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Back on track

Steven Allen of Fleming County, co-owner of Allen & Shannon said the two new bridges on Moorefield Road just out of Carlisle was nearly complete Friday, Oct. 24. The work delayed incoming traffic for one week.

Letters to the Editor

Dear Editor:

I want to comment about an Oct. 16, 1997 article in regards to Jockey. It was about time some of the rumors about lay offs and moving were put to rest. Jockey Plant Manager, Warren Skiles did a good job.

Years ago, if you were to ask a Jockey manager how their plant was doing, they would almost make a door to get away. It looks like they have some folks there now who can give you a straight answer and they are proud of the company they work for.

They are a very important part of the area and community. They need to stand up and let folks know what they need and put an end to a lot of rumors. To me that is just good business.

I would also like to comment about the Lee-Lynn Machining Company. These folks have done a great job. I presume they made up their minds to stay in Nicholas County and be a part of this area. I am told they are a very respected company and make a good product in their market. I hope they are able to expand even more as the years go by. They set a good example for business...and Readership for the community.

At the same time this gives the county or the city and the industrial authority more time to plan for the future developments. I want to make a personal comment before I close. We need more people who are able to accomplish and less complainers. It comes back to what I said once before, " either lead, follow, or just get out of the way".

We have some people here who are afraid that we could be as business like and present the same image and ability as many of the counties around us.

I think we can do more and we can do better.

Sincerely yours,
Allen Clay Stone
Carlisle

Eighth Grade has great season

Only one defeat of the season the Nicholas County Elementary Eighth graders are proud. Front, front left, Kyle Hunt, Wes Earlywine, Kyle Rector, Leslie Earlywine, Casey Dailey. Second row, Darrin Errington, Eric Earlywine, Jason Jessee, Zach Pergram. Third row, Daniel Bowles, Richard Reid. Fourth row, top, Josh Carr, Seth Saunders, Josh Hunt.Jeff Farrow was absent during the photo.

Mercury Memories

Compiled by Erica Brierly

10 years ago

Nicholas County Elementary seventh grade girls improved to 12-0 on the year with a 38-10 over Fleming County. Tacy Earlywine scored 14 points, Christie Hatton and Nikki Smoot with 10 points each and Renee Linville with 9 points.

Deaths

Mary F. Livingood, 90, died Sunday, October 25, 1987.

20 years ago

Miss Ann Harper, Carlisle was a participant at the annual Kentucky Foodarama Youth Conference held, October 27-29 at Stouffer's in Louisville. She was one of the 13 Future Homemakers of America members from Kentucky chosen to attend.

She presided at the first general session.

Births

To Mr. and Mrs. Garnett W. Powell, a son, born Monday, October 10, 1977.

He has been named Michael Wesley.

To Mr. and Mrs. Lonnie Brierly, a daughter, Born Friday, October 14, 1977. She has been named Crystal Ann.

Deaths

Mrs. Blanch Cameron, 75, died Sunday, October 30th.

Richard K. King, 46, died Sunday, October 23, 1977.

30 years ago

The Carlisle Elementary PTA will hold their annual Fall Festival on Friday, November 10, from 6 pm to 10 pm at the Carlisle Elementary Gym. Their King and Queen and Prince and Princess will be crowned at 9 p.m. in the gym.

Deaths

Mrs. Carrie S. Willett, 88, died Saturday, October 28, 1967.

Lt. Harold B. (Pinky) Durham, 25 was killed in action October 17, 1967.

Homemakers

Sunnyside Homemakers

The Sunnyside Homemakers met on Tuesday, October 21, 1997 at the lovely home of Mrs. Anna Mae Gillspie. The meeting was called to order by president, Lavina McFarland. Seven members answered roll call by naming our favorite cookie. Eleanor Bramel gave the devotional reading scripture from John 6:40. She read a poem about "October" and another good poem, "Each Day You Live" and then had prayer.

Eleanor read the minutes of the last meeting and Phyllis Brady also read her report.

Our treasurer's report was given. Announcements were given and discussion on few things to do or to make. Lavina showed us two more kinds of baskets she'd made. A gift certificate was given and dues paid for a member who had surgery.

Grace was sung and a delicious meal was served. We exchanged revealing secret pal gifts and drew new names. Lavina McFarland gave an interesting lesson on, "The Care of Jewelry, etc." She showed how to clean jewelry and cleaned some of our watches, etc. She commented that too much jewelry can look tacky. Accessories are to clothing and personal appearance what frosting is to a cake. We had two quiz's on Jewelry Jazz, Know-how and on Birthstones.

Phyllis Brady had a game about terms used in cooking. It was won by Lavina and Eleanor. The next meeting will be at Louise Carbert's and we'll have our auction that day too, on November 18.

Roberts attends Centre

Danville, KY– Jeff Roberts, the son of Sharon Craycroft of Carlisle, has enrolled this year at Centre College, joining a record number of new students. Centre had an opening-day enrollment of 1003 students, with 203 students in the first-year class.

Roberts is a 1997 graduate of Bourbon County High School. His father is Jeffrey Roberts of Paris.

At Centre, Roberts is part of an academically strong student body. Close to 78 percent of this year's freshmen ranked in the top20 percent of their high school class. The statistical mean for grades in the class was 167, roughtly equivalent to an A–.

The first year class also is diverse, with students from 27 states and three foreign countries.

Centre is a selective liberal arts college, currently ranked by *U.S. News & World Report* as one of the top 40 national liberal arts colleges in the country.

Fall Fire Season through Dec. 15

Burning is not permitted before 4:30 p.m. unless you are over 150 feet from any woodlands, says the Kentucky Division of Forest.

Campfires, barbecues, bonfires and fires to burn leaves, brush and branches are allowed between the hours of 4:30 p.m. and midnight.

In order to have a safe fire you should:

- Have a solid line around the pile before you burn to prevent it from escaping;
- Keep a water source (water hose, buckets) nearby; and
- Stay with the fire until it is out.

For details, contact Dee Tuttle, Forest Ranger Technician, at 784-2080 or the Kentucky Division of Forestry's Morehead office at 784-7504.

To find out how to dispose of rubber and plastics (which are illegal to burn due to high toxic content), call the Division of Air Quality at (502) 573-3382.

For other ways of disposing household trash, contact the Division of Waste Management at (502) 564-6716.

Exchange program seeking local help

Help with high school students exchange is needed in this area by the non-profit Council for Educational Travel USA (CETUSA).

The program is in the process of building its team of community coordinators in this area and is seeking enthusiastic adults willing to share their time screening local host families, assisting foreign exchange students with cultural diversity and acting as liaison between the high school and the regional office in Big Rapids, Mich.

The program provides fall and spring training and maintains a 24-hour support network. For details call Sandy Storer at 1-888-CETUSA3.

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To be held at the National Guard Armory in Carlisle, Ky
Lots of good antiques and collectibles from the Lake Carmico home of Mary Margaret Hutchings, plus additions, to include:
Exceptional cherry/walnut double secretary/bookcase with drop front center, Willett cherry bedroom suite with twin beds, cherry gateleg drop leaf dining table, cherry stands (one with inlaid keyhole - Rolla Scott), dresser with marble insert, walnut marble top table, and more. Lots of good glassware, prints, Kentucky Derby glasses including a half case of 1976 glasses in original shipping box, good lamps, bow and arrows (made by Dr. Brown), fine linens, old hand sewn quilts, good paper items (mechanical valentines, great selection of old sheet music), child's wagon and wicker racket, large collection of misc items, and more. Household to include upright freezer, Zenith console tv, Lazy-Boy recliner, sofa, refrigerator, washer, treadmill, chop tools, fishing poles, hammocks, mail boxes, and more. Watch next weeks ad for a more detailed listing.
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SALTWELL NEWS

By Mrs. Fred Hollar

Mr. Vaughan Mattox entered Nicholas County Hospital, Thursday and remains a patient there at this time.

Mr. and Mrs. Fred Booth of loveland, Ohio spent the past week at Natural Bridge and visited and had lunch with Mr. and Mrs. Fred Hollar on Friday. Mike Sowell was also an evening visitor.

Mr. Bob Kenney of Covington spent Saturday with Mrs. Gladys Kenney.

Mr. and Mrs. Fred Hollar and ramona George had dinner at the Iron Kettle in Mt. Olivet on Thursday and visited Mr. and Mrs. Ruben Dotson.

Ramona George was supper guest of Stephanie Ockerman, Mike Sowell and Chad in honor of her birthday, Thursday night.

Mrs. Carolyn Snapp remains a patient at Nicholas County Hospital and seems to be improving.

This community regrets the accident of Rachel Ecton on Friday night and wish her a speedy recovery and she can soon return home.

Our community extends sympathy to the family of Mrs. Oral (Mary) Hollar who passed away Thursday, October 23 at Woodford Hospital in Versailles. She and Mr. Hollar had lived near Base Hill Church and their children grew up here. Her funeral was held at Hunstaborn Nazarene Church in Versailles on Monday morning at 11 AM and burial in Carlisle Cemetery at 2 PM Monday.

John Lee Allison of Sharpsburg spent Saturday with Mr. and Mrs. Gary Hollar.

Mr. and Mrs. Ralph Jones and children, Jonathan and Konette of Harrison County spent Saturday with Mr. and Mrs. Paul Jones.

Cory and Samantha Earlywine spent the week end with Mr. and Mrs. David Earlywine.

Mrs. Phyllis Brady visited Mr. and Mrs. John Lee (of Lee and Company Realtors) at their home in Cynthiana on Monday morning. John is recovering very well from open-heart surgery.

Mrs. Phyllis Brady and Mrs. Rhonda Whitson attended a candle party at the home of Mrs. Maxine Whitson on Saturday evening.

Mr. and Mrs. Charles Doyle and many others of the family spent the week-end at Boonesboro State Park.

Obituaries

John Ward

John Russell Ward, 62, Georgetown, a retired Bank 1 Teacher for the Central Kentucky State Vo-Tech for over 27 years, retired Johnson Controls employee for 12 years and husband of Betty Lutes Ward, died Sunday, Oct. 26, 1997 at his home after a brief illness.

A native of Fayette County, he was the son of the late Alex Clark and Nettie Wells Ward and was a member and deacon of Broadway Christian Church in Lexington.

He and his wife were former housepareats of Hollen House for over nine years. He was a member and past president of the Midway Sportsmen Club and a Navy veteran.

Survivors besides his wife are 3 daughters and two sons-in-law, Connie W. & John Galloway, Beaver Creek, OH, Linda W. and Travis Wheeler, Hardesburg, and Mitta Ward, Georgetown; 4 grandchildren, Brian & Mary Elizabeth Galloway and Ben & Rachel Wheeler; one brother, Alex Wells Ward, Lexington; and one sister, MAry Ann Glass, Georgetown.

A daughter, Sandra Annette Ward and a brother William Richard Ward, preceded him in death.

Funeral services were 1:30 p.m. Wednesday at Johnson's Funeral Home.

Pastor Stuart Couve, Mr. James Gaunce and Louie Reed officiated. Burial took place in the Midway Cemetery.

Victims

Continued from Page 1

parole, changes in sentences due to immediate time credits, court ordered discharges or escapes, a system will begin to call once the inmate is released.

"As county attorney, I meet hundreds of victims every year," Conley said. "I believe the notification system protects innocent people by giving them time to take measures to ensure their safety. This will be especially beneficial to victims of domestic violence, stalking and similar types of crimes."

Conley said more information can be obtained by calling Kentucky's V.I.N.E. system 1-800-511-1670.

Housing

Continued from Page 1

The maximum loan amount for all counties served by the Morehead Area Office is $81,548 except for Campbell and Pendleton counties which have a maximum limit of $118,550 and Boyd, Carter and Greenup counties with maximum loan limits of $82,100.

Inquiries concerning the Rural Housing Guaranteed Program in the Morehead Area should be directed to Susan Jones, Guaranteed Housing Specialist, in the Morehead Area Office at 784-6447.

The Morehead Area Office will serve the following counties: Fleming, Lewis, Bracken, Nicholas, Boyd, Floyd, Johnson, Magoffin, Lee, Bath, Mason, Pendleton, Carter, Lawrence, Knott, Martin, Breathitt and Wolfe, Rowan, Robertson, Campbell, Greenup, Elliott, Pike, Morgan, Owsley and Menifee.

The 'ins and outs' of your 401k

The 401(k) plan offers employees one of the best ways to boost their retirement income.

But in order to make the most of this employer-sponsored retirement plan, it's important to know all the intrinsic ins and outs. To help you make the most of your plan, the Kentucky Society of CPAs offers the following advice.

Investing in a 401(k)

You invest in a 401(k) plan by having a percentage of your salary automatically deducted from your paycheck and deposited in your plan. Typically, you can deposit 15 percent of your salary each year, up to a maximum dollar amount — $9,500 in 1997. (Some employers cap contributions at a lesser percentage.) The ceiling, which is set by law, is adjusted by the Internal Revenue Service annually for inflation. Three factors make the 401(k) a deal you can't afford to pass up.

1) First, the amount you deposit in your 401(k) plan is deducted before your wages are taxed, which means you defer paying federal income tax on this money earmarked for your retirement. So, the more money you put in your 401(k), the lower your taxable income and the less tax you pay.

2) The earnings on your investment also grow tax-free until withdrawn.

3) And if the tax advantages aren't convincing enough, how does free money sound? For every dollar an employee contributes, many companies kick in 50 cents or a dollar, up to a certain limit. That's the equivalent of getting a return of 50 percent or 100 percent on your money.

Most company plans offer a number of investment options, including stock funds, fixed-income funds, money market accounts and company stock, and allow you to move your money from one fund to another. The further you are from retirement age, the stronger the case for investing a majority of your assets in stocks, historically the best-performing investment category.

Moving your 401(k) funds

Unlike a pension plan, when you leave a company, your 401(k) can go with you. Basically, you have three options when you leave your job:

(1) you can leave your money in your old company's plan provided that you have at least $5,000 in the account,

(2) you can roll over/your balance into your new employ's plan, if your employer agrees; and

(3) you can deposit the money into a rollover IRA.

Bear in mind that if you choose to move your 401(k), you should have your company deposit the money directly into your new employer's plan or into an IRA. If you take possession of the check, your employer is required to withhold 20 percent for income taxes.

Tapping into your 401(k) plan before retirement

If you're younger than age 59 (55 if you've taken early retirement), you may be able to withdraw from your 401(k) without penalty if you're experiencing a financial hardship and need money to pay medical expenses. However, other early distributions may result in a 10-percent penalty plus regular income taxes on the amount withdrawn.

But don't let these tough withdrawal rules stop you from investing in a 401(k) because most plans allow you to borrow up to half the balance in your 401(k) to a maximum of $50,000. Rules governing 401(k) borrowing require that you repay the loan in five years (up to 30 years if you're using the money to purchase your primary residence). Otherwise, the amount you borrowed is treated as a withdrawal subject to a 10-percent IRS penalty as well as any income taxes due. If you leave your job, most employers require that you repay the loan in full to avoid having the unpaid balance treated as withdrawal.

Withdrawing funds at retirement

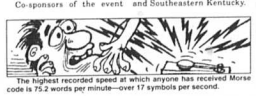
Once you've retired and you've reached age 59 (55 if you took an early retirement), you can withdraw money from your 401(k) without the 10-percent penalty. Some employers allow you to keep your 401(k) with the company at retirement, but most don't allow you to make sporadic withdrawals. When you're ready to start tapping into your 401(k), you'll need to transfer it to a rollover IRA where you can make taxable withdrawals as needed.

Band

Continued from Page 1

Dunbar High School in Class AAAA. In fourth place, Campbellsville High School won the Class A competition; Madison Central High School, the Class AA; George Rogers Clark High School, the Class AAA and Madisonville N. Hopkins High School, the Class AAAA.

Co-sponsors of the event are the Lexington-Fayette Urban County Government, the coordinating agency; the University of Kentucky; the Kentucky Music Educators Association; WKYT-TV, Channel 27, Fayette County Public Schools; the Greater Lexington & Visitor's Bureau; the Lexington Herald-Leader; and McDonald's of Central and Southeastern Kentucky.



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Luncheon will be available, country ham, chips, pop and pie. Bazaar will be held at the Fleming-Mason RECC Auditorium in Flemingsburg

Movies 9 — I-64, Exit 94 Winchester — 745-4900
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OAK: Extra nice orig. top loading ice box (ashwood), super clean (orig.) marsh kit. cab. stamped Gemperline Furn. Co. Ports. OH, cute press back high chair/roller w/cane seat (orig.), high bed, 2 fine organ stools w/cl. ft., orig. Larkin desk, 2 very nice Macey 4 stack bookcases, cute Princess dresser w/oval mirror, Mission secretary desk, 2 curved glass china cab. 1 orig. & w/cl. ft., 2 ballseats w/mirrors, nice cl. ft. sideboard, 2 pc. 8 ft. cab., oval drop leaf table, clean barrel churn, wardrobe, 2 pc. stepback cupboard, High Boy chest w/tallboy, sm.kd wardrobe, spool cab, wardrobe w/double mirrored doors, many stands, dressers, chests & much more!!!

MAHOGANY: Super Q.A. High Boy Chest w/broken arch, beautiful 5 tier etagere w/cl., mirror, unusual 2 pc. corner stand w/2 drws., nice 30's br. set, cute vanity w/cl. mirror, flame empire chest, 2 pc. secretary/bookcase, slant front desk, chairs, stands & more!!

OTHER FURNITURE: Large spinning wheel (orig.), fancy decorated trunk, tea cart, full size polished brass bed, prim. 6 ft. country cab., pie safe, 3 pc. dep. br. set, 50's cedar wardrobe, 1 pc. Stickley Bros. settee, blanket chest, prim. post office box & more!!

SMALLS TO INCLUDE: Large selection of beaded & mesh purses w/assorted shapes & sizes, sewing bird pin cushion, collection of Madame Alexander & Goebel dolls, old slag lamp, clocks, pocket watches to include Elgin & Waltham, Wm. Rogers flatware, nice selection of pict. & frames, plus much more!!!

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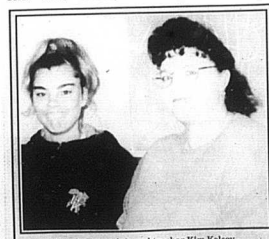
Student of the Week



Candy Evans, left, and teacher Kim Kelsey

This issue's Student of the Week is Candy Evans.

Candy is a student of Kim Kelsey, who says Candy has a "much-improved attitude," and that her class work and behavior have improved, as well.

Candy is active in Special Olympics, and she enjoys attending sporting events, as well as school dances.

Candy's hobbies include cross-stitch, sewing, and attending church.

Each Student of the Week is nominated by the faculty of their respective school, and serves to spotlight the work, achievements, goals, and activities of the youth of Nicholas County.

This community service is made possible through a partnership between The Carlisle Mercury and Nicholas County Schools.

The Carlisle Mercury will profile one student each week, chosen by the faculty of their respective school. Watch this space in future issues.