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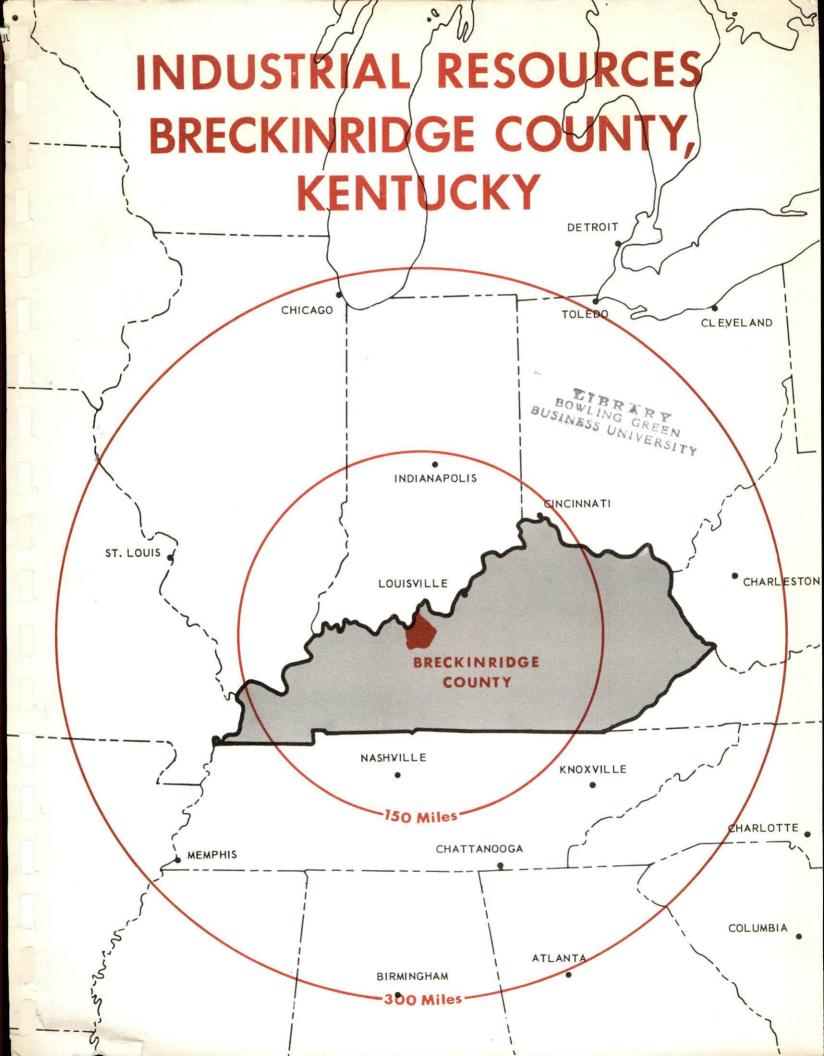
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INDUSTRIAL RESOURCES BRECKINRIDGE COUNTY, KENTUCKY

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Prepared by

Breckinridge County Economic Development Committee and
The Kentucky Department of Commerce

Frankfort, Kentucky

October, 1962

INDUSTRIAL RESOURCES

BRECKINRIDGE COUNTY, KENTUCKY

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SUMMARY DATA

POPULATION:

1960: Cloverport - 1,334

Hardinsburg - 1,377 Breckinridge County - 14,734

Irvington - 1,190

BRECKINRIDGE COUNTY LABOR SUPPLY AREA:

Includes Breckinridge and all adjoining counties. Estimated number of workers available for industrial jobs in the labor supply area - 4,116 men and 5,010 women. Number of workers available from Breckinridge County - 556 men and 744 women.

TRANSPORTATION:

Railroads: The Louisville-Evansville division of the Louisville and Nashville Railroad Company serves Irvington, Cloverport and Stephensport.

Air: An airport for small craft has been constructed at Rough River Dam in the southern part of the county. The nearest commercial airfield is the Owensboro-Daviess County Airport at Owensboro, 27 miles from Cloverport.

Water: The Ohio River bounds Breckinridge County on the north.

The cities of Cloverport and Stephensport are located on this river and Hardinsburg and Irvington are both eleven miles from the nearest points of the river.

Trucks: There are five trucking companies which serve the Breckinridge County area. Three of these companies have terminals in the area.

Bus Lines: Southeastern Greyhound Bus Lines serves Irvington, Hardinsburg, and Gloverport with terminals in Louisville and Evansville.

HIGHWAY DISTANCES FROM HARDINSBURG, KENTUCKY, TO:

Town	Miles	Town	Miles
Atlanta, Ga.	403	Memphis, Tenn.	385
Chicago, Ill.	363	New Orleans, La.	710
Cincinnati, Ohio	176	New York, N.Y.	814
Detroit, Mich.	432	St. Louis, Mo.	277
Los Angeles, Calif.	2,100	Washington, D.C.	665

Electricity

The Meade County Rural Electric Cooperative Corporation, supplied by the Louisville Gas & Electric Company, serves Breckinridge County.

Natural Gas

The Western Kentucky Gas Company furnishes natural gas to Breckinridge County. The Texas Gas Transmission Corporation is the source of supply.

Water

Cloverport, Hardinsburg, and Irvington are supplied with water through municipal water systems. Cloverport and Irvington utilize deep wells as their source of supply, and Hardinsburg has the use of small lakes for raw water.

Sewerage

Hardinsburg is the only city in the county that has a public sewerage system. Cloverport and Irvington are now in process of planning sewer systems.

GENERAL CHARACTERISTICS

Breckinridge County is situated in northwestern Kentucky adjacent to the Ohio River. Its entire area, 548 square miles, is drained by the Rough and Ohio Rivers and their tributaries. The rolling terrain in the northeast is marked by many sinkholes and some isolated knobs. Broad sinking valleys are not uncommon. In the southwest the county is hilly and in some localities along the Rough River and its tributaries it is rather rugged. The dividing ridge on which Hardinsburg is located at an elevation of about 700 feet is a remnant of a once broad upland of considerable extent.

POPULATION AND LABOR MARKET

Population

The following table shows the population and rate of growth in Cloverport, Hardinsburg, Irvington, Breckinridge County, and Kentucky.

Table 1

POPULATION DATA FOR BRECKINRIDGE COUNTY WITH

COMPARISON TO THE KENTUCKY RATE OF CHANGE, 1900-1960

	Clox	verport	Hardins	sburg	Irving	gton
Year	Population	n % Change	Population	% Change	Population	% Change
1900	1,656					
1910	1,403		737		665	
1920	1,509	7.6	810	9.9	655	- 1.5
1930	1,324	-12.3	805	6	764	16.6
1940	1,402	5.9	930	15.5	790	3.4
1950	. 1,357	- 3.2	902	- 3.0	831	5.2
1960	1,334	- 1.7	1,377	52.7	1,190	43.2
		Breckinridge	e County	Kent	ucky	
Year	-	Population %	Change	Population	% Change	-
1900				2,147,174		
1910		21,034		2,289,905	6.6	
1920		19,652 -	6.6	2,416,630	5.5	

2,614,589

2,845,627

2,944,806

3,038,156

8.2

8.8

3.5

3.2

Per cent of nonwhite population in county: 4.7

17,368

17,744

15,528

14,734

-11.6

-12.5

- 5.4

2.2

1930

1940

1950

1960

Economic Characteristics

With a large rural population it is not surprising that agriculture accounts for a large employment group. There were 2,353 family workers and 238 hired laborers employed in this industry in the fall of 1959. Breckinridge County had 1,877 farms in 1959 which accounted for 86.1% of the land in the county. The average size of the farms was 166.2 acres and estimated at a value of \$65.35 per acre.

The agricultural economy is undergoing a rapid change from row-crop to livestock production. In 1960 livestock income exceeded row-crop income for the first time, and is increasing at a rapid pace. Today the county is near the state's top in livestock sales but, by virtue of this changing economy, has available an increasing labor supply.

The next largest group is manufacturing with 433 reported in December of 1961. Total employment at that time in all industries was 832, excluding those directly employed in agriculture.

Per capita income for the area in 1957 varied from \$719 in Hardin County to \$1,222 in Meade County. Per capita income in Breckinridge County was \$866.

Retail sales in Breckinridge County in 1958 were \$8,435,000.

Labor Market

Supply Area: The Breckinridge labor supply area is defined for the purpose of this statement to include Breckinridge, Grayson, Hancock, Hardin, Meade, and Ohio Counties.

Labor Potential Defined: The total estimated labor supply is composed of three major groups. The first two are currently available for industrial employment, the third group describes the potential for future years.

- 1. The current unemployed, measured here by unemployment insurance claimants.
- 2. Men who would shift from low paying jobs such as agriculture and women who would enter labor force if jobs were available.
- 3. The future labor supply due to aging of the population and measured here by the number of boys and girls becoming eighteen years of age during the 1960's.

Numbers Available: The total population of the Breckinridge supply area was reported at 140,350 by the 1960 U. S. Census of Population.

Those among the total population that are estimated to be currently available for industrial employment include, 4,116 males and 5,010 females. These totals include 848 unemployed and 3,268 marginally employed males and 247 unemployed and 4,763 marginally employed females. Their distribution throughout the supply area is shown in Table 2.

Table 2

DISTRIBUTION OF THE CURRENT ESTIMATED LABOR SUPPLY WITH COMPONENTS, BRECKINRIDGE COUNTY AREA, SEPTEMBER 1, 1961*

		Total		Labor	Supply**	Uner	nployed
	Male	Female	Total	Male	Female	Male	Female
Area Total:	4,116	5,010	9,126	3,268	4,763	848	247
Breckinridge	556	744	1,300	749	720	77	24
Grayson	1,063	757	1,820	882	702	181	55
Hancock	268	280	548	225	269	43	11
Hardin	796	1,319	2,115	507	1,231	289	88
Meade	339	1,002	1,341	265	979	74	23
Ohio	1,094	908	2,002	910	862	184	46

The future labor supply will include some proportion of the 14,078 boys and 11,638 girls who will become 18 years of age during the 1960's. It would be difficult to forecast the exact number that will enter the area work force. Probably the most influential internal factor would be the type of local employment available. The distribution of the children throughout the labor supply area is shown in Table 3.

^{*} Source: Kentucky Department of Economic Security

^{**} Men who would shift from low paying jobs such as farming, and women who would enter the labor market if jobs were available.

Table 3

DISTRIBUTION OF THE FUTURE LABOR SUPPLY, BRECKINRIDGE COUNTY AREA BASED ON 1960 U. S. CENSUS OF POPULATION DATA

	18 Years of	18 Years of Age by 1970		
	Males	Females		
Area Total:	14,078	11,638		
Breckinridge Grayson Hancock Hardin Meade Ohio	1,544 1,806 534 6,446 1,905 1,843	1,447 1,638 561 4,349 1,873 1,770		

Area Employment Characteristics: The area economy is primarily agriculture-based. During the fall of 1959 there were 11,601 family and hired workers directly engaged in this industry. The distribution of these workers is shown in the following table.

Table 4

BRECKINRIDGE COUNTY AREA AGRICULTURAL EMPLOYMENT FALL, 1959

	Family Workers	Hired Workers**	Total
Area Total:	10,958	643	11,601
Breckinridge	2,353	238	2,591
Grayson	2,436	45	2,481
Hancock	725	50	775
Hardin	2,579	154	2,733
Meade	1,047	104	1,151
Ohio	1,818	52	1,870

^{*} Regular workers (employed 150 or more days).

^{**} U. S. Census of Agriculture, 1959

Manufacturing employment in the area is light in relation to the labor potential. During December 1961, there were 2,062 workers engaged in manufacturing; the largest number being employed in Hardin County. The distribution of the remaining employment, by county and type industry, is shown in Table 5.

Table 5

BRECKINRIDGE COUNTY AREA MANUFACTURING EMPLOYMENT*
DECEMBER, 1961

	Area	December of the	- C	Unnagalr	Uandin	Maada	Ohio
	Total	Breckinridge	e Grayson	Hancock	Hardin	Meade	Omo
Total manu-							
facturing	2,062	433	161		707	553	208
Food & kindred							
products	161	5	44		73	12	27
Tobacco	1	0	0		1	0	0
Clothing, tex-							
tile & leather	387	155	62		132	0	38
Lumber and							
furniture	148	3	36	2.0	26	8	75
Print., publ.	12						
& paper	81	5	5		52	0	19
Chemicals,							
petroleum	NA				- 100	WW117-47	54
& rubber	539	0	0		11	528	0
Stone, clay							
& glass	359	265	14		75	5	0
Primary metals	0	0	0		0	0	0
Machinery, metal products							
& equip.	153	0	0		125	0	28
Other	233	0	0		212	0	21

^{*} Includes only those workers covered by unemployment insurance

More details concerning the area's total employment is obtained from an analysis of "All Industries" covered employment statistics, which are shown in Table 6. Aside from agriculture employment, which is not covered by unemployment insurance, the largest groups are manufacturing, wholesale and retail trade, transportation, communication and utilities and services. Other employment situations, not typical of the entire region, may be seen in the table.

Table 6

BRECKINRIDGE COUNTY AREA COVERED EMPLOYMENT,*

ALL INDUSTRIES, DECEMBER, 1961

	Area						
	Total	Breckinridge	Grayson	<u>Hancock</u>	Hardin	Meade	Ohio
Mining &							
Quarrying	525	28	12	17	38	26	404
Contract Con-							
struction	480	59	33	5	292	17	74
Manufacturing	2,062	433	161	0	707	553	208
Transportation,							
Communication	ıs						
& Utilities	659	27	78	1	376	147	30
Wholesale &							
Retail Trade	2,623	239	366	38	1,652	98	230
Finance, Ins.,							
& Real Estate	338	30	32	5	206	18	47
Services	587	16	15	0	419	53	84
Other	0	0	0	0	0	0	0
Total	7,274	832	617	66	3,690	912	1,077
Total	7, 274	832	617	66	3,690	912	1,

^{*} Includes only workers covered by unemployment insurance.
Source: Kentucky Department of Economic Security

LOCAL MANUFACTURING

The manufacturing industry is represented in Breckinridge County by the following firms. The product of each firm and their employment are also shown.

Table 7

BRECKINRIDGE MANUFACTURING FIRMS WITH PRODUCTS
AND EMPLOYMENT, 1961

		E	mployme	ent
Firm	Product	Male	Female	Total
Cloverport				
Murray Tile Co.	Unglazed quarry tile			130
Wil-Son Mfg. Corp.	Drying ovens	(not known)		
Irvington				
Community Milling Co.	Flour, feeds	6	1	7
Wilson Publications	Newspaper publ. &			
	printing	5	3	8
Kentucky Stone Co., Inc.	Chisled stone	12	0	12
Hardinsburg				
Eleanor Beard, Inc.	Hand-made textiles	1	20	21
The Galante Studio	Needle craft	(n	not know	n)
T. M. Hook	Ready mixed concrete	2	0	2

Prevailing Wage Rates

An average weekly wage of all industries in Breckinridge County as of September 1961, was \$64.35. Manufacturing alone had an average wage of \$64.47. On a state-wide basis all industries represented an average weekly wage of \$83.44 and manufacturing \$96.07.

Unions

There are no unions represented in Breckinridge County.

TRANSPORTATION

Transportation service, in general, to and from the Breckinridge County area is good. The proximity to market areas substantially decreases transit distances and times. Rail and water transportation availability also add much to the county facilities.

Railroads

The Louisville and Nashville Railroad Company supplies Breckinridge County with rail service through its Louisville-Evansville division.

Cloverport has three local freights per week and two through freights per day. Switching service is available 6 days per week with sidings for 7 cars. There are approximately twelve inbound carloads per month consisting mainly of LP gas, fertilizer, farm machinery and building materials. There are about 40 carloads per month of outbound freight consisting mostly of tile flooring.

The Meade County Transfer Company has store-door pickup and delivery available on call. Railway Express is available 7 a.m. to 4 p.m., Monday through Friday. Pickup and delivery service has been discontinued, but will be reinstated if volume demands.

Irvington has one local freight daily and four through freights daily each way. Switching service is available six days per week with sidings for 100 cars. There is no store-door pickup or delivery. There is an average of 10 inbound carloads per month consisting mainly of LP gas, coal and building materials. Outbound carloads average 9 per month consisting mostly of stone.

Table 8

RAILWAY TRANSIT TIME FROM CLOVERPORT, KENTUCKY, TO:*

Town	No. of Hrs.	Town	No. of Hrs.
Atlanta, Ga.	42 1/2	Louisville, Ky.	4 1/2
Birmingham, Ala.	25	Los Angeles, Calif.	86
Chicago, Ill.	20 1/2	Nashville, Tenn.	18 1/2
Cincinnati, Ohio	19	New Orleans, La.	42 1/2
Cleveland, Ohio	50 1/2	New York, N.Y.	73 1/2
Detroit, Mich.	45 1/2	Pittsburgh, Pa.	48 1/2
Knoxville, Tenn.	34	St. Louis, Mo.	16 1/2

^{*} The Louisville and Nashville Railroad Company

Highways

Hardinsburg is served by U. S. Route 60 and State Routes 259 and 261. Irvington has U. S. Route 60 and State Routes 448 and 477. Cloverport is accessible by U. S. Route 60 and State Route 105.

Table 9
HIGHWAY DISTANCES FROM HARDINSBURG, KENTUCKY, TO:

Town	Miles	Town	Miles
Atlanta, Ga.	403	Lexington, Ky.	142
Birmingham, Ala.	380	Louisville, Ky.	65
Chicago, Ill.	363	Nashville, Tenn.	189
Cincinnati, Ohio	176	New York, N.Y.	814
Detroit, Mich.	432	Pittsburgh, Pa.	460
Knoxville, Tenn.	263	St. Louis, Mo.	277

Truck Service: Breckinridge County is served by the Black Motor Line, Hardinsburg; Hayes Freight Lines, Indianapolis, Indiana; Meade Transfer, Inc., Brandenburg; Robbins Truck Line, Hardinsburg; and Federal Truck Lines, Inc., Chicago, Illinois.

Points of freight transfer are Owensboro and Louisville.

Table 10

TRUCK TRANSIT TIME FROM HARDINSBURG, KENTUCKY, TO SELECTED MARKET CENTERS*

	Delivery	y Time(Days)	Del	ivery T	Time (Days)
Town	LTL	TL	Town	LTL	TL
Atlanta, Ga.	2-3	2	Louisville, Ky.	1	1
Birmingham, Ala.	2-3	2	Los Angeles, Calif.	5 - 7	4-6
Chicago, Ill.	1-2	1	Nashville, Tenn.	2	1
Cincinnati, Ohio	1-2	1	New Orleans, La.	2-4	2-3
Cleveland, Ohio	1-2	2	New York, N.Y.	3-4	2-3
Detroit, Mich.	2	2	Pittsburgh, Pa.	2	2
Knoxville, Tenn.	1-2	1	St. Louis, Mo.	1-2	1

^{*} Source: Meade Transfer, Inc., Brandenburg, Kentucky; Hayes Freight Lines, Inc., Indianapolis, Ind.; and Robbins Truck Line, Hardinsburg, Kentucky

Bus Lines: The Southeastern Greyhound Bus Lines operating between Louisville and Evansville offersthree buses daily each way through Hardinsburg, Cloverport, and Irvington. The westbound buses pass through Owensboro and terminals in Evansville, Indiana.

<u>Taxi Service:</u> Hendry's Cab in Cloverport and Gibson's Cab in Hardinsburg offer taxi service in these cities.

Air

The nearest commercial airports are the Owensboro-Daviess County Airport, 49 miles from Hardinsburg, and Louisville's Standiford Field, 65 miles distant. Standiford Field is served by American, Eastern, Delta, Ozark, Trans World and Piedmont Airlines. Eastern and Ozark Airlines serve the Owensboro-Daviess County Airport.

At Rough River Dam, 15 miles south of Hardinsburg, an airport for smaller craft has been completed.

Water

Breckinridge County bounds the Ohio River 23 miles along its northern extremity. The Ohio River from Pittsburgh to the Mississippi River at Cairo, Illinois, is 981 miles. This river at present maintains a 9-foot navigation channel the entire 664 miles of its length on the northern boundary of Kentucky. On the Kentucky portion of this river there are 23 locks and dams of which each lock is 110' by 600'.

In 1960, 80 million tons or 17.7 billion ton-miles of cargo or 38 per cent of the 60 billion ton-miles of the Mississippi system, moved over this river. The principal cargoes were coal and coke, oil and gasoline, stone, sand and gravel, iron and steel, and grain and chemicals.

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UTILITIES AND FUEL

Electricity

The Meade County Rural Electric Cooperative Corporation supplies Breckinridge County with electricity.

The Louisville Gas and Electric Company, which is the source of supply for the Meade County RECC, owns and operates three steam generating plants and a hydroelectric plant which has a total generating capacity of 856,000 kilowatts. The company is directly connected with the systems of six other large electric companies and is a part of one of the nation's largest regional power pools.

Rates:

Residential:

First	13 KWH per month	\$1.25 Minimum
Next	27 KWH per month	. 06
Next	40 KWH per month	.045
Next	100 KWH per month	. 025
All over	180 KWH per month	.015

Other rates may be obtained from the Meade County RECC, Brandenburg, Kentucky, or the Kentucky Department of Commerce.

Natural Gas

The Western Kentucky Gas Company, Owensboro, Kentucky, supplies Cloverport and Hardinsburg with natural gas. The Texas Gas Transmission Corporation is Western Kentucky Gas Company's source of supply. The Texas Gas Company has a 26-inch high pressure line which traverses the county from west to east and a line perpendicular to this from Hardinsburg north to Indiana, crossing the Ohio River at the corner of Breckinridge and Meade Counties.

Rates:

Residential Rate 1:

First	1,000 cu. ft. or less per	mo. \$1.50 Minimum
Next	2,000 cu. ft. or less per	mo0895
Next	7,000 cu. ft. or less per	mo0725
Next	40,000 cu. ft. or less per	mo0665
All additional		. 0595

Per 100 Cu. Ft.

Seasonal Service Rate 2:

Rate-Net:

First	500 MCF	\$.475	per	MCF
All additional	MCF per mo.	.425	per	MCF

Large Volume Rate 3:

Rate-Net:

Individually metered service where customer requires and contracts for not less than 20 MCF per day.

base load	- all gas per mo.	@ \$0.475 per MCF
Excess of base load	- all gas per mo.	@\$0.595 per MCF

Other rates may be obtained from the Western Kentucky Gas Company, Owensboro, Kentucky, or the Kentucky Department of Commerce.

Irvington will have a natural gas supply by 1963. The Irvington Gas Company, Inc., now handling bottled gas, will also supply the natural gas, using the Texas Gas Transmission Corporation as its source of supply.

Manufactured Gas

There are several bottled gas dealers throughout the county that are capable of applying and maintaining industrial quantities of this type gas.

Coal and Coke

Coal is supplied to Breckinridge County by the Western Kentucky Coal Field which consists of 127 mines located in 12 counties. The 1960 average production was 241,000 tons per mine, and a combined total of 30,587,000 tons. Underground mines produced 42 per cent, and strip mines 58 per cent of the total output. The average value per ton was \$3.49 in 1960, f.o.b. mine.* Shipments were 95 per cent by rail and water and 5 per cent by truck. All coal was sold on the open market.

Kentucky has three coke plants, located in Ashland, Calvert City, and Dawson Springs. The supply is supplemented by border state operations.

Fuel Oil

Kentucky has four refineries located in Catlettsburg, Louisville, Covington, and Somerset. Kentucky's fuel supply is supplemented by West Virginia and Ohio operations.

Delivered prices of the various grades may be obtained from the Kentucky Department of Commerce.

^{*} The Mineral Industry of Kentucky, University of Kentucky, Series X, 1962

WATER AND SEWERAGE

Public Water Supply

Municipal departments in Irvington, Hardinsburg and Cloverport supply these cities with water.

Irvington, at present, is capable of treating 150,000 gallons of water per day. The average daily use is 75,000 gallons and the peak daily usage is 125,000 gallons. Finished water is stored in a 50,000 gallon standpipe and a 50,000 gallon covered reservoir. Distribution mains vary from 4 to 6 inches. Pressure is maintained at 60 psi. Irvington is to build a new 50,000 gallon clear well and a new filter plant, and plans to build a 100,000 to 150,000 gallon reservoir. Irvington is utilizing two of five wells as their source of raw water.

Cloverport is supplied by water taken from two wells. These wells have pumps of 250 gpm and 125 gpm. Existing lines from the two wells are 4" to 6". The treatment plant has a capacity of 18,000 gallons per hour. The raw water is treated with chlorine, soda-ash and is aerated. Finished water is stored in a 48,000 gallon clear well and a 75,000 gallon standpipe. Water is distributed at 90-95 psi through 2" to 8" mains. The average daily usage is 75,000 gallons with the peak usage at 93,000 gallons. Approximately 5 1/2 hours of pumping is required to meet the average daily usage. A new well is now under construction. This well will have a 175 gpm pump.

The Hardinsburg Water Works serves Hardinsburg. Their source of supply is from impounded waters at Hardins Creek. Capacity of the treatment plant is 180,000 gallons per day; the treatment methods are settlement filturation and chlorination. Distribution mains are 6", 4" and 2" under 55 psi. The peak daily use was 130,000 gallons while the average use is 90,000 gallons. Treated water is stored in a 50,000 gallon elevated tank. Average pumping time to meet daily requirements is 12 hours. Planned improvements include the extension and increase in size of the mains, a new and larger clear well, and the remodeling of the present treatment plant.

Water Resources

Public and industrial water supplies are secured from both surface and ground water. The Ohio River offers an unlimited supply of surface water. Other sources are secured from impounded small streams.

The occurrence of ground water is from rocks of the Mississippian and Quaternary systems. This has been summarized in Hydrologic Investigations Atlas HA-10 (USGS) as follows:

Mississippian System

Meramec Group (Outliers in the eastern portion of the county.)

"In broad outcrop areas, limestone yields enough water for domestic use to about 4 out of 5 drilled wells. A number of wells yield more than 100 gpm for public and industrial supplies. Where rocks of the Meramec group cap narrow ridges (the underlying Osage exposed in the valleys) most wells will not yield enough water for domestic use. Where the Meramec crops out in valley bottoms (the overlying Chester exposed in the hillsides) most wells yield enough water for domestic use. Many large springs issue from these rocks, some of which discharge several hundred gallons per minute. Some of the large springs are used for public supply."

Chester Group

"Where limestone or sandstone crops out over broad areas, it yields enough water for domestic use to most drilled wells. A few wells yield as much as 100 gpm. Shale and shaly limestone generally do not yield enough water for domestic use to wells, but they may perch water in overlying limestone and sandstone. Sandstone and limestone yield water to numerous springs, some of which discharge more than 100 gpm."

Quaternary System

"Along the Ohio River, the sand and gravel of the Quaternary alluvium generally yield large amounts of water for public, industrial, irrigational and domestic use. Some wells are failures for large supplies because bedrock is encountered at a shallow depth or because the material is locally fine grained. Single vertical wells drilled into the alluvium yield as much as 1,500 gpm, and multiple-well system yield as much as 9,000 gpm. Wells capable of yielding 200 to 500 gpm are common."

Because of local variations, the above conditions may not apply to any given locality but should serve only as a guide to the general ground water conditions in these systems.

Sewerage System

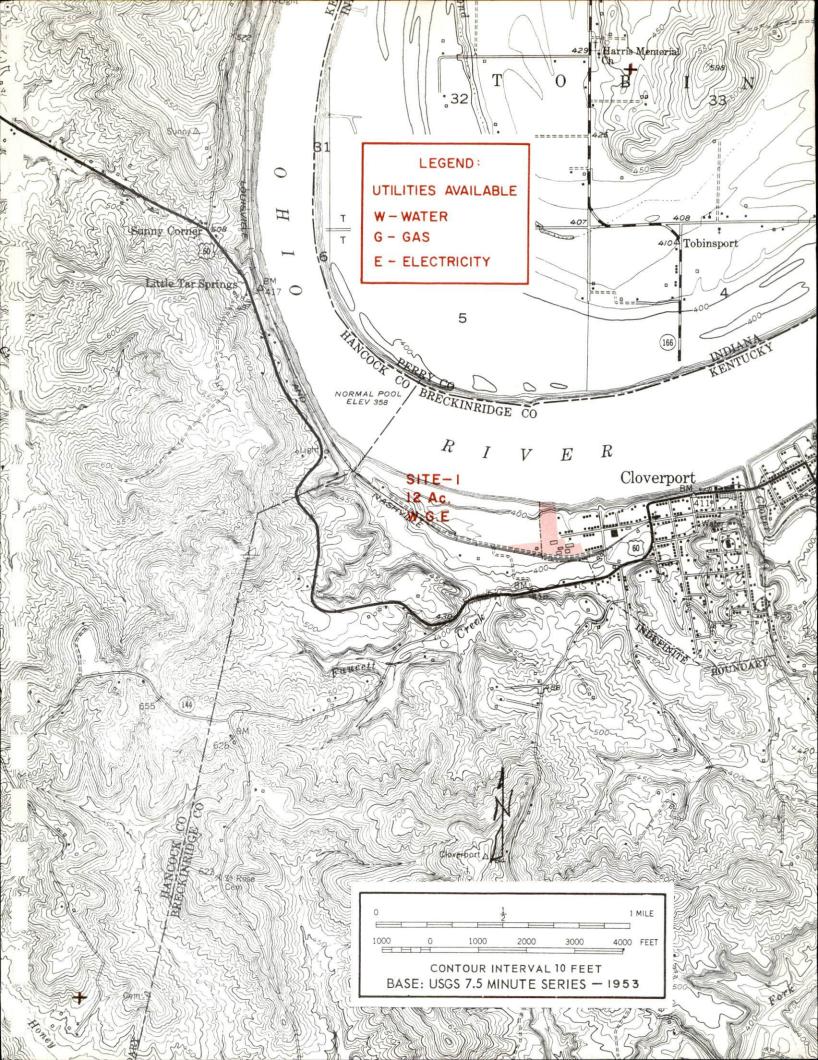
Cloverport and Irvington do not have a public sewerage facility. Septic tanks are common in these areas.

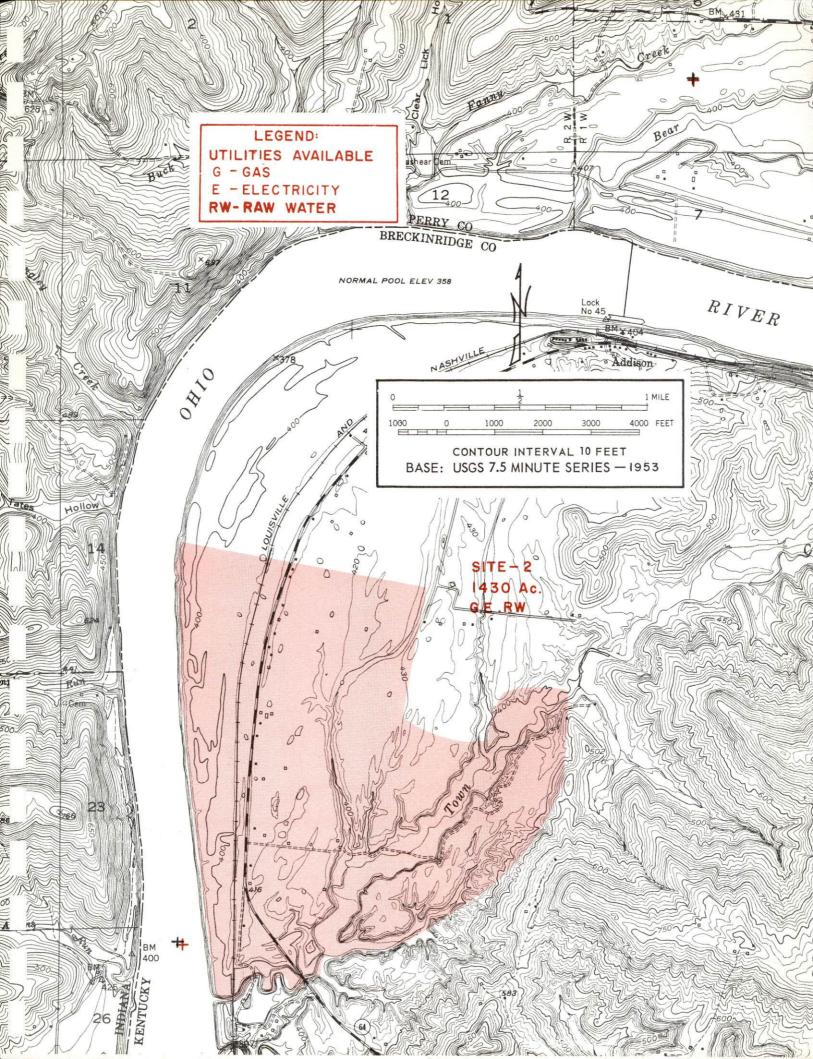
The Hardinsburg sewerage plant provides primary and secondary treatment of sewage. The disposal plant, which began operation in 1951, has a capacity of 700 gpm. Sanitary mains throughout the city are 10". The system at the present time serves 90% of the city. Plans are being made to extend sewerage to outlying districts.

INDUSTRIAL SITES

Site #1: This 12-acre, level site, within the city limits of Cloverport, is bound on the south by the Louisville and Nashville Railroad and on the north by the Ohio River. A city street gives access to this property. U. S. Highway 60 is approximately 3 blocks to the east of this site. Water, natural gas and electricity are available at the property line. This site is owned by the City of Cloverport and is above any known high water. The City offers this property gratis to any user approved by the County Economic Development Committee.

Site # 2: At Holt's Bottom in Stephensport, Kentucky, is a 1,430-acre tract of level to gently rolling land bound on the west by the Ohio River. Kentucky Route 144 divides the flood portion from the non-flood part. This site is approximately two miles north of U. S. Route 60. This property is currently under option at an average cost of \$275.00 per acre. Natural gas and electricity are available.





LOCAL GOVERNMENT AND SERVICES

Type Government

<u>City:</u> Irvington is a 6th class city governed by a mayor elected for a two year term and four councilmen elected at large for two year terms. There are three full-time city employees.

Hardinsburg is a 5th class city governed by a mayor elected for a four year term and six councilmen elected at large for two year terms. There are five full-time and one part-time city employee.

Cloverport is a 5th class city governed by a mayor elected for a four year term and six councilmen elected at large for two year terms. There are two full-time and one part-time city employee.

<u>County:</u> Breckinridge County is governed by the Fiscal Court which is composed of a County Judge elected for a four year term, and six magistrates elected by district for four year terms.

Laws Affecting Industry

Property Tax Exemption: The cities of Breckinridge County may allow a five year property tax exemption to industry. This exemption cannot be extended beyond five years.

Business Licenses: Hardinsburg has a \$10 fee which is levied on all businesses. Irvington has a \$15 fee levied on all businesses, and a required \$10 automobile tag. Gloverport has a business license ranging from \$5 to \$25, and a \$2 auto tag is required.

Planning and Zoning

All the cities and the county government have requested state assistance with planning and zoning. At present there are no planning and zoning laws in effect anywhere in the county.

Building Codes

There are no complete plans on building code ordinances in the county as yet.

Fire Protection

Cloverport, Hardinsburg and Irvington all have volunteer fire departments. Cloverport and Irvington have class-7 NBFU insurance ratings, and Hardinsburg has a class-8 rating.

Hardinsburg has 19 volunteers and a 750 gpm pumper truck. Irvington has 24 volunteers and a 1,000 gpm pumper truck. Cloverport has 15 volunteers and a 500 gpm pumper truck.

Police Protection

Hardinsburg, Irvington and Cloverport each have one radio-equipped, privately owned cruiser. Irvington and Cloverport have one policeman each and Hardinsburg has two full-time policemen.

The County Sheriff has two deputies and two radio-equipped cruisers.

There are two state policemen assigned to Breckinridge County. These men are responsible to the Elizabethtown, Kentucky, post.

Garbage and Sanitation

Cloverport and Hardinsburg have municipal garbage collection and Irvington utilizes the services of a private collector. All three cities utilize an open dump for disposal purposes.

Financial Information

The following is a summary of the financial position of Hardinsburg, Cloverport, Irvington and Breckinridge County.

City Income, Expenditures and Bonded Indebtedness as of January 1, 1962:

Hardinsburg	\$28,134.17	\$21,592.90	\$149,000.00
Irvington	37,715.48	33,298.42	
Cloverport	15,968.51	17,079.93	107,000.00

County Income, Expenditures and Bonded Indebtedness:

Budget, 1962-63		\$112,191.51
Bonded Indebtedness	as of	
January 1, 1962		\$190,000.00

TAXES

Property Taxes

The taxing rate for property in Cloverport, Hardinsburg, Irvington, and Breckinridge County is found in the following table. Additional tax information may be found in the appendix.

Table 11

PROPERTY TAX RATES PER \$100 OF ASSESSED VALUE FOR CLOVERPORT, HARDINSBURG, IRVINGTON, AND BRECKINRIDGE COUNTY, 1961

Taxing Unit	Cloverport	Hardinsburg	Irvington	Breckinridge County
County	\$.70	\$.70	\$.70	\$.70
City	. 75	.90	. 75	
School	2.00	1.50	1.50	1.50
State	.05	.05	. 05	.05
Total	\$3.50	\$3.15	\$3.00	\$2.25

Real Estate Assessment Ratios

Breckinridge Co.	-	31.0%
Cloverport	-	30.8%
Irvington	-	30.0%
Hardinsburg	CAP	31.0%

Net Assessed Value of Property

Breckinridge Co.	- \$	11,149,886.00	w/o Bank shares
Cloverport	-	2,003,886.00	incl. Bank shares
Irvington		1, 184, 225.00	incl. Bank shares
Hardinsburg	-	1, 159, 886.00	incl. Bank shares

OTHER LOCAL CONSIDERATIONS

Educational Facilities

Graded Schools: There are two high schools and three elementary schools in Breckinridge County under county supervision. Cloverport maintains Frederick Fraize High and Elementary, the only independent public school system in the county. There is one Parochial high school located in Hardinsburg and three Parochial elementary schools in the county. The total enrollment of all schools in Breckinridge County is 2,828 and 111 teachers, an average student-teacher ratio of 25-1. Breckinridge County schools, enrollment, teachers and location are shown in Table 12.

Table 12

SCHOOLS, ENROLLMENT, NUMBER OF TEACHERS, STUDENT-TEACHER RATIO IN BRECKINRIDGE COUNTY, 1961-62

WESTERN CONTRACTOR OF THE SECOND CONTRACTOR			G. 1
Schools	Enrollment	Number of Teacher	Student- Teacher Ratio
Hardinsburg			
Breckinridge Co. High St. Romuald High (Par.) Hardinsburg Elem. St. Anthony Elem. (Par.)	383 153 800 59	20 5 24 2	19 30 33 30
Irvington			
Irvington High Irvington Elem.	221 425	15 16	14 26
Cloverport			
Frederick Fraize High (Ind.) Frederick Fraize Elem. (Ind.) St. Rose Elem. (Par.)	111 282 60	5 10 2	22 28 30
Custer			
Custer Elem.	269	10	27
McQuady			
St. Mary Elem. (Par.)	65	2	32

Vocational Schools: Kentucky's vocational education program utilizes fourteen highly specialized schools, partly integrated with regular secondary education. These special area trade schools prepare Kentuckians for work in a variety of trade and industrial occupations.

The Owensboro Area Vocational School at Owensboro, Kentucky, offers such subjects as auto mechanics, cosmetology, drafting, electronics, general industrial electricity, machine shop, printing, radio, television, woodworking and carpentry.

The trade preparatory courses listed above are normally two years in length. In addition, short unit courses are offered on a continuous basis for the upgrading of employed workers. Other short unit courses are provided in all occupations of an industrial nature as needs arise or upon request, when facilities permit.

Colleges: Kentucky Wesleyan College in Owensboro, 46 miles from Hardinsburg, and the 10 colleges and universities in Louisville, 65 miles from Hardinsburg, offer degrees in a wide variety of educational endeavors. Also several business schools in Louisville offer accounting, secretarial, comptometer and general business courses.

Health

Hospitals: The Breckinridge Memorial Hospital in Hardinsburg is a general, short term facility with 23 beds and 10 bassinets. There are x-ray and clinical laboratories. The staff consists of 6 medical doctors and two registered nurses. Outpatient service is available. A general bond issue of * \$250,000 has been approved by the electorate for construction of a new hospital under provisions of the Hill-Burton Act.

Public Health: The Breckinridge County Health Department has full-time personnel consisting of one administrative assistant, two nurses, and one clerk. Part-time employees are one health officer and two sanitarians.

All general health programs were followed during the last year. The 1961-62 budget was \$28,503 and the 1962-63 budget is \$29,505.90.

There are three licensed personal care homes and two licensed nursing homes in the county.

Housing

There are only a few houses for rent or for sale in Breckinridge County. Building costs range from \$8 - \$10 per square foot throughout the county.

Communication

Telephone and Telegraph: Southern Bell Telephone and Telegraph Company serves Gloverport and Hardinsburg. The Brandenburg Telephone Company serves Irvington. Free calls may be made between a few specified cities only.

Postal Facilities: Hardinsburg has a second-class post office with 16 employees. Mail is dispatched 6 times daily, twice by the highway post office truck and four times by star route. Hardinsburg has four rural routes and two star routes. In 1961, postal receipts were \$30,738. The present building is to be renovated.

Irvington has a second-class post office with six employees. Mail is dispatched three times daily, once by the highway post office truck and twice by truck. Mail is received six times daily, twice by the highway post office truck and four times by truck. Irvington has two rural routes and one star route. In 1961, the postal receipts were \$11,844.99.

Cloverport has a second-class post office with five employees. Mail is dispatched four times daily, twice by the highway post office truck and twice by star route. Mail is received four times daily, twice by the highway post office truck and twice by star routes. In 1961, postal receipts were \$9,274.60.

Newspapers: The Breckinridge Herald-News is a weekly newspaper made available for sale on Thursdays. This paper is published in Hardinsburg and printed in Irvington. The circulation is approximately 3,000. Papers from Louisville and Owensboro are also received daily in most of the county.

Radio: Radio stations in Elizabethtown, Fort Knox, Owensboro, Louisville, and Tell City, Indiana, are received throughout most of the county.

Television: Louisville, Bowling Green, and Evansville, Indiana, television stations are received in Breckinridge County.

Libraries

The Breckinridge County Library is located in the County Courthouse building. The Cloverport Public Library is a branch of the county library. Bookmobile service is available throughout the county.

Churches

Church denominations represented in the various communities of Breckinridge County include Baptist, Methodist, Catholic, Presbyterian, Church of Christ, Pilgrim Holiness, Evangelical United Brethren and Jehovah's Witnesses.

Financial Institutions

Statement as of December 31, 1961

	Assets	Deposits
The Farmers Bank (Hardinsburg) Breckinridge - Bank of Cloverport First State Bank (Irvington)	\$3,368,095.04 2,685,590.92 2,767,544.15	\$3,013,133.61 2,421,182.71 2,442,950.87

Hotels and Motels

Hardinsburg	
Willoughby's Motel	10 Units
Commercial Hotel	20 Rooms
Irvington Simmons Motel	16 Units
Cloverport Leslie Motel	8 Units

Clubs and Organizations

Hardinsburg: Rotary, Junior Chamber of Commerce, Masons, Knights of Columbus, VFW, American Legion, Sportsmen Club, Woman's Club, Eastern Star, Magazine Club, Homemakers, Boy Scouts, FFA, FHA, Junior Conservation, Little League.

Cloverport: Chamber of Commerce, Sportsmen Club, Masons, VFW, American Legion, Eastern Star, Homemakers, Boy Scouts, Girl Scouts, Cub Scouts, Little League.

Irvington: Rotary, Sportsmen Club, Irvington Athletic Association, Masons, Eastern Star, Homemakers, Boy Scouts, Girl Scouts, Brownies, Cub Scouts, Little League.

Recreation

Local: Recreational facilities in Hardinsburg include a gymnasium and softball field at the high school, a swimming pool which is operated by the Future Farmers of America, and a baseball park at the Breckinridge County Fairgrounds. An eleven acre municipal lake is stocked with fish and offers opportunities to the sportsman.

The high school in Gloverport has facilities for softball and basketball. Since the city is located on the banks of the Ohio River, there are unlimited opportunities for participation in the various water sports.

Carter Memorial Field, in Irvington, has softball and baseball facilities.

Area: Nearing completion in southern Breckinridge County is the Rough River Reservoir. This project was started in 1955 by the U. S. Corps of Engineers as part of the overall program to alleviate flood damages in the lower Ohio and Mississippi Valleys. This reservoir, approximately 27 miles in length, will cover a total area of 1,600 acres during normal pool stage. This impoundment will offer many convenient recreational opportunities to the residents of Breckinridge County and the surrounding area. Available recreational activities will include fishing, swimming, boating, camping and picnicking.

Indian Lake, a 100-acre privately owned lake and picnic area, is located 6 miles from Cloverport in adjoining Hancock County. Facilities are available for boating, picnicking and swimming. A clubhouse is available for certain youth activities and special parties.

Other excellent area facilities include Audubon State Park, Mammoth Cave National Park, Otter Creek Park, My Old Kentucky Home State Shrine, and Kentucky Lake State Park.

Community Improvements

Hardinsburg:

- 1. A new county Courthouse was recently completed at a cost of \$261,000.
- 2. A new lake has been constructed to be used as a reservoir. The cost was \$95,000.
- 3. Two new medical buildings have been constructed.
- 4. A new standpipe and a new clear well have been built, and within two years the filters are to be remodeled.
- 5. A \$500,000 hospital is to be built.

Irvington:

- 1. 37 new mercury-vapor street lights have been installed.
- 2. New tennis courts have been built.
- 3. A nursing home is planned for construction in the near future.
- 4. A town hall and jail, a firehouse, a reservoir, and extension of the water lines are being taken into consideration.

Cloverport:

- 1. The bank was remodeled at a cost of \$49,000.
- 2. A new school was constructed.
- 3. Twenty mercury-vapor street lights have been installed.
- 4. A new medical clinic cost \$25,000.

NATURAL RESOURCES

Agriculture

Breckinridge County in 1959 had 1,877 farms with a total of 311,931 acres for an average of 166.2 per farm.

Table 13

AGRICULTURAL STATISTICS FOR BRECKINRIDGE COUNTY AND KENTUCKY, 1959*

MOTOR STATE OF THE		MINISTER AND AND ASSESSMENT STREET ASSESSMENT		
Crops		Acres Harvested	Yield Per Acre	Total Production
Corn:				
Breckinridge Co.	(bu)	24,288	42.5	1,031,528
Kentucky	(bu)	1,649,000	42.5	70, 184, 000
Wheat:				
Breckinridge Co.	(bu)	3,817	20.7	79,194
Kentucky	(bu)	158,000	24.5	3,876,000
Soybeans:				
Breckinridge Co.	(bu)	630	7.9	4,992
Kentucky	(bu)	181,000	22.1	4,012,000
Burley Tobacco:				
Breckinridge Co.	(lbs)	3,015	1,516.3	4,571,643
Kentucky	(lbs)	189,000	1,604.5	303,261,000
Alfalfa Hay:				
Breckinridge Co.	(tons)	2,033	2.4	4,947
Kentucky	(tons)	289,000	2.1	620,000
Clo-Tim Hay:				
Breckinridge Co.	(tons)	8,881	1.5	13,737
Kentucky	(tons)	427,000	1.3	582,000
Lespedeza Hay:				
Breckinridge Co.	(tons)	12,514	1.3	16,716
Kentucky	(tons)	549,000	1.2	703,000

^{*} Kentucky Agricultural Statistics, 1960, Kentucky Crop and Livestock Reporting Service

Table 14

LIVESTOCK STATISTICS FOR BRECKINRIDGE COUNTY AND KENTUCKY
1959*

Livestock	Number on Farms as of January 1, 1960
All cattle and calves:	
Breckinridge Co. Kentucky	33,642 1,947,000
Milk cows: Breckinridge Co. Kentucky	3,163 466,000
Sheep: Breckinridge Co. Kentucky	4,494 546,000

Minerals

Petroleum and limestone constitute the most important mineral resources of Breckinridge County. Other minerals present include sand and gravel, clay and rock asphalt. Some cannel coal has been produced along the northwestern portion of the county and minor amounts of natural gas have been secured in the Cloverport area.

Petroleum: Through 1961, Breckinridge County has produced an accumulative total of 649,441 barrels of oil. More than half of this production occurred during 1960 and 1961. This rapid increase in production is a result of additional water flooding in the McQuady, Balltown and other shallow pools in the county. In 1961, a total of 204,205 barrels were produced.

^{*} Kentucky Agricultural Statistics, 1960, Kentucky Crop and Livestock Reporting Service.

Limestone: The Mississippian limestone belt which crosses the western half of the county offers an unlimited supply of stone suitable for concrete aggregate, roadstone, railroad ballast and agstone. The belt contains high-calcium (95 per cent or more CaCO3) zones which have potential chemical use. Analyses from a quarry near Irvington show several ledges with thicknesses ranging from 4 to 18 feet and having a calcium carbonate content greater than 95 per cent. Two quarries are currently in operation.

Clay: Alluvial clay deposits along the Ohio River are used for the manufacture of brick and tile near Cloverport. Other clay deposits suitable for brick manufacture occur in other localities of the county but they are not known to be present in commercial quantities. One mine operated in 1960.

Rock Asphalt: Deposits of rock asphalt are known to occur in eastern Breckinridge County near Garfield and in the extreme western section of the county near the Hancock County line. This material occurs in the Tar Springs and Cypress sandstone. In the past, deposits have been worked extensively in counties to the south but these are not being commercialized at the present time.

In 1960, Kentucky ranked fifteenth in the nation in value of mineral production including natural gas liquids with a total of \$413,517,000. In order of value, the minerals produced were coal, petroleum, stone, natural gas, natural gas liquids, sand and gravel, clays and fluorspar. Kentucky ranked second among the states in the production of bituminous coal and ball clay, and third in the production of fluorspar. Fuels constituted 88 per cent of the total value with coal accounting for 68 per cent, petroleum - 15 per cent, and natural gas - 5 per cent. Stone represented 5 per cent, sand and gravel - 1 per cent, and clay - 1 per cent. All other minerals, which include natural gas liquids, fluorspar, barite, lead, silver, zinc, cement, crushed sandstone and gem stone, accounted for 5 per cent.

Table 15

KENTUCKY MINERAL PRODUCTION 1960 (1)

(Units in short tons unless specified)

Mineral	Quantity	Value
Barite	(2)	\$ (2)
Clays	951,000 (3)	2,646,000 (3)
Coal	66,846,000	282,395,000
Fluorspar	25,855	1,173,000
Gem Stones	(4)	(5)
Lead (recoverable content		
of ores, etc.)	558	131,000
Natural Gas (cubic feet)	75, 329, 000, 000	18,389,000
Natural Gas Liquids:		
Natural Gasoline (gals.)	(2)	(2)
LP Gases (gals.)	(2)	(2)
Petroleum (crude-barrels)	21, 144, 000 (6)	60, 260, 000 (6)
Sand and Gravel	5,113,000	5,763,000
Silver (recoverable content		
of ores, etctroy ounces)		
Stone (7)	15,810,000	21,493,000
Zinc (recoverable content	•	
of ores, etc.)	869	224,000
Value of items that cannot be		
disclosed: cement, ball clay		
(1960), crushed sandstone,		
and values indicated by foot-		
note 2.		

- (1) Mineral Industry of Kentucky, Minerals Yearbook, 1960. Production as measured by mine shipments, sales, or marketable production (including consumption by producers).
- (2) Figure withheld to avoid disclosing individual company confidential data.
- (3) Excludes ball clay; included with "Value of items that cannot be disclosed."
- (4) Weight not recorded.
- (5) Less than \$1,000.
- (6) Preliminary figure.
- (7) Excludes crushed sandstone; included with "Value of items that cannot be disclosed."

Forests

There are 148,000 acres of forested land in Breckinridge County, which is 41% of the total land area. The principal species of trees in this county are oaks, hickory, beech, yellow poplar, sweet gum, and red cedar.

Kentucky's forests are one of its largest resources. Both the amount of timber cut and the proportion used in manufacturing within the state could well be increased. The total annual net growth of Kentucky forests is substantially greater than the amount of drain. Less than one-quarter of the lumber, veneer and bolts produced (500 to 600 million board feet per year) is used in manufacturing in the state.

Kentucky's forests are guarded by a radio-interconnected network of $144 \,\, \mathrm{fire} \,\, \mathrm{towers}$.

MARKETS

Kentucky's economic growth is credited in part to its location at the center of the Eastern Market Area. A line drawn along the borders of Minnesota, Iowa, Missouri, Arkansas, and Louisiana divides the country into two parts designated the Eastern and Western Market Areas. The Eastern Market Area is smaller in land area, but contains almost 75% of the national population.

Kentucky is also at the center of a seventeen-state area containing over 2/5 of the nation's population, personal income, and retail sales. This area is composed of those states within an approximate 400 mile radius of the Kentucky border. This is shown in greater detail in the following table.

Table 16
CONSUMER MARKET POTENTIAL

Company of the Compan			
	Population (1)	Personal Income (2	2) Retail Sales (3)
	Per cent of U. S.	•	
	OF THE STREET, ST. LOS AND ST.	AND DESCRIPTION OF THE PARTY OF	Conference in the Conference of the Conference o
Alabama	1.8	1.2	1.2
Arkansas	. 9	. 6	. 7
Delaware	. 3	. 3	. 2
Georgia	2.1	1.6	1.7
Illinois	5.6	6.6	6.4
Indiana	2.7	2.5	2.5
KENTUCKY	1.6	1.2	1.2
Maryland	1.8	1.9	1.6
Michigan	4.3	4.6	4.4
Missouri	2.4	2.4	2.5
North Carolina	2.6	1.8	1.9
Ohio	5.4	5.7	5.5
Pennsylvania	6.3	6.4	6.1
South Carolina	1.3	. 8	. 8
Tennessee	1.9	1.4	1.6
Virginia	2.1	1.8	1.8
West Virginia	1.1	. 8	. 9
REGIONAL TOTA	AL 44.2	41.6	41.0

⁽¹⁾ U. S. Census of Population, 1960

⁽²⁾ Survey of Current Business, U. S. Department of Commerce

⁽³⁾ Census of Business, 1958, Retail Trade

Retail sales in Breckinridge County were \$8,435,000.00 in 1958.

Per capita income in Breckinridge County was \$866 in 1957.

CLIMATE

The average annual precipitation in Kentucky ranges from 38 to 40 inches in the northern part of the state to 50 inches or more in the south-central part. Late summer is normally the driest part of the year.

Winter is usually relatively open, with midwinter days averaging 32 degrees in the northern parts to 40 degrees in the southern, for about six weeks' duration.

Midsummer days average 74 degrees in the cooler uplands to 79 degrees in the lowland and southern areas.

The growing season varies from 180 days in the north to 210 in the south. Seasonal heating-degree days average about 4,500 for the state. Sunshine prevails for an average of at least 52% of the year and increases to 60% or more to the southwest.

Kentucky's climate is temperate. The climatic elements of sunlight, heat, moisture, and winds are all in moderation without prolonged extremes. Rainfall is abundant and fairly regular throughout the year.

Warm-to-cool weather prevails, with only short periods of extreme heat and cold.

APPENDIX

History	Appendix A
Employment by Industry Division	Appendix B
Economic Characteristics of the Population	Appendix C
Climatic Data	Appendix D
Kentucky Corporation Taxes	Appendix E
Taxes Applicable to a Manufacturing Concern	Appendix E-
City Bond Issues for Industrial Buildings	Appendix F
Instructions for Filing Articles of Incorporation	Appendix G
Cooperating State Agencies	Appendix H

HISTORY

Breckinridge County became the 39th county of the state in 1799, taken from part of Hardin County. Named in honor of the famous lawyer and statesman, John Breckinridge, the county is situated on the Ohio River in the west central part of the state. With the Ohio River as its northern boundary, it is surrounded by Hardin County on the east, Grayson on the south, and Nancock on the west. Its fertile soil has a basis of red clay and limestone, and the principal sources of drainage are the Sinking Creek, located in the northern section, the Clover Creek in the west, and the Rough River and its North Fork in the south and east. The Rough River forms the county's southern border, separating it from Grayson County. Breckinridge has a land area of 566 square miles.

Hardinsburg, the county seat of Breckinridge, was named after Captain William Hardin, its founder. Captain William Hardin, one of the earliest settlers of Breckinridge County, was a noted hunter and Indian Fighter. He established a fort on April 20, 1780, which was to be located in the middle of the county and located sixty-five miles from the city of Louisville. Later, in 1782, the fort became known as Hardinsburg. The town was laid out in 1782 and was incorporated in 1800. In 1870 it had a population of 455.

Cloverport, located on the Ohio River twelve miles northeast of Hardinsburg, was originally called Joesville and established in 1808. It was early noted for its considerable river business, and had an 1870 population of 849.

Stephensport, located on the Ohio River ten miles above cloverport, was incorporated in 1825. It was named after one of its early settlers, Richard Stephens, who owned a great deal of the land there. Believing that he possessed "one of nature's wonders," he called it "Summer Seat." It was on an elevation, which rose with great regularity on all sides, causing an unusual formation on the plane where it stood. Upon Summer Seat, he conceived the idea of constructing a huge lighthouse, which he believed would illuminate the country for many miles. Progressing rapidly at first, the building of this wonder suddenly came to a halt when the workmen, afraid that the huge mass of stone might fall on them, refused to continue. Today, upon this elevation, and hewn out of the rock, are the burial places of Richard Stephens and his wife.

Irvington, with an altitude of 620 feet, is now a thriving trade center, although after the Civil War it was often the victim of bands of raiders, who, following the Ohio, looted the rich farms around the town and seized the livestock and produce, before leaving with their booty for Indiana. In 1939, it had a population of 764. A sixth-class city, it now has a population of 1,190, which is a 43.2% increase from 1950.

Near the town of Harned, is the location of the Kingswood Christian College, which was opened in 1937 by a small fundamentalist group for the training of ministers and missionaries. It consists of a highly-elevated campus surrounding four two-story white frame structures, and a tabernacle amphitheater. It was originally the site of a Holiness College, founded by Dr. J. W. Hughes, but ceased operating in 1932.

In the northwestern part of the county, and around Cloverport, was found extensive banks of fine quality coal, and some lead and lead ore of good quality.

The Sinking Creek got its name from the fact that it suddenly sinks from the face of the earth, flowing below the surface for several miles, then reappearing again above ground, and continuing to flow into the Ohio River.

The first courthouse of Breckinridge County was built of logs at Hardinsburg. In 1869, a new, handsome, brick courthouse was built at a cost of \$37,000. This building existed until February 7, 1958, when a fire destroyed it completely. Although most of the records were saved, unfortunately, most of the historical documents were lost.

COVERED EMPLOYMENT BY MAJOR INDUSTRY DIVISION BRECKINRIDGE COUNTY AND KENTUCKY

Industry, December, 1961	Breckinric Number	lge County Per cent	Kent Number	ucky Per cent
industry, December, 1701	<u>Ivallibe i</u>	Ter cent	14 diliber	T CT CCIII
All Industries	832	100.0	456,064	100.0
Mining & Quarrying	28	3.4	30,615	6.7
Contract Construction	59	7.1	31,047	6.8
Manufacturing	433	52.0	176, 243	38.6
Food & kindred products	5	. 6	25,618	5.6
Tobacco	0	0	16,840	3.6
Clothing, tex. & leather	155	18.6	25,380	5.3
Lumber & furniture	3	. 3	13,589	2.9
Printing, pub. & paper	5	. 6	10,516	2.3
Chemicals, petroleum,				
coal & rubber	0	0	13,620	2.9
Stone, clay & glass	265	31.8	5,580	1.2
Primary metals	0	0	9,388	2.0
Machinery, metals & equip.	. 0	0	53, 168	11.6
Other	0	0	2,544	. 5
Transportation, Communication	on			
& Utilities	27	3.2	32,973	7.2
Wholesale & Retail Trade	239	28.7	126, 298	27.6
Finance, Ins. & Real Estate	30	3.6	20,579	4.5
Services	16	1.9	36,437	7.9
Other	0	0	1,872	. 4

ECONOMIC CHARACTERISTICS OF THE POPULATION FOR BRECKINRIDGE COUNTY AND KENTUCKY, 1960

	Breckinri	dge Count	y Kentu	ıcky
Subject	Male	Female	Male	Female
Total Population	7,406	7,328	1,508,536	1,529,620
EMPLOYMENT STATUS				
Persons 14 years old & over Labor force Civilian labor force Employed Private wage & salary Government workers Self-employed Unpaid family workers Unemployed Not in labor force Inmates of institutions Enrolled in school Other & not reported Under 65 years old	5,138 3,674 3,663 3,454 1,520 233 1,665 36 209 1,464 17 361 1,086 460	5,138 1,817 1,017 960 610 249 76 25 57 4,121 20 497 3,604 2,670	1,036,440 743,255 705,411 660,728 440,020 58,275 156,582 5,851 44,683 293,185 15,336 94,734 183,115 91,626	1,074,244 219,234 290,783 275,216 208,384 44,462 16,109 6,261 15,567 783,010 8,791 97,825 676,394 539,838
65 and over MAJOR OCCUPATION GROUP OF EMPLOYED PERSONS	626	934	91,489	136,556
All employed Professional & technical Farmers & farm mgrs. Mgrs., officials, & props. Clerical & kindred workers Sales workers Craftsmen & foremen Operatives & kindred worker Private household workers Service workers Farm laborers & farm foreme Laborers, ex. farm & mine Occupation not reported	9 76	960 171 24 39 149 64 4 198 104 158 13 8 28	660, 728 46, 440 91, 669 58, 533 35, 711 39, 837 114, 003 140, 192 1, 123 29, 844 33, 143 44, 227 26, 006	275, 216 36, 879 2, 339 10, 215 66, 343 25, 265 2, 836 45, 305 25, 183 40, 156 2, 046 1, 671 16, 978

Source: Bureau of the Census, 1960 Census of Population (Washington, 1962) General Social and Economic Characteristics of Kentucky, Tables 52, 56, 57, 83, and 84.

CLIMATIC DATA FOR BRECKINRIDGE COUNTY, KENTUCKY

		Total	Av. Rel	ative	
	Temp. Norm*	Prec. Norm*	Humidity R	eadings**	
Month	Deg. Fahrenheit	Inches	6:00 A.M.	6:00 P.M.	
			A CONTRACTOR OF THE PARTY OF TH	(CST)	
January	36.7	4.59	83	75	
February	38.6	3.53	81	68	
March	46.5	5.02	80	61	
April	56.6	4.02	80	57	
May	65.6	3.07	82	60	
June	74.5	4.24	83	60	
July	77.9	3.42	85	60	
August	76.4	3.20	89	62	
September	70.1	2.84	89	63	
October	59.2	2.41	88	66	
November	46.1	3.09	82	68	
December	37.6	3.58	83	75	
Annual Norm	57.2	43.72			

* Station Location: Irvington, Kentucky

** Station Location: Evansville, Indiana

Length of record: 6:00 A.M. readings 20 years;

6:00 P.M. readings 20 years.

Days cloudy or clear: (21 yrs. of record) - 101 days clear, 102 days partly cloudy, 162 days cloudy

Per cent of possible sunshine: (21 yrs. of record) - 63%

Days with precipitation of 0.01 inch or over: (21 yrs. of record) - 116

Days with 1.0 or more snow, sleet, hail: (21 yrs. of record) - 4

Days with thunderstorms: (21 yrs. of record) - 47

Days with heavy fog: (21 yrs. of record) - 15

Prevailing wind: (12 yrs. of record) - south-southwest

Seasonal heating degree days: (30 yrs. of record) - Approximate long-term means - 4,360

KENTUCKY CORPORATION TAXES

Corporation Organization Tax

Domestic corporations having capital stock divided into shares are required to pay an organization tax to the Secretary of State at the time of corporation. The tax is based upon the number of shares authorized:

	Rate Per Share (Par Value)	Rate Per Share (No Par Value)
First 20,000 shares	1¢	1/2¢
20,001 through 200,000 shares	1 / 2¢	1 / 4¢
Over 200,000 shares	1 / 5¢	1/5¢

The minimum tax is \$10. If additional shares are authorized, the tax is computed on the basis of the total number of shares, as amended, and the tax due in excess of that already paid must be paid at the time the amendment to the articles of incorporation is filed.

The tax applies to the capital of foreign corporations in case of merger or consolidation with a Kentucky corporation.

Corporation License Tax

All corporations except foreign insurance companies, domestic life insurance companies, building and loan associations, banks and trust companies, race track corporations, and public service corporations are liable for the state corporation license tax of 70¢ on each \$1,000 value of capital stock represented by property owned or business transacted in Kentucky. The minimum license tax is \$10. An annual report of facts concerning the corporation and its business is required to be filed with the Department of Revenue not later than the 15th day of the 4th month following the close of the corporation's taxable year. The corporation income and license tax returns have been consolidated. Tax payment should accompany the return.

Corporation Income Tax

The corporation income tax rate is 5% on the first \$25,000 of taxable net income and 7% on all over \$25,000 taxable net income. Taxable net income is that portion of the corporation's entire net income which is attributable to Kentucky operations. Federal income taxes are allowed as a deduction in arriving at taxable net income to the extent that such Federal income tax is applicable to Kentucky operations.

State and national banks, trust companies, domestic building and loan associations, insurance companies, and nonprofit corporations are exempt from the tax. Payment is due on the 15th day of the fourth month after the close of the tax year, except for those corporations required to make a declaration.

Every corporation whose estimated tax liability will exceed \$5,000 must file a declaration of estimated tax due. The declaration must be filed on either May 15, September 15, or December 15, whichever date first succeeds the determination that an estimate must be filed. The estimated tax due in excess of \$5,000 will be paid in equal installments on the dates prescribed. Taxpayers using a fiscal year accounting period must substitute the corresponding dates.

Interest, dividends, rents and royalties, and capital gains not received in connection with the regular business of a corporation are subject to taxation by this state only when such income is received from sources within this state.

Kentucky's portion of taxable corporation income derived from public utilities and the manufacture and sale of tangible property is determined by applying to net income an average of the ratios of the value of tangible property, payroll, and amount of sales in this state to the total value of tangible property, payroll, and amount of sales of the corporation.

In general, this same method is used for allocating taxable income of corporations engaged in other types of business.

Public Service Company Taxes

Property of public service companies including railroad companies and common carrier trucking companies is subject to taxation at the following rates per \$100 value: real, 5¢; tangible personal, 50¢; nonoperating intangible property, 25¢; manufacturing machinery, 50¢; franchise and rolling stock of car line companies, \$2.50. With the exception of manufacturing machinery, franchise and rolling stock of car line companies, and nonoperating intangibles, such property is also subject to local taxation.

Public service companies must, between January 1 and March 31, file an annual report of their operations during the past calendar year. Assessment of their property is made by the Department of Revenue as of December 31 of each year. The total over-all value of the company is fixed by various means, among which are (1) capitalizing net utility operating income and (2) determining the market value of the company's stocks and bonds.

State tax payment is due within 30 days after the department's assessment becomes final.

General Property Taxes

Kentucky's constitution provides that all property, unless specifically exempt, shall be subject to property taxation. Classification is provided and assessments are required to be at fair cash value. However, Kentucky courts have consistently held that uniformity takes precedence over full value. As of 1962, the statewide assessment level on real estate and tangible personalty is slightly under 30 percent, and on intangible personalty is approximately full value.

State ad valorem tax rates, applicable to the various classes of property, are shown on the table below. Property which may be taxed locally, subject to constitutional or statutory limits, is indicated by the designation "full" or by the maximum rate which may be levied on a particular class of property.

Rate	Per	\$100	Assessed	Value
Nate	LGI	DI00	ASSESSEU	value

	rate 1 of \$100 115505500 variat				
	State	County	City	School	
Annuities	\$.05	\$No	\$No	\$No	
Bank deposits	.001	No	No	No	
Bank shares	. 50	. 20	. 20	. 40	
Brokers accounts receivable	. 10	No	No	No	
Building and loan associa-					
tion capital stock	. 10	No	No	No	
Car lines	2.50	No	No	No	
Distilled spirits	. 50	Full 1/	Full	Full	
Farm products in storage	.05	.05 (tobacco)	.05 (tobacco)	No	
		.15 (other)	.15 (other)		
Farm products in the hands					
of producers or agent	.05	No	No	No	
Intangibles, public service					
company nonoperating	. 25	No	No	No	
Intangibles, not else-					
where specified	. 25	No	No	No	
Livestock and poultry	. 50	No	No	No	
Machinery, agricultural					
and manufacturing	. 50	No	No	No	
Raw materials and products					
in course of manufacture	. 50	No	No	No	
Real property	.05	Full	Full	Full	
Tangible personalty, not					
elsewhere specified 2/	. 50	Full	Full	Full	

^{1/} County rates have a maximum of 70¢ but average 62¢; school rates average \$1.56 with a maximum of \$1.50 except for special voted levies not to exceed 50¢. City rates average about 75¢ with a maximum of \$1.50 for cities over 15,000 population.

Includes automobiles and trucks, merchants inventories and manufacturers finished goods, business furniture and fixtures, etc.

The Department of Revenue assesses bank deposits in Kentucky banks as of September 1 and distilled spirits and marginal accounts as of January 1. Tax payment is due on bank deposits on or before November 1 following the assessment date and on marginal accounts within 30 days after the department renders its tax bill to the taxpayer. The tax on distilled spirits may be paid tri-annually on January 1, May 1, and September 1, or annually between September 1 and January 1.

Other property is assessed for state, county, and county school taxes by county tax commissioners, and must be listed as of January 1 between January 1 and March 1. Tax payment is due between the following September 15 and January 1; if rendered before November 1 a discount of 2% applies. Exceptions are money in hand, deposits in out-of-state banks, and tobacco, which are assessed as of September 1; tax payments are due the second succeeding September 15.

City and city school assessment and payment dates vary.

Special Taxes

Banks and trust companies, building and loan associations, and insurance companies, which are exempt from corporation license and income taxes, are subject to special taxes.

Banks - Each bank and trust company is required to pay for its stock-holders an annual state tax of 50¢ per \$100 value of its capital stock. An annual report to the Department of Revenue and to the assessing officer of the county, city, and school district in which it is located is required by February 1. Tax payment, subject to a 2% discount if paid by November 1, is due between September 15 and December 31 following the assessment date. The assessed value of tangible property may be deducted from the total value of its shares.

Maximum local rates per \$100 are: counties, 20¢; cities, 20¢; and school districts, 40¢.

Building and Loan Associations - A state tax of 10¢ per \$100 is levied on capital stock of domestic building and loan associations in lieu of all other state and local taxes. A report to the Department of Revenue as of January 1 is required by January 31 of each year. Tax payment is due by July 1 of the same year. Shares of borrowing members where the amount borrowed equals or exceeds the amount paid in by those members are exempt from taxation.

Foreign building and loan associations are required to pay an annual tax of \$3 on each \$100 received from shareholders residing in this state, less the amount loaned to shareholders residing in the state. A report must be filed with the Department of Banking on January 1 each year.

No local taxing jurisdiction allowed to impose

property.

a property tax on intangible

MAJOR KENTUCKY STATE AND LOCAL TAXES APPLICABLE TO A MANUFACTURING CONCERN

Intangible

Property

All	BIONDEE TO A MANOTACTORING CONCERN	
Business Taxes	State 1. Corporation income tax of 5% on first \$25,000 and 7% on all over \$25,000 of taxable net income which is allocated to Kentucky, after deduction of Federal corporation income tax attributable to Kentucky operations. 2. Corporation license tax of 70 cents on each \$1,000 of that part of the value of capital stock represented by property owned or business transacted in Kentucky; minimum tax \$10.	Local There are no local taxes levied on business firms outside corporate limits of Kentucky cities.
Personal & Individual	Individual income taxes range from 2% of the first \$3,000 of net income to 6% on net income in excess of \$8,000 after the deduction of Federal individual income tax payments, which is reduced by a tax credit of \$20 for each exemption.	There are no local individual income (occupational) taxes levied outside the corporate limits of Kentucky cities except in Jefferson County.
Real Estate	Five cents on each \$100 of assessed valuation. The average county assessment ratio is approximately 30 percent of current market value.	Local rates vary with- in limits imposed by law.
Machinery & Equipment	Fifty cents on each \$100 of assessed valuation. The average assessment ratio is approximately 30 percent of current market value.	No local taxing juris- diction allowed to impose a property tax on manu- facturing machinery and equipment.
Inventory	Fifty cents on each \$100 of assessed valuation. The average assessment ratio is approximately 30 percent of current market value.	No local taxing jurisdiction is allowed to impose a property tax on manufacturing inventories, raw materials and goods in process.
Sales & Use	Three percent retail sales and use tax with broad exemptions for industry.	None

The assessment ratios and tax rates per

100% 1/10 of 1¢ per \$100 100% 25¢ per \$100

25¢ per \$100

\$100 of assessed value for the various classes of intangible property are as follows:

Bank Deposits

Stocks & Bonds

Accounts Receivable 85%

KENTUCKY REVISED STATUTES 1948

103, 200 - 103, 280

INDUSTRIAL BUILDINGS FOR CITIES GENERALLY

- 103.200 Definitions for KRS 103.200 to 103.280. As used in KRS 103.200 to 103.280, "industrial building" means any building or structure suitable for and intended for use as a factory, mill, shop, processing plant, assembly plant, or fabricating plant, to be rented or leased to an industrial concern by the city by which it is acquired.
- 103.210 Issuance of Bonds. In order to promote the reconversion to peace-time economy, to relieve the conditions of unemployment, to aid in the rehabilitation of returning veterans and to encourage the increase of industry in this state, any city may borrow money and issue negotiable bonds for the purpose of defraying the cost of acquiring any industrial building, either by purchase or construction, but only after an ordinance has been adopted by the legislative body of the city specifying the proposed undertaking, the amount of bonds to be issued, and the maximum rate of interest the bonds are to bear. The ordinance shall further provide that the industrial building is to be acquired pursuant to the provisions of KRS 103.200 to 103.280.
- 103.220 Interest on Bonds; terms. (1) The bonds may be issued to bear interest at a rate not to exceed six percent per annum, payable either annually or semi-annually, and shall be executed in such manner and be payable at such times not exceeding twenty-five years from date thereof and at such place or places as the city legislative body determines.
- (2) The bonds may provide that they or any of them may be called for redemption prior to maturity, on interest payment dates not earlier than one year from the date of issuance of the bonds, at a price not exceeding 103 and accrued interest, under conditions fixed by the city legislative body before issuing the bonds.
- 103.230 Bonds negotiable; disposal; payable only from revenue. Bonds issued pursuant to KRS 103.200 to 103.280 shall be negotiable. If any officer whose signature or countersignature appears on the bonds or coupons ceases to be such officer, before delivery of the bonds, his signature or countersignature shall nevertheless be valid and sufficient for all purposes the same as if he had remained in office until delivery. The bonds shall be sold in such manner and upon such terms as the city legislative body deems best, or any contract for the acquisition of any industrial building may provide that payment shall be made in such bonds. In no event shall any bonds be negotiated on a basis to yield more than 6% except as provided in subsection (2) in KRS 103.220. The bonds shall be payable solely from the revenue derived from the building, and shall not constitute an indebtedness of the city within the meaning of the Constitution.

It shall be plainly stated on the face of each bond that it has been issued under the provisions of KRS 103.200 to 103.280 and that it does not constitute an indebtedness of the city within the meaning of the constitution.

- 103.240 Use of proceeds of bonds. All money received from the bonds shall be applied solely for the acquisition of the industrial building, and the necessary expense of preparing, printing and selling said bonds, or to advance the payment of interest on the bonds during the first three years following the date of the bonds.
- 103.250 Receiver in case or default. If there is any default in the payment of principal or interest of any bond, any court having jurisdiction of the action may appoint a receiver to administer the industrial building on behalf of the city, with power to charge and collect rents sufficient to provide for the payment of any bonds or obligations outstanding against the building, and for the payment of operating expenses, and to apply the income and revenue in conformity with KRS 103.200 to 103.280 and the ordinance referred to in KRS 103.210.
- 103.260 Application of revenue; charges for use. (1) At or before the issuance of bonds the city legislative body shall, by ordinance, set aside and pledge the income and revenue of the industrial building into a separate and special fund to be used and applied in payment of the cost thereof and in the maintenance, operation and depreciation thereof. The ordinance shall definitely fix and determine the amount of revenue necessary to be set apart and applied to the payment of principal and interest of the bonds, and the proportion of the balance of the income and revenue to be set aside as a proper and adequate depreciation account, and the remaining proportion of such balance shall be set aside for the reasonable and proper operation and maintenance of industrial building.
- (2) The rents to be charged for the use of the building shall be fixed and revised from time to time so as to be sufficient to provide for payment of interest upon all bonds and to create a sinking fund to pay the principal thereof when due, and to provide for the operation and maintenance of the building and an adequate depreciation account.
- 103.270 Depreciation account. (1) If a surplus is accumulated in the operating and maintenance funds equal to the cost of maintaining and operating the industrial building during the remainder of the calendar, operating or fiscal year, and during the succeeding like year, any excess over such amount may be transferred at any time by the city legislative body to the depreciation account, to be used for improvements, extensions or additions to the building.

- (2) The funds accumulating to the depreciation account shall be expended in balancing depreciation in the industrial building or in making new constructions, extensions or additions thereto. Any such accumulations may be invested as the city legislative body may designate, and if invested the income from such investment shall be carried into the depreciation account.
- 103.280 Additional Bonds. (1) If the city legislative body finds that the bonds authorized will be insufficient to accomplish the purpose desired, additional bonds may be authorized and issued in the same manner.
- (2) Any city acquiring any industrial building pursuant to the provisions of KRS 103. 200 to 103. 280 may, at the time of issuing the bonds for such acquisition, provide for additional bonds for extensions and permanent improvements, to be placed in escrow and to be negotiated from time to time as proceeds for that purpose may be necessary. Bonds placed in escrow shall, when negotiated, have equal standing with the bonds of the same issue.
- (3) The city may issue new bonds to provide funds for the payment of any outstanding bonds, in accordance with the procedure prescribed by KRS 103. 200 to 103. 280. The new bonds shall be secured to the same extent and shall have the same source of payment as the bonds refunded.

The Following Amendment was made to KRS 103.200 to 103.280 by the 1952 Kentucky Legislature.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE COMMONWEALTH OF KENTUCKY:

Section 103.200 of the Kentucky Revised Statutes is amended to read as follows:

As used in KRS 103.200 to 103.280, "industrial building" or "buildings" means any building or structure suitable for and intended for use as a factory, mill, shop, processing plant, assembly plant, or fabricating plant, and/or the necessary operating machinery and equipment, to be rented or leased to an industrial concern by the city by which it is acquired.

COMMONWEALTH OF KENTUCKY DEPARTMENT OF STATE

Secretary of State, Frankfort, Kentucky

INSTRUCTIONS FOR FILING ARTICLES OF INCORPORATION FOR FOREIGN CORPORATIONS IN KENTUCKY

- 1. Original articles of incorporation and all existing and subsequent amendments to original articles must be filed with the Secretary of State of Kentucky, certified by the Secretary of State of the state of incorporation, as of the current date, in chronological order. A \$25.00 filing fee for original articles and amendments is required. A fee of \$10.00 is required for recording articles and amendments.
- 2. A statement of corporation designating a process agent and place of business in Kentucky is required, for which the filing fee is \$5.00. Our Constitution requires that the process agent reside at the place of business.
- 3. Photostatic copies will be accepted for filing and recording, if they are PLAINLY LEGIBLE and in proper legal form with respect to size, durability, etc., and of such size and quality as to permit them to be rephotostated.

For further information write to

Henry H. Carter, Secretary of State, Commonwealth of Kentucky.

COOPERATING STATE AGENCIES

As a state, Kentucky realizes the importance of industry in developing her many resources. In addition to the Department of Commerce, which was created for the express purpose of promoting the economic development of the Commonwealth, there are many state agencies actively engaged in programs which, directly or indirectly, contribute materially to the solution of problems which affect our industrial growth. Since it is a statutory function of the Department of Commerce "to coordinate development plans," contact with the following state agencies and others concerned may be established through this agency.

The Kentucky Highway Department, in planning its program of development and expansion, gives every consideration to the needs of existing and proposed industries. During the year 1961, highway expenditures for the improvement and maintenance of Kentucky's highways and bridges totaled \$183, 467, 844. Kentucky has ranked in the upper fourth of all states in recent years in both the number of miles of highway construction and in the amount of money spent.

The Department of Economic Security will furnish data regarding potential labor supply, prevailing wage rates, characteristics of labor supply and employment and economic characteristics for any area in the State. The Department's Division of Employment Service with offices in 24 cities in the State is available at all times to assist in recruitment of workers for industry both old and new. All local offices in the State are equipped to administer specific aptitude tests for 270 different occupations as a part of the recruitment process. These tests facilitate getting the "round peg" into the "round hole" thereby helping to reduce worker turnover and training time.

The Kentucky Department of Labor has been highly successful in its relations with both management and labor. Representatives of this department are available at all times to consult with industries on any matter in which they can be of service.

The Kentucky Department of Revenue offers the services of its tax consultants to industries seeking locations within the state, as well as to resident industries.

The Kentucky Department of Commerce takes pride, not only in the services it has to offer to industries seeking locations in Kentucky, but in the service it attempts to render on a continuing basis to existing industry. Established industries have found the state to be considerate of their welfare and we welcome the opportunity to introduce representatives of prospective new industries to our present family of industries.