY	RE-OPEN 8 am-5 pm

Phone 784-2762
LAY-A-WAY
FINANCING AVAILABLE

\$250 SHOPPING SPREE!

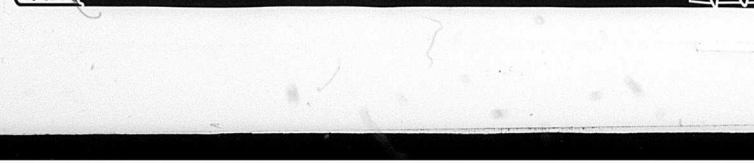
Not valid for jewelry, rings, or watches. \$250.00. Minimum purchase \$250.00. Excludes tax. Cash value \$250.00. Expires 12/31/95. See store for details.

Mickey Mouse Watches Two Tone \$49.99 One Tone \$44.99	14K Gold Chains & 10K Chains	14K Assorted Charms Hundreds To Choose From	Ray-Ban Prices Starting At \$49	Pulsar Watches 40% Off Retail
14K Heart Pendant \$39 With Chain	10K Mom Diamond Ring \$29	10K Angel Earrings \$29	10K Little Miss Diamond Cluster Ring \$19	10K Diamond Cross \$49 With Chain
14K Hoop Earrings 9MM \$6.99 10MM 7.99 12MM 8.99 15MM 10.99 18MM 11.99 20MM 13.99	Diamond Tennis Bracelet 1/4 cttw \$99	14K Diamond Earrings 1/10 cttw \$49	14K Diamond Band 10K Diamond Band \$99	14K Gold Ball Earrings 3MM \$5.99 4MM 6.99 5MM 7.99 6MM 8.99 7MM 10.99
10K Men's 9-Diamond Horseshoe Ring \$149	10K Men's Solitaire \$99	10K Cameo Ring \$69 Matching Pendant *49	10K Ladies Cluster 1/4 cttw \$169	10K Diamond Cluster 1 cttw *389 Also available 1/2 cttw *199

CASKEY'S JEWELRY

2500 U.S. 60 East • Morehead, KY 40351
Holiday Hours: Mon.-Sat 8 am-6 pm
Sun. Dec. 17th 1-5 pm

- * Free Sizing On Rings Over \$100 (tax not included)
- * Same Day Sizing Available On Most Items Purchased
- * Excellent Selection Of 14K Chains, Bracelets, Charms & Earrings
- * We Buy and Sell Gold and Diamonds
- * Diamond Remounting, Gold Casting, Jewelry Repair



GENERAL NEWS

CARTER
Eula Crump Carter, 80, of Carlisle widow of George Rankin Carter died Saturday, December 9, at Nicholas County Hospital. She was a daughter of the late Frank and Rhonda Cameron Crump and a member of Carlisle Christian Church where she taught Sunday School. She was also a member of the Parkers Homemakers Club, and a retired employee of Jockey International.

Survivors include a son and daughter-in-law, Charles R. and Mary Carter, of Front Royal, Virginia, two grandsons, Mike Carter and wife Kathy, Harrison, Virginia, Bruce Carter and wife Teresa, Middletown, Virginia, one granddaughter, Carol Wilkins and husband Cliff, Fairfax, Virginia, two great-grandsons, Samuel and George Carter and one great-granddaughter, Candace Wilkins.

Services were held Tuesday, December 12, 1995 at Mathers-Gaunce Funeral Home by Rev. Steve Smith. Burial was in Carlisle Cemetery.

Casketbearers were Frank Lyman, Spud Marshall, John Anderson, Kash Grimes, John Tapp and Gene Neal.

MINOTON
Sylvester Fisk S.T. Minoton, Jr., 58, of 501 Myers Road, Carlisle, husband of Mary Elizabeth Graves Minoton died Monday December 11, 1995 at his residence.

He was born in Nicholas County to the late Sylvester Fisk and Anna Catherine Davis Minoton. He was a 30 year employee of Links Contracting in Paris.

Survivors include a son, Daniel Travis Minoton of Carlisle, a daughter, Melanie Beth Minoton Watkins of Carlisle, a brother, Paul Minoton of Lexington, a sister, Mrs. Earl (Pauline) Buckler of Lexington, three grandchildren, Nathaniel Travis Minoton, Mason Arthur Minoton, and Dylan Houston Watkins and several Aunts, Uncles and cousins.

Services were held at 2:00 p.m. Wednesday December 13, from the Carlisle Mathers-Gaunce Funeral Home by Rev. Dorothy Shannon and Rev. David Sexton.

Burial was in Carlisle Cemetery. Casketbearers were Bobby, Paul, and Joe Reese Graves, Dennis, Steve, and Michael Minoton.

Consider bonds for good investments

By Melba A. Burch
Extension Agent
for Home Economics

When depositing money in savings, money market accounts or in mutual funds is permitting someone else to pay you for using your money for their investments. Buying a bond means you are lending money to the issuer of the bond.

Bonds offer a set rate of return. This rate of return remains the same for the length of the bond agreement, no matter what happens to the economy. In other words, you have lent your money for an agreed amount of interest plus principal for a set number of years. This differs from stocks where the rate of return varies with the condition of the company, the general economy and the stock market.

The set rate of return on your bond can be an advantage when interest rates are dropping or stay relatively low in comparison to the return rate on your bond. In the same way, if general interest rates on other investments rise, it is a disadvantage to have your money tied up in a bond that is paying a lower rate.

Another reason that people consider bonds for investment is the tax break for most bonds. Many bonds are tax-exempt. This means that the interest money that you earn from lending your money to the bond issuer is not included in your taxable income. In some states, interest from bonds is also exempt from state taxes.

Beware though, because some bonds are tax exempt in the state where you reside. This varies state to state. (This point is a concern for you, you need to check on the status of the interest for that bond in your state. It may determine if your decision for investing in out-of-state bonds.

In the past, all bonds were considered a safe form of investment. However, that is no longer true.

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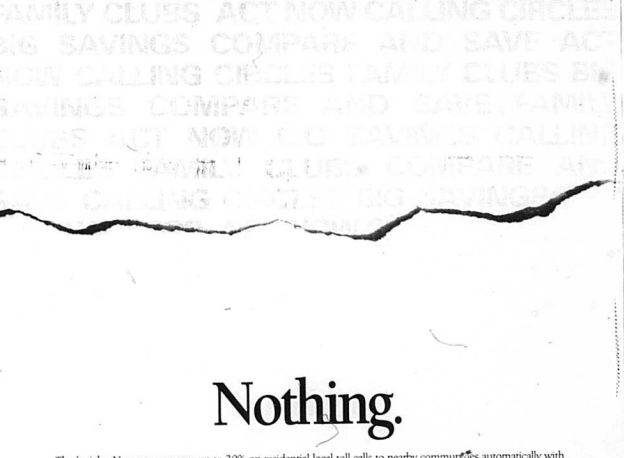
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