

1986

Industrial Resources: Kenton County - Northern Kentucky

Kentucky Library Research Collections
Western Kentucky University, spcol@wku.edu

Follow this and additional works at: https://digitalcommons.wku.edu/kenton_cty



Part of the [Business Administration, Management, and Operations Commons](#), [Growth and Development Commons](#), and the [Infrastructure Commons](#)

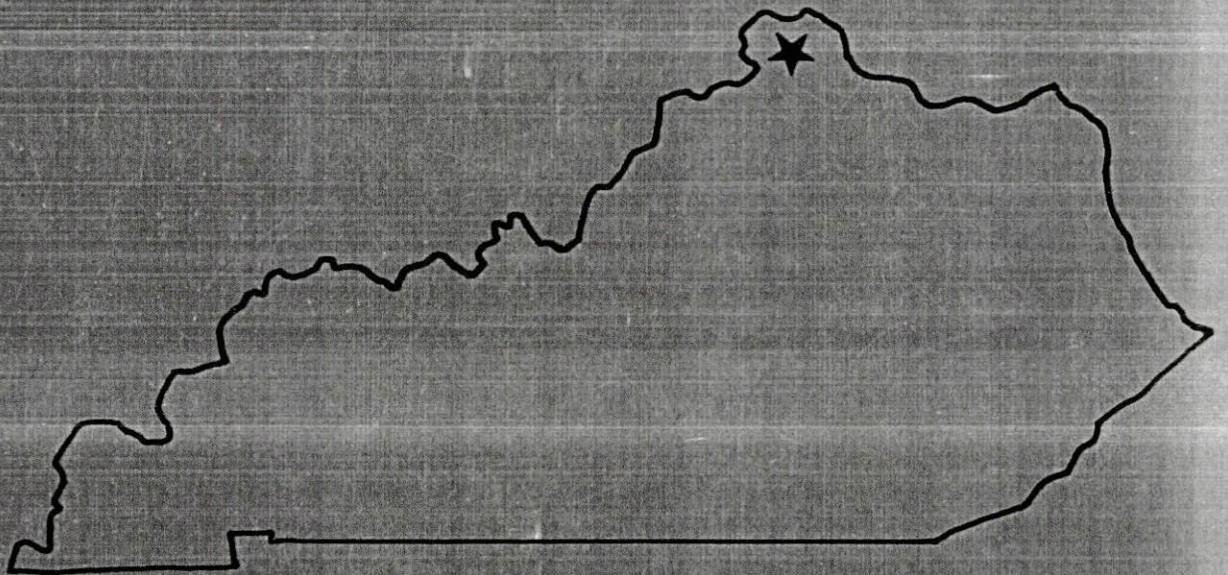
Recommended Citation

Kentucky Library Research Collections, "Industrial Resources: Kenton County - Northern Kentucky" (1986). *Kenton County*. Paper 7.
https://digitalcommons.wku.edu/kenton_cty/7

This Report is brought to you for free and open access by TopSCHOLAR®. It has been accepted for inclusion in Kenton County by an authorized administrator of TopSCHOLAR®. For more information, please contact topscholar@wku.edu.

RESOURCES FOR ECONOMIC DEVELOPMENT

Northern Kentucky



KENTUCKY
The business environment is right.

RESOURCES FOR ECONOMIC DEVELOPMENT
NORTHERN KENTUCKY

Prepared by
The Kentucky Department of Economic Development
Division of Research and Planning
in cooperation with
The Northern Kentucky Chamber of Commerce, Inc.

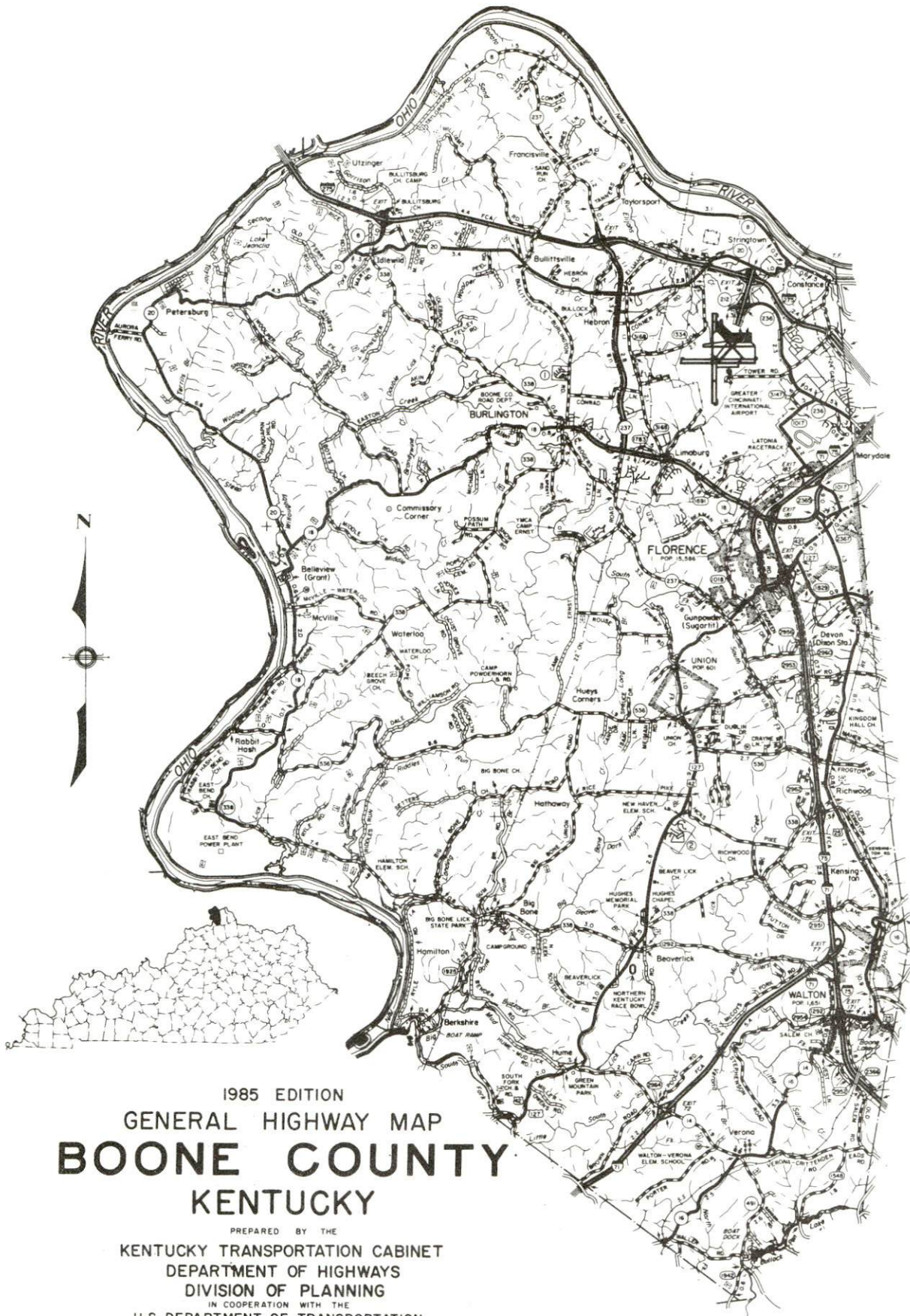
1986

Program manager - Andrew Dennis; research - Bill Morris; clerical - Bobbi Graves; graphics - Frank Ferrante, Tony Cecconi, Robert Owens; cartography - Site Evaluation Branch, Division of Industrial Development and Marketing. Cost of printing paid from state funds.

TABLE OF CONTENTS

<u>Chapter</u>	<u>Page</u>
INDUSTRIAL SITES	i
NORTHERN KENTUCKY AREA - A RESOURCE PROFILE	1
THE LABOR MARKET AREA.....	9
Population	9
Population Trends - Cities.....	10
Population Projections by Sex, Age and Percent	
Nonwhite: 1985-2000.....	11
Labor Force Characteristics of Residents, 1984	12
Selected Components of Nonagricultural Employment,	
by Place of Work, 1984	12
Estimated Male Labor Supply	13
Estimated Female Labor Supply	13
Average Weekly Wages By Industry, by Place	
of Work, 1984	14
Average Weekly Wages by Manufacturing Industries.....	15
Per Capita Personal Income	16
EXISTING MANUFACTURING INDUSTRY	19
Major Northern Kentucky Manufacturing Firms,	
Their Products and Employment.....	19
Labor Organizations in Manufacturing Firms	26
Industrial Services	29
TRANSPORTATION	33
Rail	33
Highways	34
Truck Service	35
Air.....	39
Water	39
The Northern Kentucky Port Authority.....	40
Foreign Trade Zone	40
Bus Service	40
Taxi.....	40
Rental and/or Lease Service	40
Airport Motor Passenger Service	40
POWER AND FUEL	43
Electricity	43
Natural Gas	43
Other Fuels	45

<u>Chapter</u>	<u>Page</u>
WATER AND SEWERAGE	49
Public Water Supply	49
Raw Water	55
Sewerage Systems.....	57
CLIMATE	65
LOCAL GOVERNMENT	69
City	69
County	73
Assessed Value of Property, 1985.....	74
Planning	75
Planning and Zoning	75
Safety	76
Police	76
Fire	77
Rescue Service	78
Refuse Collection and Disposal	78
LOCAL TAXES ON BUSINESSES	81
Occupational License (Income) Taxes	81
Property Taxes	82
Utilities Tax for Schools	84
EDUCATION	87
Bluegrass State Skills Corporation	87
Vocational Training	88
Area Colleges and Universities.....	90
Public Schools	91
Nonpublic Schools	93
HEALTH.....	97
Local Medical Personnel	97
Hospitals	97
Ambulance Service	99
Public Health.....	99
OTHER LOCAL FACILITIES.....	103
Communications	103
Postal Service	104
Library Services	104
Licensed Day Care Facilities	106
Religious Institutions	106
Financial Institutions	107
Hotels and Motels	109
Clubs and Organizations	109
Recreation	111



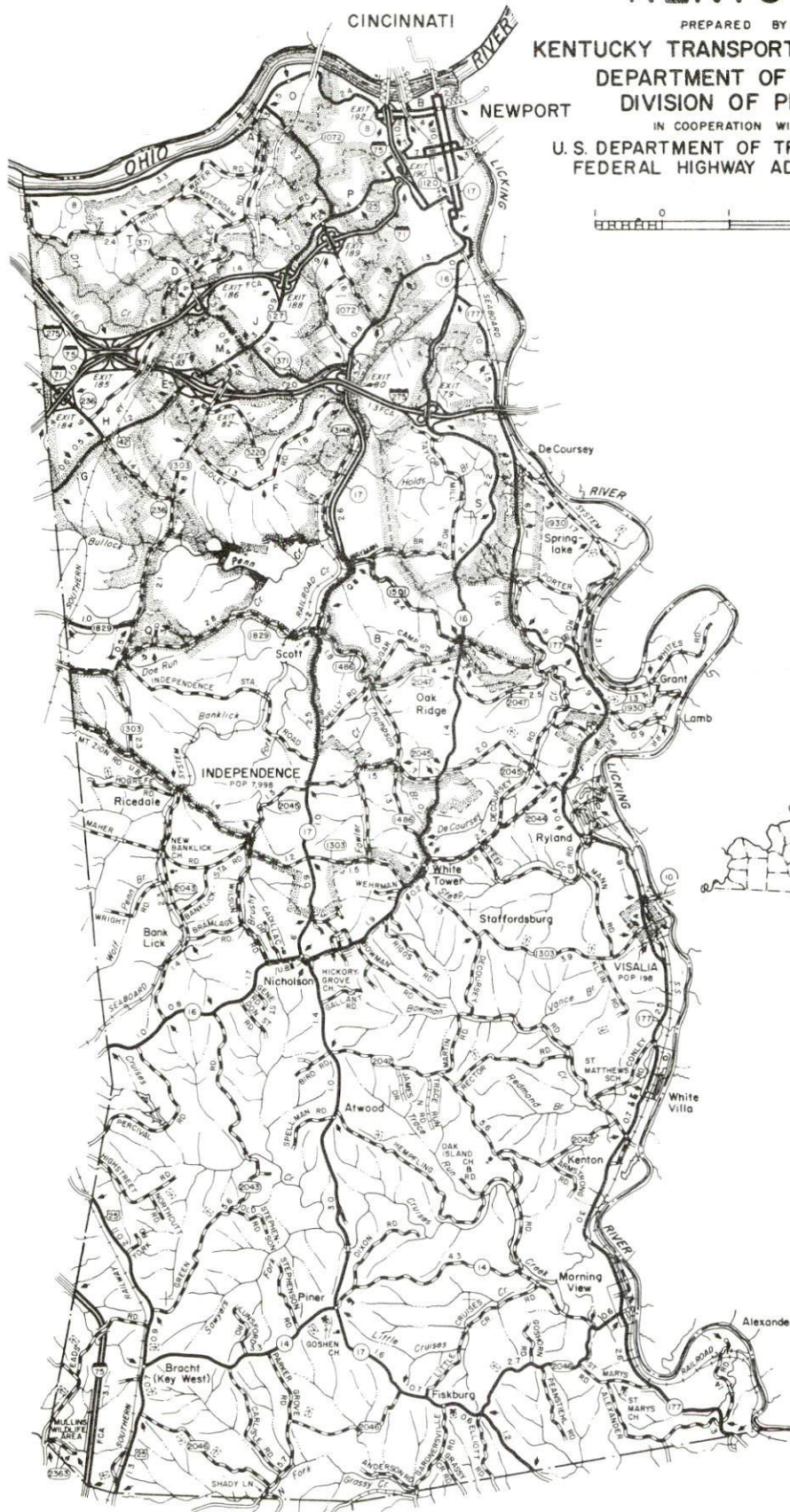
1985 EDITION
GENERAL HIGHWAY MAP
BOONE COUNTY
KENTUCKY

PREPARED BY THE
KENTUCKY TRANSPORTATION CABINET
DEPARTMENT OF HIGHWAYS
DIVISION OF PLANNING
IN COOPERATION WITH THE
U.S. DEPARTMENT OF TRANSPORTATION
FEDERAL HIGHWAY ADMINISTRATION

0 1 2 3 4 MILES

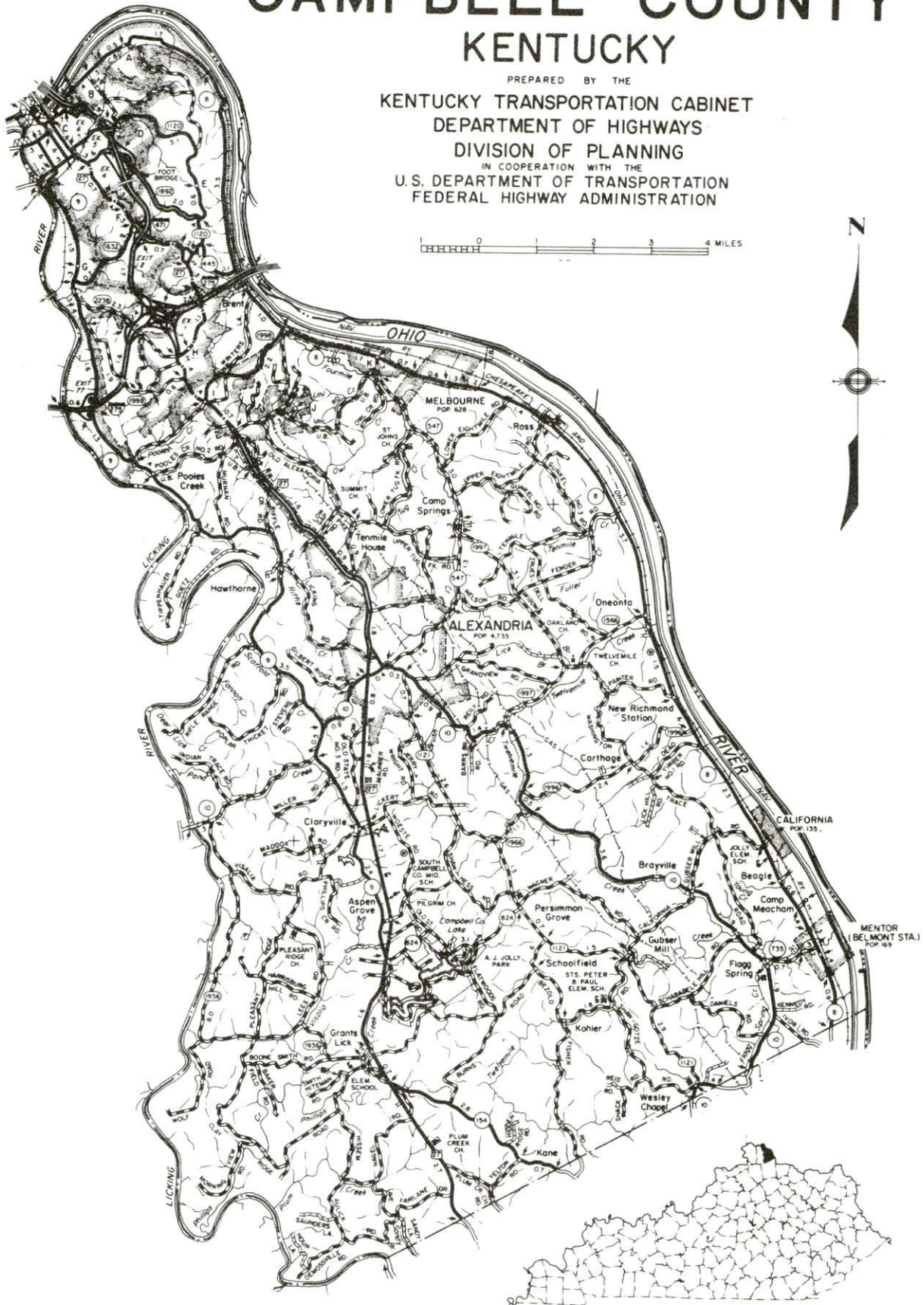
1985 EDITION
GENERAL HIGHWAY MAP
KENTON COUNTY
KENTUCKY

PREPARED BY THE
KENTUCKY TRANSPORTATION CABINET
DEPARTMENT OF HIGHWAYS
DIVISION OF PLANNING
IN COOPERATION WITH THE
U.S. DEPARTMENT OF TRANSPORTATION
FEDERAL HIGHWAY ADMINISTRATION

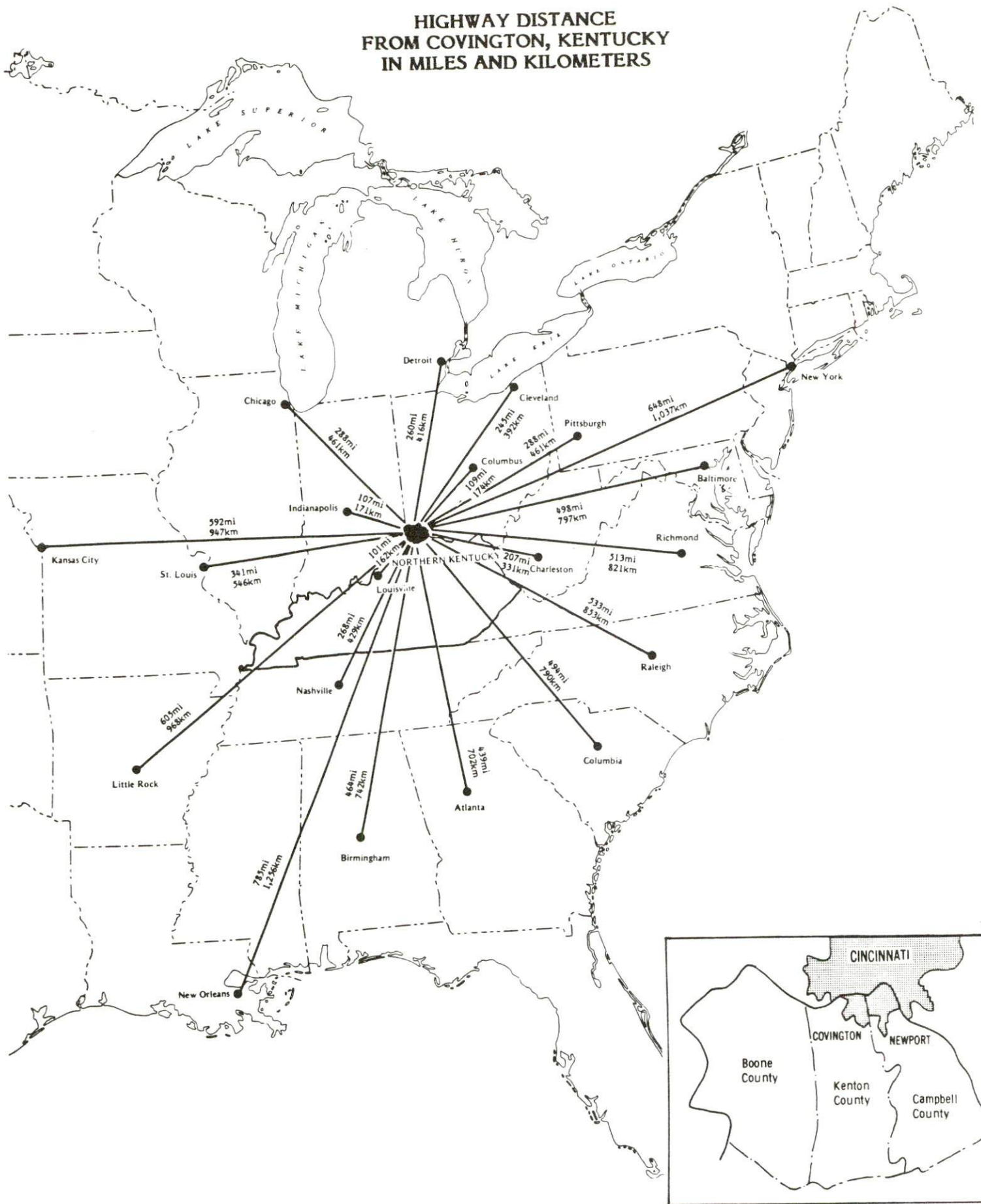


1985 EDITION
GENERAL HIGHWAY MAP
CAMPBELL COUNTY
KENTUCKY

PREPARED BY THE
KENTUCKY TRANSPORTATION CABINET
DEPARTMENT OF HIGHWAYS
DIVISION OF PLANNING
IN COOPERATION WITH THE
U.S. DEPARTMENT OF TRANSPORTATION
FEDERAL HIGHWAY ADMINISTRATION



HIGHWAY DISTANCE FROM COVINGTON, KENTUCKY IN MILES AND KILOMETERS



NORTHERN KENTUCKY AREA - A RESOURCE PROFILE

The Northern Kentucky Area, covering a total land area of 561 square miles, is composed of Boone, Kenton, and Campbell Counties, and is ideally situated along and adjacent to the south bank of the Ohio River, immediately south of Cincinnati, Ohio. These three counties are a part of the Greater Cincinnati Area. The tri-county area is also part of the Cincinnati Metropolitan Statistical Area, which in 1984 employed approximately 144,600 people in manufacturing. The Cincinnati MSA had a 1984 estimated population of 1,408,100.

The Northern Kentucky Area forms the northern apex of an industrial triangle anchored by Louisville on the southwest and Lexington on the southeast. Within the triangle is more than one-third of the state's population and nearly one-half of its manufacturing jobs. The interstate highway system places these three metropolitan areas within less than two hours driving from each other.

The Northern Kentucky Area's excellent transportation network - highway, rail, air and water - provides the capability essential to the movement of raw materials and distribution of products. This, combined with available industrial sites, a good livability environment, high quality education facilities, and a wide variety of recreation, provides a strong base for additional industrial growth in the area.

The Economic Framework

The total number of Boone, Kenton, and Campbell County residents employed in 1984 averaged 121,700, with nonagricultural jobs accounting for 120,630 workers. Manufacturing employers in the three-county area reported 11,180 workers; construction firms 3,260; wholesale and retail trade 22,520; and 16,000 employees in the service industries. Major industrial products include paper and plastic bags, plastic battery containers, air conditioning equipment, machine tool assembly, blown plastic bottles, conveyor systems, plastic acrylic sheets, strapping tools, cartoning machinery, safety switches, metal products, name and address labels, steel pipes, steel sheets, and steel plates.

Total unemployment in the three-county area averaged 7.9 percent of the labor force in 1984, with an unemployment rate of 8.0 percent in Boone County, 7.6 percent in Kenton County, and 8.3 percent in Campbell County.

Per capita personal income in 1983 was \$10,703 in Boone County, \$10,495 in Kenton County, and \$10,129 in Campbell County, all exceeding the statewide average of \$9,396.

The Northern Kentucky labor market area includes six Kentucky counties -- Boone, Kenton, Campbell, Gallatin, Grant, and Pendleton; two Ohio counties -- Hamilton and Clermont; and one Indiana county -- Dearborn. The total number of residents in the Kentucky portion of the labor market area employed in 1984 averaged 132,915 with nonagricultural jobs accounting for 130,860 workers. Manufacturing employers in the area reported 12,150 workers; construction firms 3,370; wholesale and retail trade 23,830; and 16,320 employees in the service industries.

Resources for Growth

1. Labor Supply

Current labor supply - There is a current estimated labor supply of 13,110 men and 13,050 women in the Kentucky portion of the labor market area available for industrial jobs in the Northern Kentucky Area.

Future labor supply - 13,120 young men and 12,290 young women in the six Northern Kentucky counties will become 18 years of age from 1986 through 1990 and will be potentially available for work.

Additional labor supply - The current labor supply would also be increased by the number of men and women in the adjoining Indiana and Ohio counties who are available for industrial jobs.

2. Transportation

Rail - Three railroads serve Northern Kentucky - Southern Railway System, Seaboard System Railroad, and the Chessie System Railroads.

Highways - Major highway access is by Interstates 75 and 71, U.S. Highways 42/127, 25, and 27, and numerous Kentucky routes. Interstate 275, a tri-state beltline, traverses the three Northern Kentucky counties. In addition, Interstate 471 extends through Campbell County from I-275 north to the Ohio River.

Air - Commercial airline service is available at the Greater Cincinnati International Airport, located in Boone County, Kentucky.

Water - Barge transportation is available on the Ohio River. Several barge and towing companies maintain offices in Cincinnati.

Riverport - A public port facility is planned at the Northern Kentucky Riverport Authority property located on the Licking River.

3. Power and Fuel

Electric power - Service is provided by Union Light, Heat and Power Company, a subsidiary of the Cincinnati Gas and Electric Company, and the Owen County Rural Electric Cooperative Corporation.

Natural gas - Service is provided by Union Light, Heat and Power Company, a subsidiary of Cincinnati Gas and Electric Company.

Propane and fuel oil - Distributors of propane and fuel oil are located in the area.

4. Education

Vocational-technical training - The Bluegrass State Skills Corporation, an independent public agency, awards grants to educational institutions which, in cooperation with private companies, provide job training for business and industry. The Corporation assists in start-up training, programs for continuing industrial training and vocational education, and up-grade training programs. Vocational facilities in the three-county area include the Northern Kentucky State Vocational-Technical School, Northern Campbell County Vocational-Technical School, Northern Kentucky Health Occupations Center, Boone County Area Vocational Education Center, Campbell County Area Vocational Education Center, James D. Patton Area Vocational Education Center, and Chapman Academic Area Vocational Education Center.

Higher education - Three universities and six senior colleges are located in the Northern Kentucky-Cincinnati Area, with Northern Kentucky University and Thomas More College located in Northern Kentucky.

Northern Kentucky University is a four-year, multipurpose institution of higher education which offers two-year and four-year undergraduate degrees. Northern also offers a Master of Arts in Education, a Master of Business Administration, and a Juris Doctor degree offered through its Salmon P. Chase College of Law. The Fall 1985 enrollment of the university was 8,697.

Thomas More College, a coeducational college of liberal arts and sciences, offers programs leading to the degrees of Bachelor of Arts, Bachelor of Elected Studies, Bachelor of Science, Bachelor of Science in Nursing, Associate of Arts, and Associate in Elected Studies. The Fall 1985 enrollment was 1,167.

Public and nonpublic schools - Three county school systems, eleven independent school districts, and 55 nonpublic schools provide educational facilities ranging from kindergarten through high school.

Community Programs for Improvement

A particular emphasis has been placed on organized planning and several major projects are under way which will affect the future economic development of Northern Kentucky. Several specialized units are presently appraising the resources in Northern Kentucky and are applying methods to insure the availability of employment opportunities to meet the demands of the diversified skills of the growing labor supply.

The Northern Kentucky Chamber of Commerce - a three-county nonprofit business organization dedicated to the selective economic and socio-economic development of Northern Kentucky; fully staffed offices are maintained in Covington, Florence, and Newport.

The Northern Kentucky Convention and Visitors Commission and its Bureau - created in 1974 and financed by a transient room tax, a full-time professional staff works at the state, regional, and national level to promote both convention and visitor business.

The Northern Kentucky Port Authority - established for the purpose of developing riverport facilities and developing land to attract river-oriented industries.

The Foreign Trade Zone - established to provide reduced import duties and to take advantage of openings in quotas on imports.

Act for Covington, Inc. - a nonprofit corporation formed to promote development of downtown Covington. Act for Covington is composed of individuals from business and professional firms, public officials, civic leaders, and Covington residents. The corporation is the coordinator of the Kentucky Main Street Program, and plays significant roles in downtown development planning and funding projects, and retail events and promotions.

The City of Erlanger Economic Development Committee - created in 1984 to promote industrial, commercial, and residential development in Erlanger.

The Northern Kentucky University Re-Employment Center and the Homemaker Re-Entry Center - assist dislocated workers, mature workers, and homemakers who wish to re-enter the work force. The Re-Employment Center offers job search, employability, and education counseling, in addition to vocational and technical training. The Homemaker Re-Entry Center offers vocational and technical training and counseling to homemakers and single parents.

Planning agencies such as the Northern Kentucky Area Planning Commission, The Northern Kentucky Area Development District, and OKI (Ohio-Kentucky-Indiana Regional Council of Governments) have all contributed greatly to the orderly manner in which the rapid growth and development of the Northern Kentucky Area has occurred.

The city of Covington received enterprise zone status from the Kentucky Enterprise Zone Authority in February 1984. The Covington Enterprise Zone offers tax incentives and regulatory relief to qualifying businesses which locate or expand activities within the zone's boundaries. The zone comprises over 2,000 acres in the city's downtown business district, inner-city residential areas, and currently undeveloped areas. The city offers an inventory tax reduction and the abatement of the occupational license fee in its local incentives package. As of January 1986, investments made and anticipated by the 11 businesses which have already qualified for enterprise zone incentives exceed \$23,000,000.

During 1984 and 1985, manufacturing companies announced plans to locate 25 new plants in the Northern Kentucky area. This represents an estimated investment of over \$90,000,000. Also during 1984 and 1985, firms already operating in the area announced plans for expansion projects at 31 manufacturing facilities in Northern Kentucky, anticipating a total investment of approximately \$25,000,000. Nine new supportive industries/distribution centers were also announced during that time, representing over \$13,000,000 in additional investment.

Florence was chosen as a "Kentucky Certified City" in 1985. The award is based on achievement in economic and community development. The Certified Cities Program is sponsored by the Kentucky Chamber of Commerce.

The city of Covington has been awarded an \$8,400,000 Urban Development Action Grant to develop its riverfront area. The grant will be used in a \$66,000,000 redevelopment project which includes construction of a 900-car parking facility; 280,000 square feet of office space; a major hotel, a floating commercial festive area, and a riverfront park.

LABOR MARKET AREA

This map illustrates the Northern Kentucky Labor Market Area, which is shaded in gray. The area is bounded by the Ohio River to the north and east, and the Indiana border to the west. Major highways and railroad lines are shown throughout the region. The map includes numerous county names, such as Hamilton, Boone, Kenton, Campbell, Grant, Pendleton, Bracken, Mason, Lewis, Greenup, Boone, Hancock, Wayne, and others. Key cities and towns are labeled, including Cincinnati, Lexington, Louisville, and various smaller communities. The map also shows the locations of major highways and railroad lines, providing a comprehensive overview of the transportation network in the region.

THE LABOR MARKET AREA

POPULATION				
Area	1984*	1980	1970	Percent Nonwhite
				1980
Cincinnati, Ohio-KY-IN MSA**	1,408,100	1,401,491	1,387,207	N/A
Labor Market Area	298,348	295,356	275,038	N/A
Boone County	50,419	45,842	32,812	1.0
Kenton County	136,537	137,058	129,440	3.3
Campbell County	81,390	83,317	88,704	1.3
Gallatin County	4,939	4,842	4,134	2.7
Grant County	14,248	13,308	9,999	0.4
Pendleton County	10,815	10,989	9,949	0.5

* Population estimates.

** The Cincinnati, Ohio-Kentucky-Indiana Primary Metropolitan Statistical Area includes Boone, Kenton and Campbell Counties, Kentucky; Hamilton, Clermont and Warren Counties, Ohio; and Dearborn County, Indiana.

Note: The 1980 city counts of population by race are provisional.

Sources: U.S. Department of Commerce, Bureau of the Census, 1980 Census of Population and Housing, March 1981; 1980 Census of Population, Number of Inhabitants. University of Louisville, Urban Studies Center, Population Unit, October 1985; Kentucky Population Research Notes, Issue Number One, May 1985.

POPULATION TRENDS - CITIES

<u>Area</u>	<u>POPULATION</u>		
	<u>1984*</u>	<u>1980</u>	<u>1970</u>
<u>Boone County</u>			
Florence	17,367	15,586	11,661
Walton	1,670	1,651	1,801
Union	742	601	233
<u>Kenton County</u>			
Covington	46,422	49,585	52,535
Erlanger	14,363	14,466	12,676
Independence	9,853	7,998	1,715
Edgewood	8,155	7,243	4,139
Elsmere	7,606	7,203	5,161
Fort Mitchell	6,908	7,294	6,982
Villa Hills	6,321	4,402	1,647
Taylor Mill	4,898	4,509	3,146
Ludlow	4,662	4,959	5,815
Fort Wright	4,506	4,481	4,819
Park Hills	3,602	3,500	3,999
Lakeside Park	3,216	3,062	2,511
Crescent Springs	2,185	1,944	1,662
Crestview Hills	1,830	1,362	1,114
Bromley	848	844	1,069
Ridgeview Heights	765**	729	189
Latonia Lakes	399	396	428
Crescent Park	286	351	598
Ryland Heights	254	252	--
Fairview	219	198	235
Visalia	184	198	--
Kenton Vale	130	145	178
<u>Campbell County</u>			
Newport	20,245	21,587	25,998
Fort Thomas	15,603	16,012	16,338
Bellevue	7,314	7,678	8,847
Dayton	6,941	6,979	8,751
Alexandria	5,134	4,735	3,844
Highland Heights	4,491	4,435	4,543
Southgate	2,679	2,833	3,212
Cold Spring	2,097	2,117	1,406
Silver Grove	1,267	1,260	1,365
Wilder	635	633	823
Melbourne	605	628	275
Crestview	596	528	659
Woodlawn	356	331	525
Mentor	158	169	138
California	150	135	90

* Population estimates.

** Population estimate for 1982.

Sources: U.S. Department of Commerce, Bureau of the Census, 1980 Census of Population and Housing, March 1981; 1980 Census of Population, Number of Inhabitants. University of Louisville, Urban Studies Center, Population Unit, October 1985; Kentucky Population Research Notes, Issue Number One, May 1985.

POPULATION PROJECTIONS BY SEX, AGE AND PERCENT NONWHITE: 1985-2000

Age Groups Northern Kentucky Labor Market Area	1985			1990			2000		
	Male	Female	% Nonwhite	Male	Female	% Nonwhite	Male	Female	% Nonwhite
<u>Boone County</u>	25,383	26,268	1.0	28,692	29,787	1.0	34,842	36,158	1.0
0-19	9,375	8,761	1.0	9,844	9,205	1.1	10,739	10,218	1.0
20-64	14,471	15,275	1.0	16,813	17,702	0.9	20,776	21,515	1.0
65+	1,537	2,232	0.8	2,035	2,880	0.9	3,327	4,425	0.8
<u>Kenton County</u>	67,515	73,226	3.4	71,189	76,259	3.5	77,297	81,080	3.7
0-19	23,083	22,301	4.1	22,697	21,909	4.2	23,041	22,224	4.5
20-64	38,323	40,643	3.0	41,346	42,699	3.2	45,277	45,312	3.5
65+	6,109	10,282	3.1	7,146	11,651	2.8	8,979	13,544	2.8
<u>Campbell County</u>	39,161	42,563	1.4	38,864	41,648	1.4	38,497	40,401	1.5
0-19	13,216	12,850	1.8	12,157	11,795	1.9	11,328	10,866	1.9
20-64	21,922	23,290	1.3	22,161	22,809	1.3	21,800	21,813	1.5
65+	4,023	6,423	1.1	4,546	7,044	1.0	5,369	7,722	1.1
<u>Gallatin County</u>	2,569	2,478	2.8	2,801	2,644	2.6	3,193	2,962	2.6
0-19	902	784	2.6	878	752	2.4	861	823	2.7
20-64	1,412	1,376	2.6	1,604	1,546	2.6	1,897	1,713	2.4
65+	255	318	3.7	319	346	3.2	435	426	3.0
<u>Grant County</u>	7,074	7,307	0.4	7,927	8,119	0.3	9,552	9,642	0.2
0-19	2,495	2,392	0.3	2,575	2,423	0.1	2,848	2,656	0.0
20-64	3,784	3,957	0.4	4,452	4,528	0.4	5,635	5,572	0.3
65+	795	958	0.6	900	1,168	0.6	1,069	1,414	0.6
<u>Pendleton County</u>	5,524	5,530	0.5	5,858	5,769	0.4	6,460	6,213	0.3
0-19	1,930	1,730	0.2	1,827	1,710	0.2	1,829	1,681	0.0
20-64	2,972	3,022	0.5	3,327	3,183	0.4	3,790	3,498	0.4
65+	622	778	1.0	704	876	0.8	841	1,034	0.7

Source: University of Louisville, Urban Studies Center, Population Research Unit, August, 1985. Kentucky Department of Economic Development, Division of Research and Planning, 1985.

LABOR FORCE CHARACTERISTICS OF RESIDENTS, 1984

	<u>Boone, Kenton and Campbell Counties</u>	<u>Labor Market Area*</u>
Civilian Labor Force	132,115	144,583
Employment	121,703	132,915
Agricultural	1,072	2,055
Nonagricultural	120,631	130,860
Unemployment	10,412	11,668
Rate of Unemployment (%)	7.9	8.1

* Includes Boone, Kenton, Campbell, Gallatin, Grant and Pendleton Counties.

Source: Kentucky Cabinet for Human Resources, Kentucky Labor Force Estimates, Annual Averages, 1984.

SELECTED COMPONENTS OF NONAGRICULTURAL EMPLOYMENT,
BY PLACE OF WORK, 1984

	<u>Boone, Kenton and Campbell Counties</u>	<u>Labor Market Area</u>
All Industries (total)	68,687	73,182
Manufacturing	11,176	12,152
Wholesale & Retail Trade	22,520	23,828
Services	15,996	16,323
State/Local Government	9,304	10,429
Contract Construction	3,260	3,366

Note: Excludes domestic workers, railway workers, certain nonprofit corporations, majority of federal government workers, and self-employed workers.

Source: Kentucky Cabinet for Human Resources, Average Monthly Workers Covered by Kentucky Unemployment Insurance Law, 1984.

ESTIMATED MALE LABOR SUPPLY
NORTHERN KENTUCKY LABOR MARKET AREA

Area	Current			Future	
	Total Male	Unemployed	Under-employed	Not in Labor Force	Becoming 18 years of age 1986 thru 1990
Labor Market					
Area*	13,107	7,041	5,212	854	13,122
Boone	1,786	1,056	730	0	2,308
Kenton	5,809	3,161	2,648	0	5,890
Campbell	3,371	2,047	1,324	0	3,547
Gallatin	574	155	112	307	215
Grant	659	384	275	0	638
Pendleton	908	238	123	547	524

ESTIMATED FEMALE LABOR SUPPLY
NORTHERN KENTUCKY LABOR MARKET AREA

Area	Current			Future	
	Total Female	Unemployed	Under-employed	Not in Labor Force	Becoming 18 years of age 1986 thru 1990
Labor Market					
Area*	13,051	4,627	7,321	1,103	12,291
Boone	2,167	836	1,331	0	2,108
Kenton	5,440	1,978	3,462	0	5,564
Campbell	3,242	1,334	1,908	0	3,367
Gallatin	484	60	99	325	194
Grant	886	221	331	334	599
Pendleton	832	198	190	444	459

* Additional workers may be drawn from other nearby counties.

Note: Unemployed - persons unemployed and actively seeking work;
Underemployed - persons employed but working only 14 to 26 weeks per year;
Not in Labor Force - represents the number of persons who would enter the labor force if suitable employment were available (based on the assumption that persons in Kentucky would like to participate in the labor force in the same proportion that they do nationally).

Sources: Kentucky Cabinet for Human Resources, Kentucky Labor Supply Estimates by County, 1984. Kentucky Department of Economic Development, Future Labor Supply Estimates Becoming 18 Years of Age, 1986 thru 1990.

AVERAGE WEEKLY WAGES BY INDUSTRY,
BY PLACE OF WORK, 1984

	<u>Boone County</u>	<u>Kenton County</u>	<u>Campbell County</u>
All Industries	\$ 292.13	\$ 273.73	\$ 280.27
Mining & Quarrying	393.68	0	0
Contract Construction	291.80	357.49	355.06
Manufacturing	419.14	394.96	442.24
Transportation, Communications & Public Utilities	441.09	370.05	392.14
Wholesale & Retail Trade	194.18	210.20	194.64
Finance, Insurance & Real Estate	286.09	276.82	279.19
Services	202.98	256.52	284.42
State/Local Government	275.78	304.03	299.96
Other	269.69	184.08	167.38
	<u>Gallatin County</u>	<u>Grant County</u>	<u>Pendleton County</u>
All Industries	\$ 232.03	\$ 233.69	\$ 260.94
Mining & Quarrying	*	0	*
Contract Construction	459.17	193.01	208.13
Manufacturing	180.17	277.84	349.73
Transportation, Communications & Public Utilities	228.26	377.48	240.41
Wholesale & Retail Trade	203.71	162.91	164.54
Finance, Insurance & Real Estate	214.12	232.28	208.39
Services	250.04	184.66	135.96
State/Local Government	221.08	268.82	249.45
Other	*	125.08	195.33

* Not disclosed.

Note: Excludes domestic workers, railway workers, certain nonprofit corporations, majority of federal government workers, and self-employed workers.

Source: Kentucky Cabinet for Human Resources, Average Weekly Wages of Workers Covered by Kentucky Unemployment Insurance Law, 1984.

AVERAGE WEEKLY WAGES BY MANUFACTURING INDUSTRIES
BOONE, KENTON, AND CAMPBELL COUNTIES
CALENDAR 1984

		<u>Average Weekly Wage</u>
Area Manufacturing Total		\$414.58
S.I.C.		
20	Food & Kindred Products	453.86
21	Tobacco Manufacture	*
22	Textile Mill Products	*
23	Apparel & Related Products	325.13
24	Lumber & Wood Products	224.56
25	Furniture & Fixtures	339.12
26	Paper & Allied Products	364.19
27	Printing & Publishing	366.76
28	Chemicals & Allied Products	337.29
29	Petroleum & Coal Products	569.63
30	Rubber & Plastic Products	404.86
31	Leather & Leather Products	0
32	Stone, Clay, & Glass Products	352.70
33	Primary Metal Industries	598.04
34	Fabricated Metal Products	410.95
35	Machinery, except Electrical	480.94
36	Electrical Machinery	387.55
37	Transportation Equipment	477.55
38	Instruments & Related Products	*
39	Miscellaneous Manufacturing	338.37

* Nondisclosure (less than 3 firms or 1 firm comprising at least 80 percent of total).

Source: Kentucky Cabinet for Human Resources, Department for Social Insurance, August 1985.

PER CAPITA PERSONAL INCOME

<u>Area</u>	<u>1979</u>	<u>1983</u>	<u>Percent Change</u>
Boone County	\$ 8,332	\$ 10,703	28.5
Kenton County	8,083	10,495	29.8
Campbell County	7,711	10,129	31.4
Labor Market Area Range*	\$5,986 - 8,332	\$7,438 - 10,703	N/A
Kentucky	7,124	9,396	31.9
U. S.	8,651	11,687	35.1

* Includes Boone, Kenton, Campbell, Gallatin, Grant and Pendleton Counties.

Sources: U.S. Department of Commerce, Bureau of Economic Analysis; Commerce News, August 28, 1984; May 7, 1985. Kentucky Economic Information System, June 1985.

EXISTING MANUFACTURING INDUSTRY

EXISTING MANUFACTURING INDUSTRY

MAJOR NORTHERN KENTUCKY MANUFACTURING FIRMS, THEIR PRODUCTS AND EMPLOYMENT*

<u>Firm</u> (Establishment date)	<u>Product</u>	<u>Employment</u>			<u>Labor Unions</u>
		<u>Total</u>	<u>Male</u>	<u>Female</u>	
Boone County					
<u>Florence</u>					
American Sign & Marketing Service, Inc. (1964)	Illuminated signs, menuboard, advertising clocks	101	55	46	Painters and Allied Trades**
Betts Packaging, Inc. (1984)	Plastic closures, laminated tubes	90	40	50	
Celanese Engineering Resins, Division Celanese Corporation (1984)	Specialty resins	70	--	--	
Clow Corporation, Waste Treatment Division (1966)	Sewage treatment, disposal plants; lift stations; industrial waste treatment equipment	181	157	24	Steelworkers**
Cooper Industries, Inc., Crouse Hinds D.E.D. (1949)	Panel and switchboards, bus duct, motor control centers	85	70	15	Electrical Workers, IBEW**

(Continued)

<u>Firm</u> (Establishment date)	<u>Product</u>	<u>Employment</u>			<u>Labor Unions</u>
		<u>Total</u>	<u>Male</u>	<u>Female</u>	
Equitable Paper Bag Company, Inc. (1921)	Paper and polyethylene bags	415	287	128	Paperworkers**
Hopple Plastics, Inc. (1973)	Package blisters material handling trays, food and hospital trays	176	108	68	
Hunt Lit-Ning Products Company (1969)	Metal office furniture, accessory and typewriter stands, computer furniture	190	131	59	Steelworkers**
International Permalite, Inc. (1963)	Roof insulation board, oil sorbent products	96	85	11	Carpenters**
Johnson Controls Inc., Battery Division (1967)	Plastic battery containers, covers	310	110	200	Allied Industrial Workers**
Keco Industries, Inc. (1982)	Air conditioning equipment, aircraft ground support equipment	300	200	100	
Lasco Industries (1969)	Fiberglass panels	86	73	13	
Littleford Brothers, Inc. (1977)	Food and chemical processing equipment	122	110	12	Allied Industrial Workers**

(Continued)

<u>Firm</u> (Establishment date)	<u>Product</u>	<u>Employment</u>			<u>Labor Unions</u>
		<u>Total</u>	<u>Male</u>	<u>Female</u>	
Litton Engineered Systems (1968)	Automation equipment, material handling equipment, conveyor systems	245	215	30	
Mazak Corporation, Mazak Machinery Service (1973)	Machine tool machining and assembly	215	163	52	
Natico, Inc. (1968)	Steel drums, fiber drums	100	97	3	Paperworkers**
Ohio Valley Litho-Color, Inc. (1985)	Lithographic printing	85	--	--	
Owens-Illinois, Inc. (1977)	Brown plastic bottles	135	50	85	Glass, Pottery, Plastic and Allied Workers**
Red River Company, Inc. (1980)	Baseball caps	100	--	--	
Redken Laboratories, Inc. (1985)	Hair and skin care products	70	--	--	
Sabatasso Food, Inc. (1985)	Frozen food specialties	250	--	--	
Signode Corporation (1968)	Strapping tools, plastic strapping, building tools	308	268	40	
U.S.S. Chemical, Acrylic Sheet Unit (1968)	Plastic acrylic sheets	230	--	--	Chemical Workers**
<u>Hebron</u>					
Litton Automated Manufacturing Systems Division (1985)	Automated storage and guided vehicles	185	--	--	

(Continued)

<u>Firm</u> (Establishment date)	<u>Product</u>	<u>Employment</u>			<u>Labor Unions</u>
		<u>Total</u>	<u>Male</u>	<u>Female</u>	
Litton UHS, Conveyor Systems (1983)	Conveyor systems, automatic palletizers	223	178	45	
<u>Walton</u>					
Duro Bag Manufacturing Company (1986)	Polyethylene and paper bags	300	--	--	
Kenton County					
<u>Covington</u>					
Blue Grass Provision Company, Inc. (1945)	Pork, sausage, smoked meat	74	68	6	Food and Commercial Workers**
Duro Bag Manufacturing Company (1965)	Paper bags	330	253	77	Paperworkers**
Filon Silmar Division, Sohio Engineered Materials (1973)	Fiberglass panels, polyester resins	104	88	16	
R. A. Jones and Company, Inc. (1923)	Cartoning machinery, tray and case packers for cans, pouch machines	434	380	54	
Overhead Door Company of Kentucky, Division Dallas Corporation (1966)	Parts for door assembly, electrically operated door opener parts	205	100	105	Carpenters**

(Continued)

<u>Firm (Establishment date)</u>	<u>Product</u>	<u>Employment</u>			<u>Labor Unions</u>
		<u>Total</u>	<u>Male</u>	<u>Female</u>	
The Safegard Corporation (1967)	Decorative pillows, life preservers	150	10	140	
The Wadsworth Electric Manufacturing Company, Inc. (1917)	Safety switches, circuit breakers, wiring troughs, power outlets	200	--	--	Electrical Workers, IBEW**
<u>Erlanger</u>					
American Custom Metals, Inc. (1979)	Industrial machine knives	123	100	23	Machinists**
Cooper Hewitt Electric Company (1963)	Mercury vapor sun lamp tubes, drug ingredients, air purifier	81	14	67	
Display Sales, Inc. (1984)	Displays, advertising	70	62	8	Carpenters**
Louis G. Freeman Company (1978)	Shoe industry machinery	95	85	10	Machinists**
Metal Craft Company, Inc. (1954)	Metal stamping to 500 tons, sheet metal fabrication, machine shop	90	70	20	
Metroweb Corporation (1977)	Periodicals, catalogs	97	63	34	
Palm Beach Company (1954)	Men's tailored clothing, men's sportswear	81	41	40	Clothing and Textile Workers**

(Continued)

<u>Firm (Establishment date)</u>	<u>Product</u>	<u>Employment</u>			<u>Labor Unions</u>
		<u>Total</u>	<u>Male</u>	<u>Female</u>	
Stewart Decatur Security Systems, Inc. (1903)	Prison equipment	113	110	3	Ironworkers**
Wadsworth Electric Manufacturing Company (1969)	Switches, breakers, power outlets, junction boxes, fuse panels, wiring troughs	100	40	60	Electrical Workers, IBEW**
<u>Ludlow</u>					
Cincinnati Drum Service (1958)	Reconditioned metal drums, fiber containers, plastic containers	143	137	6	
Duro Bag Manufacturing Company (1953)	Paper, plastic, and shopping bags	675	475	200	Paperworkers**
Campbell County					
<u>Alexandria</u>					
Kahn's & Company (1985)	Sausages	250	--	--	
<u>Bellevue</u>					
Kent Corporation, Subsidiary of Kidde, Inc. (1952)	Metal medicine cabinets, miscellaneous fabricated metal products, decorator wall mirrors	130	100	30	Steelworkers**

(Continued)

<u>Firm (Establishment date)</u>	<u>Product</u>	<u>Employment</u>			<u>Labor Unions</u>
		<u>Total</u>	<u>Male</u>	<u>Female</u>	
<u>Cold Spring</u>					
Disabled American Veterans (1966)	Name and address labels	304	82	222	
Valley Interiors Systems, Inc. (1981)	Architectural plaster, movable partitions, millwork	150	148	2	Carpenters; Laborers**
<u>Newport</u>					
Ceramic Coating Company (1958)	Glass-coated metal, jewelry enamel, glass-lined pipe and reactors	80	75	5	Independent Union**
Newport Steel Corporation (1981)	Steel pipe, steel sheets, steel plates	525	504	21	Bricklayers; Steel- workers**
Trauth Dairy, Inc. (1920)	Fluid milk, cottage cheese, ice cream mixes, fruit drinks, orange juice	100	90	10	Dairy Employees**

* Firms with 70 or more employees.

** See Labor Organizations below.

Sources: Kentucky Department of Economic Development, 1985 Kentucky Directory of Manufacturers; Division of Research and Planning.

LABOR ORGANIZATIONS IN MANUFACTURING FIRMS

<u>Company</u>	<u>Name of Union</u>
Boone County	
<u>Burlington</u>	
Skilcraft Sheetmetal, Inc.	Sheet Metal Workers' International Association
<u>Florence</u>	
American Sign & Marketing Service, Inc.	International Brotherhood of Painters and Allied Trades of the United States and Canada, AFL-CIO
The Cincinnati Ventilating Company	International Association of Bridge and Structural Ironworkers, AFL-CIO
Clow Corporation, Waste Treatment Division	United Steelworkers of America, AFL-CIO
Cooper Industries, Inc., Crouse Hinds D.E.D.	International Brotherhood of Electrical Workers, AFL-CIO
Equitable Paper Bag Company, Inc.	United Paperworkers International Union, AFL-CIO
Hunt Lit-Ning Products Company	United Steelworkers of America, AFL-CIO
International Permalite, Inc.	United Brotherhood of Carpenters and Joiners of America, AFL-CIO
Johnson Controls Inc., Battery Division	International Union, Allied Industrial Workers of America, AFL-CIO
Lingo Manufacturing Company, Inc.	International Association of Bridge and Structural Ironworkers, AFL-CIO
Littleford Brothers, Inc.	International Union, Allied Industrial Workers of America, AFL-CIO
The Michaels Art Bronze Company	International Association of Bridge and Structural Ironworkers, AFL-CIO
Natico, Inc.	United Paperworkers International Union, AFL-CIO
Owens-Illinois, Inc.	Glass, Pottery, Plastics and Allied Workers International Union, AFL-CIO, CLC
U.S.S. Chemical, Acrylic Sheet Unit	International Chemical Workers Union, AFL-CIO

(Continued)

CompanyName of Union**Kenton County**Covington

Blue Grass Provision Company, Inc.	United Food and Commercial Workers International Union, AFL-CIO
Dixie Sign Company, Inc.	International Brotherhood of Electrical Workers, AFL-CIO
J. B. Doppes & Sons Lumber Company	International Brotherhood of Teamsters, Chauffeurs, Warehousemen and Helpers of America
Duro Bag Manufacturing Company	United Paperworkers International Union, AFL-CIO
Hellman Lumber Company, Inc.	International Union, Allied Industrial Workers of America, AFL-CIO
The Liberty Cherry & Fruit Company	International Brotherhood of Teamsters, Chauffeurs, Warehousemen and Helpers of America; International Union of Operating Engineers, AFL-CIO
Ortner Freight Car Company	International Union, United Automobile, Aerospace and Agricultural Implement Workers of America
Overhead Door Company of Kentucky, Division Dallas Corporation	United Brotherhood of Carpenters and Joiners of America, AFL-CIO
Premier Industries, Inc.	International Union, Allied Industrial Workers of America, AFL-CIO
H. J. Rolfes Printing Company	Printing Pressmen, Assistants and Offset Workers
T & W Printing, Inc.	Graphic Communications International Union, AFL-CIO; International Typographical Union, AFL-CIO
The Wadsworth Electric Manufacturing Company, Inc.	International Brotherhood of Electrical Workers, AFL-CIO

Edgewood

Auto Vehicle Parts Company	International Union, Allied Industrial Workers of America, AFL-CIO
----------------------------	---

Erlanger

American Custom Metals, Inc.	International Association of Machinists and Aerospace Workers, AFL-CIO
Display Sales, Inc.	United Brotherhood of Carpenters and Joiners of America, AFL-CIO

(Continued)

CompanyName of Union

Louis G. Freeman Company

International Association of Machinists
and Aerospace Workers, AFL-CIO

Palm Beach Company

Amalgamated Clothing and Textile
Workers Union, AFL-CIOStewart Decatur Security Systems,
Inc.International Association of Bridge and
Structural Ironworkers, AFL-CIOWadsworth Electric Manufacturing
CompanyInternational Brotherhood of Electrical
Workers, AFL-CIOLudlow

Duro Bag Manufacturing Company

United Paperworkers International Union,
AFL-CIO**Campbell County**BellevueKent Corporation, Subsidiary of
Kidde, Inc.United Steelworkers of America,
AFL-CIOCold Spring

Valley Interiors Systems, Inc.

Laborers International Union of North
America, AFL-CIO; United Brotherhood
of Carpenters and Joiners of America,
AFL-CIOMelbourne

Universal Concrete Products, Inc.

International Association of Bridge and
Structural Ironworkers, AFL-CIONewport

W. J. Baker Company

International Union, Allied Industrial
Workers of America, AFL-CIO
Independent UnionCeramic Coating Company
W. R. Grace & Company, Zonolite
Construction Products DivisionInternational Brotherhood of Teamsters,
Chauffeurs, Warehousemen and Helpers
of AmericaNational Band & Tag Company
Newport Steel CorporationLocal Shop Union
International Union of Bricklayers and
Allied Craftsmen, AFL-CIO; United
Steelworkers of America, AFL-CIO

(Continued)

<u>Company</u>	<u>Name of Union</u>
Otto Printing Company	Cincinnati Printing, Pressman Offset Union
Trauth Dairy, Inc.	Milk and Ice Cream Drivers and Dairy Employees
The Otto Zimmerman & Son Company, Inc.	Graphic Communications International Union, AFL-CIO; Printing Pressmen Offset Union

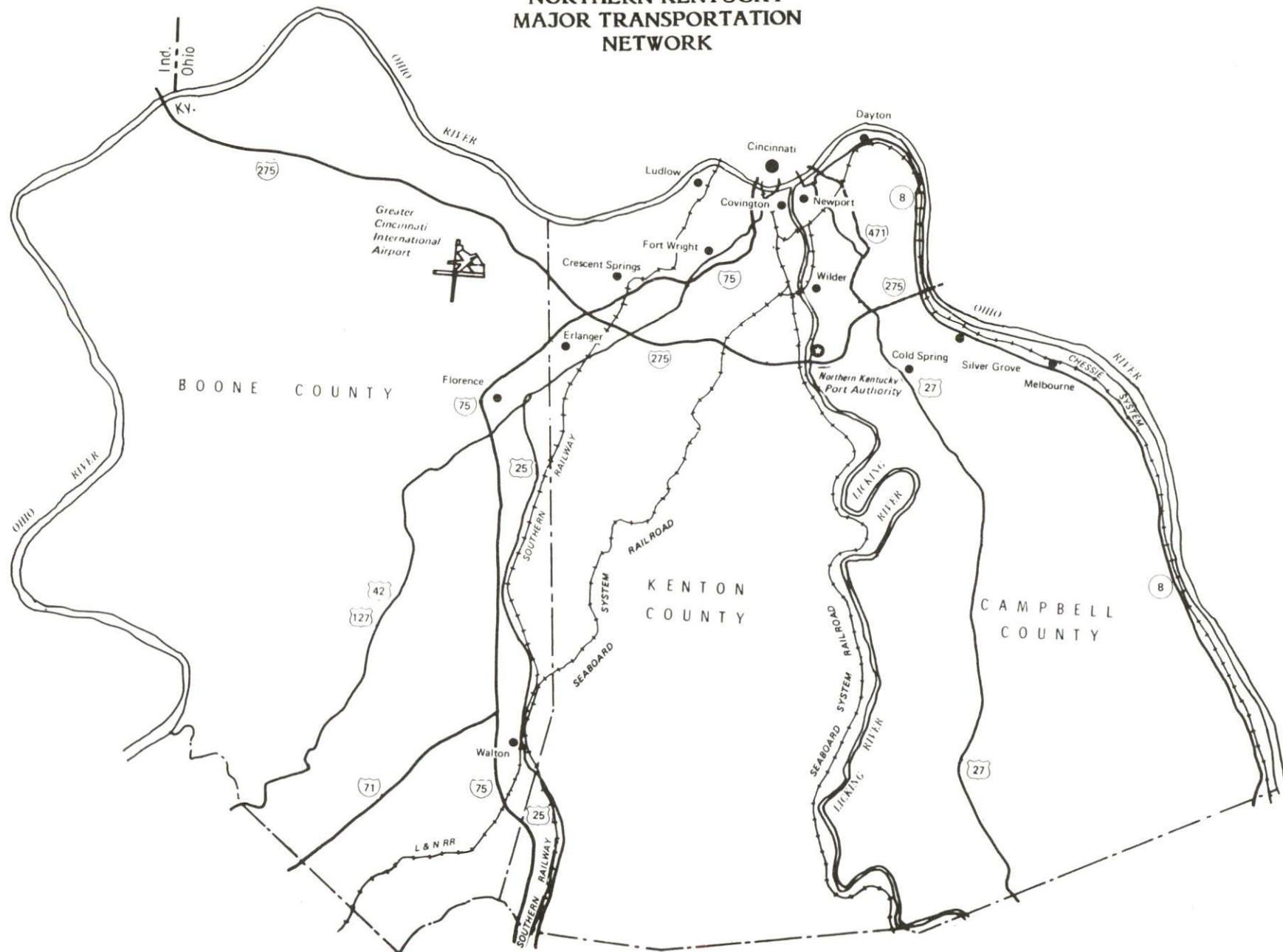
INDUSTRIAL SERVICES

<u>Types of Services</u>	<u>Location</u>	<u>Mileage from Covington</u>
Custom Plastics Producers	Bellevue, Kentucky	3
	Florence, Kentucky	10
Electric Motor Repair	Cincinnati, Ohio	1
Grinding, Precision & Tool	Cincinnati, Ohio	1
	Erlanger, Kentucky	7
Heat Treating Facilities	Cincinnati, Ohio	1
Industrial Equipment & Supplies	Cincinnati, Ohio	1
	Florence, Kentucky	10
Industrial Gases	Cincinnati, Ohio	1
Industrial Waste Removal	Cincinnati, Ohio	1
Machine Shops, Tool & Die	Cincinnati, Ohio	1
Metal Finishers	Cincinnati, Ohio	1
Metal Service Centers	Cincinnati, Ohio	1
Millwrights	Cincinnati, Ohio	1
Public Warehouse Facilities	Florence, Kentucky	10

Sources: Kentucky Department of Economic Development, Kentucky Directory of Selected Industrial Services, 1985; Division of Research and Planning.

TRANSPORTATION

NORTHERN KENTUCKY MAJOR TRANSPORTATION NETWORK



TRANSPORTATION

Rail

Lines serving the **Northern Kentucky Area** - Southern Railway System, Seaboard System Railroad, the Chessie System

The Southern Railway serves the cities of Ludlow, Crescent Springs, Erlanger, Elsmere, Florence and Walton. The railroad continues south via Lexington, Kentucky, to Knoxville, Chattanooga, Atlanta and the other major metropolitan areas of the Southeast. In addition, westbound traffic is handled via Southern's main line through Louisville to connections with all major western carriers at Kansas City, Missouri. Southern's classification yard is located across the Ohio River near Cincinnati's Union Terminal and provides direct service to Chicago, Detroit, Cleveland, and most of the northern and midwestern U.S. Piggyback service is provided at Southern's new, large facility at Union Terminal.

The Seaboard System Railroad (a unit of CSX Corporation) provides direct north-south access through central portions of Covington to the Latonia area. From this point the main line then splits into two separate lines, one extending south along the Licking River serving the CSX classification yards at DeCoursey and continuing south to Atlanta, Georgia, where connections with other lines of the Seaboard System provide through service to Miami, Florida, and many other points in the Southeast. The second line continues in a southwesterly direction to Louisville, thence direct service to Chicago, Illinois; Evansville, Indiana; St. Louis, Missouri; Nashville and Memphis, Tennessee; Birmingham and Mobile, Alabama; New Orleans, Louisiana; and many other points in the South. The Seaboard System Railroad has switching connections with all other rail lines to the north and east. The CSX classification yards are located at Queensgate, and Cincinnati, Ohio; and at DeCoursey, located adjacent to the Licking River, south of Covington. The CSX Corporation operates a piggyback terminal serving the Northern Kentucky Area. Following the formation of CSX Corporation, the Seaboard System Railroad now operates through train service in connection with the Chessie System to the northern and eastern United States. This has expedited service to and from customers in these areas.

The Chessie System directly serves the central portions of Covington, Newport, Bellevue, and Dayton and then continues south through Campbell County paralleling the Ohio River. Chessie System's new Queensgate Yard at Cincinnati is the nation's premier, electronically controlled classification yard from which the area is serviced. At this facility, piggyback service (trailers on flat car) and TBS -Thru Bulk Service (transfer and delivery of bulk products in truck quantities) are available to shippers and receivers in Northern Kentucky.

For details on routing, schedules, rates, and services, contact:

District Sales Manager
Norfolk Southern Corporation
1402 South 15th Street
Louisville, Kentucky 40210
(502) 636-6023

and/or

Manager of Industrial Development
Seaboard System Railroad
P.O. Box 2157
Louisville, Kentucky 40201
(502) 587-5228

and/or

The Chessie System Railroads
Real Estate and Industrial Development Department
Suite 500 Cornell Center
11311 Cornell Park Drive
Cincinnati, Ohio 45242
(513) 369-5258

Highways

Interstate Highways 71, 75, 275, and 471; U.S. Highways 25, 27, and 42/127; and numerous Kentucky routes serve the Northern Kentucky area. Interstates 71 and 75 connect the area with points north and south, and with other interstates serving market areas in the east and west. The Interstate 275 beltline surrounds the Cincinnati/Northern Kentucky Area, traversing Boone, Kenton, and Campbell Counties. Interstate 471 extends from Interstate 275 in Campbell County north across the Ohio River.

Highway improvement projects in the area include:

I-75 - Plans are being made to rebuild Interstate 75 and its interchanges through Covington and to add a new southbound lane on a steep upgrade through Covington. The construction of a new northbound lane on the Brent Spence Memorial Bridge over the Ohio River is scheduled to be completed in 1987.

A new interchange at Interstate 75 and Turfway Road was completed recently. A connector road from Huston Road to Turfway Road at Latonia Racetrack was constructed also.

A new interchange is being planned for Interstate 75 at Mt. Zion Road. Additional work will be done to widen Mt. Zion Road between Interstate 75 and U.S. Highway 25.

I-275 - An interchange is being constructed on Interstate 275 at Mineola Pike, near the Greater Cincinnati International Airport.

Other Highway Projects - A new extension of Three Mile Road from I-275 to the Northern Kentucky University campus is scheduled for completion during 1986. Plans are being made to upgrade U.S. Highway 27 from Cold Spring to Highland Heights. Plans are also being made to upgrade Three Mile Road from Route 9 at Wilder to Interstate 275. A connector road from Johns Hill Road to U.S. Highway 27 is being constructed.

A highway from Alexandria, Kentucky, to Ashland, Kentucky, is under construction and the segment within Campbell County is in the planning stage.

The segment of Dixie Highway from the Southern Railway underpass at Erlanger northeast to Interstate 275 is scheduled for upgrading and widening in 1987.

Construction of a new improved connector road from Kenton Lands Road at Erlanger to Buttermilk Pike is scheduled to begin in 1986. A segment of Buttermilk Pike from Anderson Road to Collins Road also is scheduled for upgrading in 1986, as is a segment of Kentucky Route 17 from Interstate 275 north to Latonia Avenue. A connector road from Kentucky Route 17 to Kentucky Route 16, north of Banklick Creek, is planned also.

In Boone County, construction of a connector road between U.S. Highway 25 at Richardson Road and U.S. Highway 42 at Hopeful Road is planned for 1986 and 1987. A connector from this new road to the Mt. Zion Road interchange of Interstate 275 is also planned. Hopeful Road from U.S. Highway 42 to Kentucky Route 18 is scheduled to be rebuilt in 1986.

A project to widen U.S. Highway 42 from Mall Road southwest to the Florence city limits is slated to begin in late 1986. The improvement eventually will be extended to the city of Union.

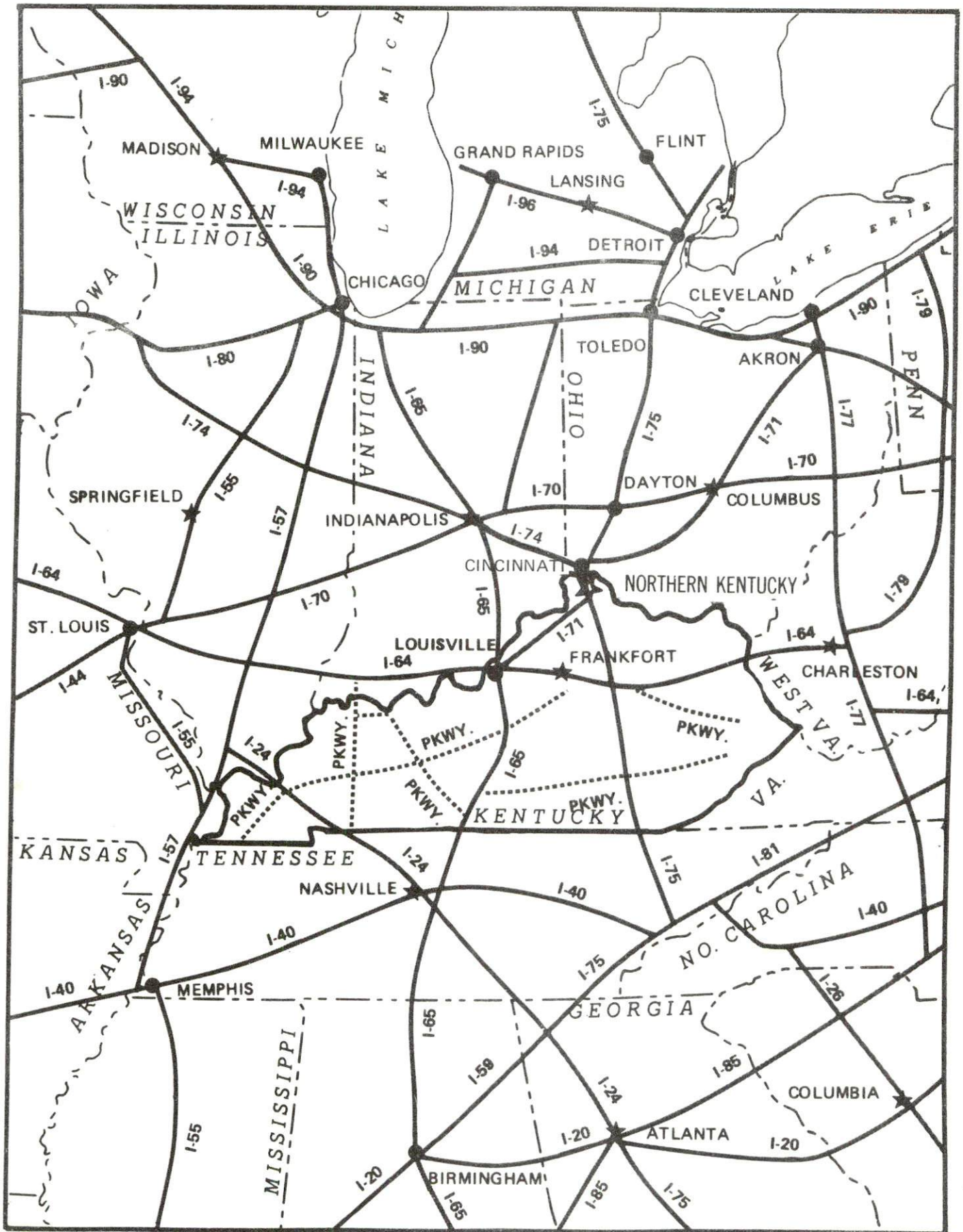
Construction of a connector road from Kentucky Route 236 at Turfway Road to Dolwick Road is scheduled to begin in 1986 or 1987.

Truck Service

The major commercial and industrial areas of the Northern Kentucky Area are in the Cincinnati-Northern Kentucky Interstate Commercial Zone. The zone is used to designate a trucking service area authorized by the Interstate Commerce Commission which is adjacent to a municipality, but for the purposes of trucking service is considered part of the municipality.

Approximately 100 common carriers and 50 specialized carriers have authority to serve the Cincinnati-Northern Kentucky Area.

Major Highway Network



Other Freight Services

Airborne Express
 DHL Worldwide Courier Express
 Emery
 Federal Express
 Flying Tiger Line, Inc.
 Purolator Courier
 United Parcel Service

Nearest Office or Shipping Center

Cincinnati, Ohio
 Crescent Springs, Kentucky
 Cincinnati, Ohio
 Cincinnati, Ohio
 Erlanger, Kentucky
 Erlanger, Kentucky
 Cincinnati, Ohio
 Cincinnati, Ohio

HIGHWAY MILES AND TRUCK TRANSIT TIME IN DAYS FROM
 COVINGTON, KENTUCKY, TO SELECTED MARKET CENTERS

City	Highway Miles	Delivery Time TL	City	Highway Miles	Delivery Time TL
Atlanta, Ga.	439	1	Los Angeles, Ca.	2,180	3
Baltimore, Md.	498	1	Louisville, Ky.	101	1
Birmingham, Ala.	464	1	Nashville, Tenn.	268	1
Chicago, Ill.	288	1	New Orleans, La.	785	2
Cincinnati, Ohio	1	1	New York, N. Y.	648	2
Cleveland, Ohio	245	1	Pittsburgh, Pa.	288	1
Detroit, Mich.	260	1	St. Louis, Mo.	341	1
Knoxville, Tenn.	252	1			

Note: Mileage computations are via the best interstate or primary highways, not necessarily the most direct route of travel.

Sources: Rand McNally Road Atlas, 1979. Official Kentucky Mileage Map, 1980.
 Delivery time - The O.K. Trucking Company; 3000 East Crescentville Road;
 Cincinnati, Ohio 45241.

GULF OF MEXICO

Air

Scheduled Commercial Airline Service

Location:	Greater Cincinnati International Airport 8 miles southwest of Covington
Runways:	3 paved
Length:	9,500 feet; 7,800 feet; 5,500 feet
Traffic Control:	Local and ground flight data, clearance delivery, arrival and departure data, arrival and departure radar, satellite control
Lighting:	Beacon, VASI, MALS-RAIL, ALS-SFL, HIRL, CL, TDZ
Services:	American, Continental, Delta, Pan Am, Piedmont, Republic, TWA, United, USAir, Britt Airways, Comair, Florida Express, Midstate, Midway Express, New York Air, PEOPLExpress, Presidential; fuel - 100LL, jet-A; hangars, tie-downs; major A & P repairs, major Avionics repairs; APU, charter, flight instruction, oxygen, plane rental, U. S. Customs; weather information; taxi, limousine, car rentals, courtesy car; restaurant, snack bar; hotel; business service centers
Air Freight Services:	Air freight terminal; Greater Cincinnati International Airport is the main hub for DHL Worldwide Courier Express

The Greater Cincinnati International Airport is a modern and progressive facility which is continually expanding and improving its services and facilities. A 4,000-square-foot gate holding area for PEOPLExpress is being built at a cost of \$500,000. Comair recently completed construction of a 38,000-square-foot hangar which, along with Comair's other two hangars, houses all of the airline's services and activities.

The airport is a hub for Delta Airlines Flights.

Water

The Northern Kentucky Area's location on the southern side of the Ohio River, across from the city of Cincinnati, provides maximum opportunity for waterborne commerce shipments. Approximately 73 miles of the Ohio River shoreline abut the three Northern Kentucky counties. In addition, the Licking River has a nine-foot navigation channel for a distance upstream of approximately 7 miles.

The Port of Cincinnati is an area extending along both sides of the Ohio River. It includes approximately 30 miles along the Ohio River and 7 miles along the Licking River.

Several barge and towing companies maintain offices in the Cincinnati area. These include Amherst Industries, Inc.; Columbia Marine Service, Inc.; Greater Cincinnati Marine Service, Inc.; Green River Transportation Company; International Barge, Inc.; M/G Transport Service, Inc.; Ohio River Company; Rivermen Barge Company; Riverways Company; and Valley Line Company.

The Northern Kentucky Port Authority

The Northern Kentucky Port Authority is proceeding with plans to develop a riverport/industrial complex on a site along the Licking River in Campbell County. The site fronts on the west bank of the Licking River from river mile 4 to river mile 7, and Kentucky Highway 9 borders the site to the east. An interchange of Interstate Highway 275 is adjacent to the property.

Foreign Trade Zone

The Greater Cincinnati Foreign-Trade Zone, Inc., has been granted the right to establish general-purpose and sub-zone foreign-trade zones in the Cincinnati Customs port of entry at sites in Kentucky and Ohio. The Kentucky general-purpose zone is currently being re-organized, but plans call for a public warehouse facility available to smaller and medium-sized users as well as an industrial park for build-to-suit and large-scale users. Foreign-trade zones are considered by U.S. Customs to be outside the territory of the U.S. and can be used to reduce import duties, improve cash flow, and to take advantage of openings in quotas on imports.

Bus Service

Bus service is provided by Greyhound, which operates a terminal in Covington. The Transit Authority of Northern Kentucky (TANK) provides bus service within the Northern Kentucky-Cincinnati area.

Taxi - 24-hour, radio-dispatched taxi service is available in the entire Northern Kentucky Area.

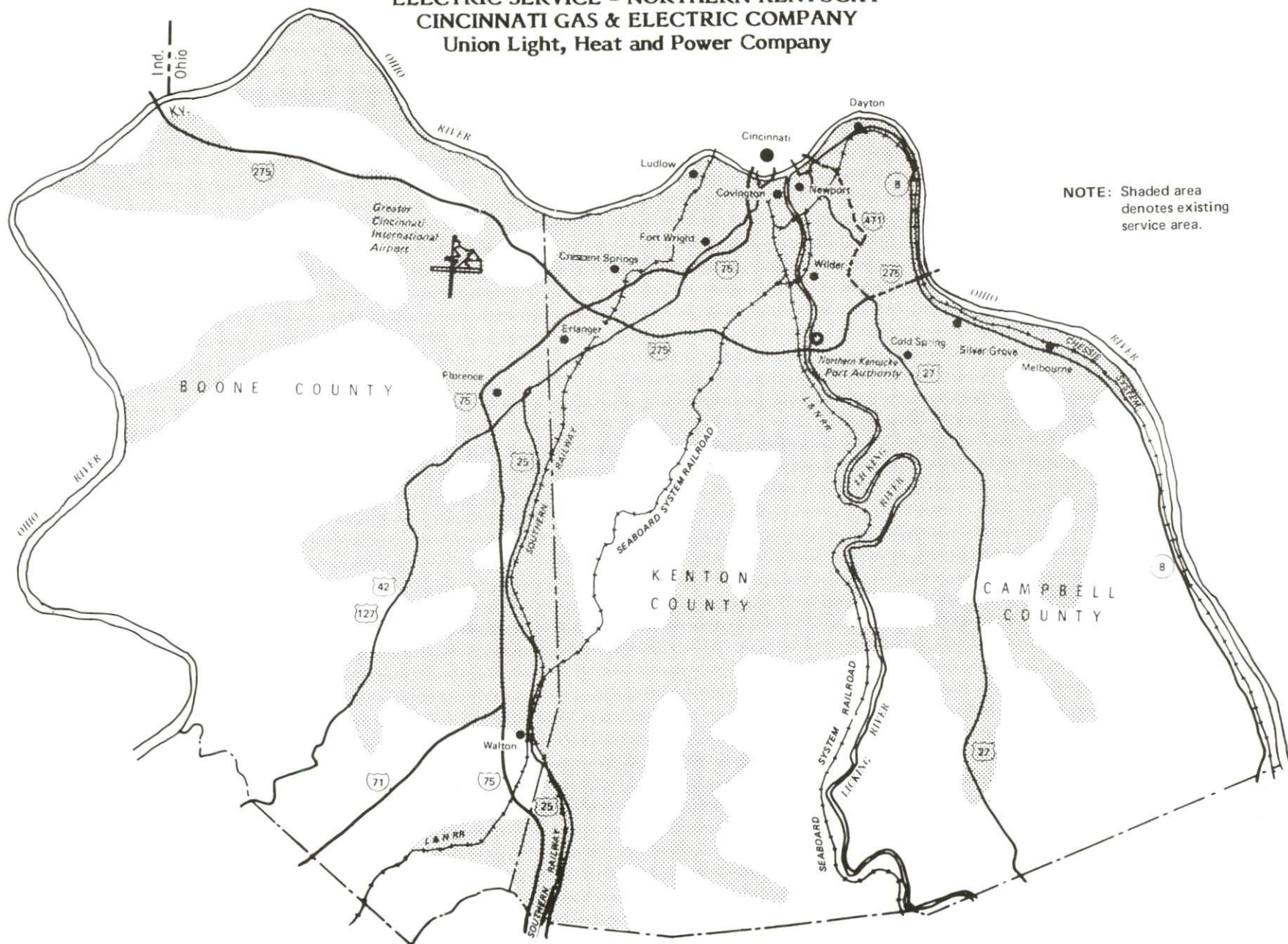
Rental and/or Lease Services - Car, trucks - all sizes/types from vans to tractor-trailer rigs, trailers, aircraft.

Airport Motor Passenger Service - Limousine as well as taxi service is available from the airport to suburban hotels and motels in the Northern Kentucky Area and downtown Cincinnati.

POWER AND FUEL

ELECTRIC SERVICE - NORTHERN KENTUCKY
CINCINNATI GAS & ELECTRIC COMPANY
Union Light, Heat and Power Company

NOTE: Shaded area
denotes existing
service area.



POWER AND FUEL

Electricity

Company serving **Boone, Kenton and Campbell Counties** - Union Light, Heat and Power Company

Source of power - Cincinnati Gas & Electric Company

Total generating capacity - 4,030,000 KW

For industrial rates contact:

Area Development Section
Union Light, Heat and Power Company
Covington, Kentucky,
a subsidiary of the
Cincinnati Gas & Electric Company
P. O. Box 960
Cincinnati, Ohio 45201
(513) 632-2595

Company serving **Boone, Kenton, and Campbell Counties** - Owen County Rural Electric Cooperative Corporation

Source of power - East Kentucky Power Cooperative

Total generating capacity - 1,309,000 KW*

For industrial rates contact:

Industrial Development Division
East Kentucky Power Cooperative
P.O. Box 707
Winchester, Kentucky 40391
(606) 744-4812

Natural Gas

Company serving **Boone, Kenton and Campbell Counties** - Union Light, Heat and Power Company

Source of supply - Columbia Gas Transmission Corporation

Size of transmission mains - 20 to 24 inches

Distribution mains - 2 to 24 inches

Distribution pressure - Up to 60 psi

Btu content - 1,025 per cubic foot

Specific gravity - 0.60

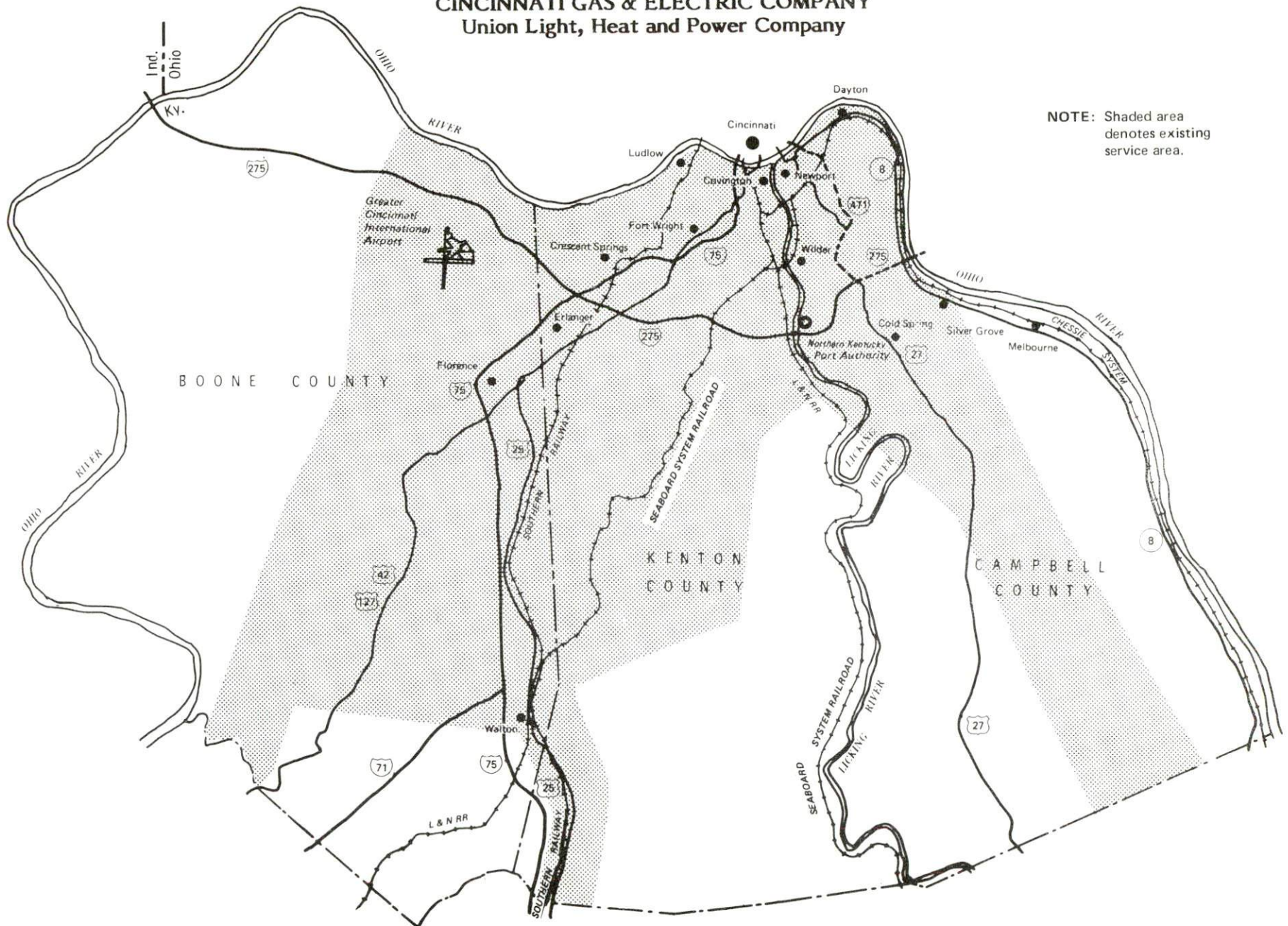
For rates and supplies contact:

Area Development Section
Union Light, Heat and Power Company
Covington, Kentucky,
a subsidiary of the
Cincinnati Gas & Electric Company
P. O. Box 960
Cincinnati, Ohio 45201
(513) 632-2595

* East Kentucky Power Cooperative's total generating capacity will be increased when a new 650,000 KW coal-fired generation plant is completed in southeast Clark County in 1992.

**GAS SERVICE - NORTHERN KENTUCKY
CINCINNATI GAS & ELECTRIC COMPANY
Union Light, Heat and Power Company**

NOTE: Shaded area
denotes existing
service area.



Other Fuels

Several propane and distillate fuel oil distributors serve the Northern Kentucky area. Some of these distributors are:

Propane

Buckeye Gas Products Company
1584 Distribution Drive
Ludlow, Kentucky 41016
(606) 525-2828

Columbia Hydro Carbon Corp.
35 Linden Hill Court
Crescent Springs, Kentucky
(606) 341-0032

Crouch Gas Service, Inc.
Howard Street
Glencoe, Kentucky 41046
(606) 643-3711

Pargas of Covington
17th and Russell
Covington, Kentucky 41011
(606) 261-0910

Pyrofax Gas Corporation
Highway 27
Falmouth, Kentucky 41040
(606) 654-3329

Pyrofax Gas Corporation
Marion, Indiana 46952
(317) 664-1295

Rural Natural Gas Company
7801 Beechmont Avenue
Cincinnati, Ohio 45230
(513) 474-5500

Silgas
Glencoe, Kentucky 41046
(606) 643-3711

Suburban Propane
1417 North Main Street
Williamstown, Kentucky 41097
(606) 823-5551

Fuel Oils

Distillate fuel oil -

Ashland Oil, Inc.
32nd & N. Railroad
Covington, Kentucky 41011
(606) 291-1577

Baker Petroleum, Inc.
First and Main
Warsaw, Kentucky 41095
(606) 567-5421

Bi-County Farm Bureau Co-op
8300 Dixie Highway
Florence, Kentucky 41042
(606) 371-7932

Bobby L. Harper Distributing Co.
700 River Road
Bromley, Kentucky 41086
(606) 331-6700

Boron Oil Company
10395 Dixie Highway
Florence, Kentucky 41042
(606) 371-9227

Boswell Oil Company
Central Trust Tower
Cincinnati, Ohio 45202
(513) 421-1200

(Continued)

Brinkman Oil Company
Dixie Highway
Walton, Kentucky 41094
(606) 371-7810

Carlisle-Helmer Oil Co., Inc.
102 Nicholson Road
Walton, Kentucky 41094
(606) 485-4177

The Childe Oil Company
5556 Vine Street
Cincinnati, Ohio
(513) 242-5300

Cincinnati Vulcan Oil Co.
5353 Spring Grove
Cincinnati, Ohio
(513) 242-2511

Economy Oil Company
107 East 33
Latonia, Kentucky 41015
(606) 431-3640

Fairlane Oil Company
6008 Alexandria Pike
Alexandria, Kentucky 41001
(606) 635-9260

Gulf Oil Company
8613 Winton Road
Cincinnati, Ohio 45231
(513) 729-1321

Haines Oil Company
8600 Highway 42
Florence, Kentucky 41042
(606) 384-3263

Ken's Oil Company
688 Sycamore Drive
Independence, Kentucky 41051
(606) 356-5385

Licking Valley Oil, Inc.
Highway 27
Butler, Kentucky 41006
(606) 431-6266

Losey Oil Company
Highway 8
Silver Grove, Kentucky 41085
(606) 441-5060

Lucas Oil Company, Inc.
520 West Ash
Elsmere, Kentucky
(606) 342-6884

Queen City Terminals
3825 Kellogg Avenue
Cincinnati, Ohio 45226
(513) 871-9018

Rookwood Oil Terminals
1542 Eastern Avenue
Cincinnati, Ohio 45202
(513) 621-0791

Service Oil Company
4202 Winston Avenue
Latonia, Kentucky 41015
(606) 431-5486

Tresler Oil Company
4050 River Road
Cincinnati, Ohio 45204
(513) 347-1234

USA Petroleum Company
1542 Eastern Avenue
Cincinnati, Ohio
(513) 621-0791

Residual fuel oil - Arrangements must be made with the refinery.

Low sulphur content coal - Available in eastern Kentucky.

WATER AND SEWERAGE

**PUBLIC WATER SYSTEMS SERVING
BOONE, KENTON AND CAMPBELL COUNTIES***

BOONE COUNTY

FLORENCE WATER AND SEWER COMMISSION
WALTON WATERWORKS
BOONE COUNTY WATER AND SEWER DISTRICT

KENTON COUNTY

KENTON COUNTY WATER DISTRICT NO. 1
CITY OF LUDLOW WATERWORKS

CAMPBELL COUNTY

NEWPORT WATERWORKS
CAMPBELL COUNTY KENTUCKY WATER DISTRICT
HIGHLAND HEIGHTS WATER AND SEWER SYSTEM
WILDER KENTUCKY WATER DEPARTMENT

* Includes service to Boone County and the cities of Florence and Walton; Kenton County and the cities of Covington, Crescent Springs, Crestview Hills, Elsmere, Erlanger, Independence, and Ludlow; Campbell County and the cities of Newport, Bellevue, Cold Spring, Dayton, Highland Heights, and Wilder.

WATER AND SEWERAGE

Public Water Supply

Boone County

Company serving **Florence** - Florence Water and Sewer Commission
175 Rosetta Drive, P. O. Box 485
Florence, Kentucky 41042
(606) 371-5714

Source of supply of treated water - Kenton County Water District No. 1

Average daily consumption - 2,000,000 gallons

Peak daily consumption - N/A

Calcium content - 47.6 ppm

Iron content - Less than 0.04 ppm

Hardness - 184.0 ppm as calcium carbonate

Storage capacity - 1,500,000 gallons

Size lines - 6 through 16 inches

Water pressure - 32 psi to 95 psi

MONTHLY WATER RATES

Customers are assessed a \$0.99 billing charge, plus \$0.90 per 100 cubic feet of water used.

Tap-on charge:

5/8-inch meter -	\$200
3/4-inch meter -	225
1-inch meter -	300
1 1/2-inch meter -	550
Larger than 1 1/2-inch -	Cost of labor and materials

Company serving **Walton** - Walton Waterworks
Church and Main Streets
Walton, Kentucky 41094
(606) 485-4383

Source of supply of treated water - Kenton County Water District No. 1

Amount of treated water which may be purchased - 1,000,000 gallons per day

Average daily consumption - 160,000 gallons

Peak daily consumption - 250,000 gallons

Calcium content - 47.6 ppm

Iron content - Less than 0.04 ppm

Hardness - 184.0 ppm as calcium carbonate

Storage capacity - 600,000 gallons

Size lines - 2 through 10 inches

Water pressure - 60 psi to 70 psi

(Continued)

MONTHLY WATER RATES

First	2,000 gallons	\$9.00 (Minimum bill)
Next	3,000 gallons	.70 per 200 gallons
Next	5,000 gallons	.60 per 200 gallons
Next	28,000 gallons	.35 per 200 gallons
All over	38,000 gallons	1.75 per M gallons

Tap-on charge:

3/4-inch meter -	\$340
1-inch meter -	440
1 1/2-inch meter -	640
2-inch meter -	840

Name of water district - Boone County Water and Sewer District
P. O. Box 18
Burlington, Kentucky 41005
(606) 586-6155

Area served - Unincorporated Boone County and the city of Union
Date when water district began operating - 1968
Source of supply of treated water - Kenton County Water District No. 1
Average amount of water used in a 24-hour period - 1,500,000 gallons
Peak amount of water used in a 24-hour period - 2,000,000 gallons
Calcium content - 47.6 ppm
Iron content - Less than 0.04 ppm
Hardness - 184.0 ppm as calcium carbonate
Storage capacity - 600,000 gallons
Size lines - 8 inches through 16 inches
Water pressure - 50 psi to 90 psi

MONTHLY WATER RATES

First	3,000 gallons	\$9.00 (Minimum)
Next	2,000 gallons	2.50 per M gallons
Next	5,000 gallons	2.25 per M gallons
Over	10,000 gallons	1.50 per M gallons

Tap-on charge:

3/4-inch meter -	\$300
1-inch meter -	400
2-inch meter -	Cost of labor and materials

Kenton County

Name of water district - Kenton County Water District No. 1*
3049 Dixie Highway, P. O. Box 17010
Covington, Kentucky 41017
(606) 331-3066

Date when water district began operating - 1926

Source of raw water - Taylor Mill Plant - Licking River; Ft. Thomas Plant - Ohio River

Capacity of treatment plant - Taylor Mill Plant - 12,000,000 gallons per day;
Ft. Thomas Plant - 33,000,000 gallons per day; Total - 45,000,000 gallons per day

Treatment processes - Aeration, rapid mix, coagulation, flocculation, sedimentation, filtration, chlorination, fluoridation

Average amount of water used in a 24-hour period - 19,900,000 gallons

Peak amount of water used in a 24-hour period - 30,100,000 gallons

Calcium content - 47.6 ppm

Iron content - Less than 0.04 ppm

Hardness - 184.0 ppm as calcium carbonate

Storage capacity - 16,475,000 gallons

Size lines - 2 to 36 inches

Water pressure - 30 psi to 250 psi

QUARTERLY WATER RATES

First	600 cubic feet	\$6.00 (Minimum)
Next	4,400 cubic feet	.83 per 100 cubic feet
Next	495,000 cubic feet	.73 per 100 cubic feet
Next	1,500,000 cubic feet	.60 per 100 cubic feet
All over	2,000,000 cubic feet	.45 per 100 cubic feet

TAPPING FEE SCHEDULE

5/8-inch service installation	\$225
3/4-inch service installation	260
1-inch service installation	325
1 1/2-inch service installation	500
2-inch service installation	600

All service over 2-inch at actual cost plus 10 percent.

* The Kenton County Water District No. 1 is adding a new pumping station and a new computerized monitoring system. Another pumping station is being upgraded. Tentative plans call for construction of an additional pumping station and installation of new 30-inch and 16-inch mains.

Company serving **Ludlow** - City of Ludlow Waterworks
227 Elm Street
Ludlow, Kentucky 41016
(606) 581-6475

Source of supply of treated water - Kenton County Water District No. 1
Average daily consumption - 370,108 gallons
Peak daily consumption - 415,175
Calcium content - 47.6 ppm
Iron content - Less than 0.04 ppm
Hardness - 184.0 ppm as calcium carbonate
Size lines - 6 to 20 inches
Water pressure - 125 psi

QUARTERLY WATER RATES

\$0.70 per 100 cubic feet; \$7.00 minimum charger per quarter

Meter service charge: \$1.00 per quarter

Tap-on charge: None

Campbell County

Company serving **Newport** - Newport Waterworks*
2055 Memorial Parkway
Fort Thomas, Kentucky 41075-1367
(606) 292-3618 or (606) 441-0763

Source - Ohio River
Treatment plant capacity - 10,500,000 gallons per day
Average daily consumption - 7,500,000 gallons
Peak daily consumption - 11,010,000 gallons
Treatment processes - Rapid mix, coagulation, flocculation, sedimentation, filtration, chlorination, and fluoridation
Calcium content - 33.0 ppm
Iron content - 0.04 ppm
Hardness - 154.0 ppm as calcium carbonate
Storage capacity - 4,000,000 gallons
Size lines - 4, 6, 8, 10, 12, 16, and 20 inches
Water pressure - 50 psi to 180 psi

(Continued)

* A new raw-water transmission main and an 8,600,000-gallon-per-day vertical turbine raw-water pump were installed in 1985. A filtration plant improvement project is planned for completion in October of 1986, and will include the installation of new flocculation equipment and control systems.

QUARTERLY WATER RATES

First	1,000 cubic feet or less	\$15.00 (Minimum)
Next	12,000 cubic feet	.87 per 100 cubic feet
Next	13,000 cubic feet	.82 per 100 cubic feet
Next	25,000 cubic feet	.77 per 100 cubic feet
Next	25,000 cubic feet	.66 per 100 cubic feet
Next	25,000 cubic feet	.61 per 100 cubic feet
Next	399,000 cubic feet	.56 per 100 cubic feet
Next	500,000 cubic feet	.51 per 100 cubic feet
Next	1,000,000 cubic feet	.49 per 100 cubic feet
Next	2,000,000 cubic feet	.46 per 100 cubic feet
Next	6,000,000 cubic feet	.44 per 100 cubic feet
All over	10,000,000 cubic feet	By contract with customer

Where a consumer is billed on a monthly basis the minimum charge shall be \$5.00 per month, and the rate to be charged on each such monthly billing shall be on the basis of one-third of the additional cubic of water per quarter schedule shown above.

Tap-on charge:

5/8-inch service -	\$225
3/4-inch service -	260
1-inch service -	325
1 1/2-inch service -	500
2-inch service -	600
Larger than 2-inch -	Cost plus 10 percent

Name of water district - Campbell County Kentucky Water District

100 Aqua Drive

P. O. Box 208

Cold Spring, Kentucky 41076

(606) 441-2310

Area served - Most of Campbell County, including the cities of Bellevue, Cold Spring, Dayton and Wilder

Date when water district began operating - 1955

Source of supply of treated water - Newport Waterworks*

Average amount of water used in a 24-hour period - 4,557,960 gallons

Peak amount of water used in a 24-hour period - 5,931,870 gallons

Storage capacity - 6,475,000 gallons

Average pressure - 90 to 240 psi

Size lines - 2, 4, 6, 8, 10, 12, and 16 inches

* Treated water may also be purchased from the Kenton County Water District No. 1 during emergency situations.

CAMPBELL COUNTY KENTUCKY WATER DISTRICT

GENERAL SERVICE RATE QUARTERLY

Rate (Net)

First	3,000 gallons used per quarter	\$12.00 (Minimum)
Next	12,000 gallons used per quarter	2.25 per M gallons
Next	30,000 gallons used per quarter	1.80 per M gallons
Next	105,000 gallons used per quarter	1.70 per M gallons
Over	150,000 gallons used per quarter	1.60 per M gallons

MINIMUM QUARTERLY CHARGES

5/8-inch meter	\$ 12.00
3/4-inch meter	15.25
1-inch meter	31.70
1 1/2-inch meter	63.50
2-inch meter	97.35
3-inch meter	254.60
4-inch meter	448.20
6-inch meter	905.50

TAP-ON CHARGE

5/8 x 3/4-inch	\$275
1-inch	575
1 1/2-inch	675
2-inch	775
All over 2-inch	Cost plus 10 percent.

An additional \$150 to cross a four-lane highway.

Company serving **Highland Heights** - Highland Heights Water & Sewer System
175 Johns Hill Road
Highland Heights, Kentucky 41076
(606) 441-8575

Source of supply of treated water - Newport Waterworks
Average daily consumption - 291,500 gallons
Peak daily consumption - 326,500 gallons
Calcium content - 33.0 ppm
Iron content - 0.04 ppm
Hardness - 154.0 ppm as calcium carbonate
Size lines - 6 and 8 inches
Water pressure - 45 psi to 103 psi

(Continued)

MONTHLY WATER RATES

First	300 cubic feet	\$3.30 (Minimum)
Next	14,700 cubic feet	.51 per 100 cubic feet
Next	110,000 cubic feet	.46 per 100 cubic feet
All over	125,000 cubic feet	.45 per 100 cubic feet

Tap-on charge:

Residential - \$175

Commercial and industrial - Cost of time and materials

Company serving **Wilder** - Wilder Kentucky Water Department
400 Licking Pike
Wilder, Kentucky 41071
(606) 581-8884

Source of supply of treated water - Kenton County Water District No. 1

Average daily consumption - 1,633 cubic feet

Peak daily consumption - 2,445 cubic feet

Calcium content - 47.6 ppm

Iron content - Less than 0.04 ppm

Hardness - 184.0 ppm as calcium carbonate

Size lines - 4 and 6 inches

Water pressure - 65 psi to 105 psi

QUARTERLY WATER RATES

First	600 cubic feet	\$6.00 (Minimum)
Next	3,800 cubic feet	.83 per 100 cubic feet
All over	4,400 cubic feet	.73 per 100 cubic feet

Tap-on charge: See Kenton County Water District No. 1 for applicable charges.

Note: Part of the city of Wilder is served by the Kenton County Water District No. 1 and these customers are billed directly by the Kenton County Water District No. 1. The Campbell County Water District also serves customers in the Wilder area and these customers are billed directly by the Campbell County Water District. See Kenton County Water District No. 1 or Campbell County Water District for applicable rates.

Raw Water

Surface water sources - Ohio River and Licking River and several small streams

Average discharge - Ohio River at Cincinnati, Ohio, 96,810 cfs (23 years, 1939-62, USGS); Licking River at Catawba, Kentucky, 4,143 cfs (57 years, 1915-17, 1928-83, unadjusted, USGS)

Expected ground water yield - 500 to 1,000 gpm along Ohio River; 5 to 50 gpm along Licking River; 5 gpm or less over remainder of the three-county area

**SEWERAGE SYSTEMS SERVICE
BOONE, KENTON AND CAMPBELL COUNTIES***

BOONE COUNTY

FLORENCE WATER AND SEWER COMMISSION
CITY OF WALTON
BOONE COUNTY WATER AND SEWER DISTRICT

KENTON COUNTY

SANITATION DISTRICT NO. 1 OF CAMPBELL AND KENTON COUNTIES

CAMPBELL COUNTY

SANITATION DISTRICT NO. 1 OF CAMPBELL AND KENTON COUNTIES

* Includes service to Boone County and the cities of Florence and Walton; Kenton County and the cities of Covington, Crescent Springs, Crestview Hills, Elsmere, Erlanger, Independence, and Ludlow; Campbell County and the cities of Newport, Bellevue, Cold Spring, Dayton, Highland Heights, and Wilder.

Sewerage Systems

Boone County

Company serving **Florence** - Florence Water and Sewer Commission*

175 Rosetta Drive
P. O. Box 485
Florence, Kentucky 41042
(606) 371-5714

Design capacity - 2,100,000 gallons per day

Average daily flow - 1,600,000 gallons

Type of treatment - Secondary

Treatment processes - Contact stabilization, trickling filter, aerobic digester, anaerobic digester, sludge drying beds

Treated effluent discharged into - Utterback Creek

Size of sanitary mains - 8 through 48 inches

Quarterly rates - Based upon water usage

First	800 cubic feet	\$9.60 (Minimum)
Next	4,200 cubic feet	1.14 per 100 cubic feet
Next	20,000 cubic feet	1.02 per 100 cubic feet
Next	75,000 cubic feet	.87 per 100 cubic feet
All over	100,000 cubic feet	.79 per 100 cubic feet

Tap-on charge:

Residential - \$375

Commercial and industrial - Based upon anticipated average daily flow; \$375 minimum, \$1.15 per gallon

Company serving **Walton** - City of Walton, Kentucky

Church and Main Streets
Walton, Kentucky 41094
(606) 485-4383

Design capacity - 225,000 gallons per day

Average daily flow - 100,000 gallons

Type of treatment - Secondary

Treatment processes - Grit removal, extended aeration, activated sludge, chlorination, aerobic digester, sludge drying beds

Treated effluent discharged into - Mud Lick Creek

Size of sanitary mains - 8, 10, and 12 inches

Size of storm mains - 12 and 14 inches

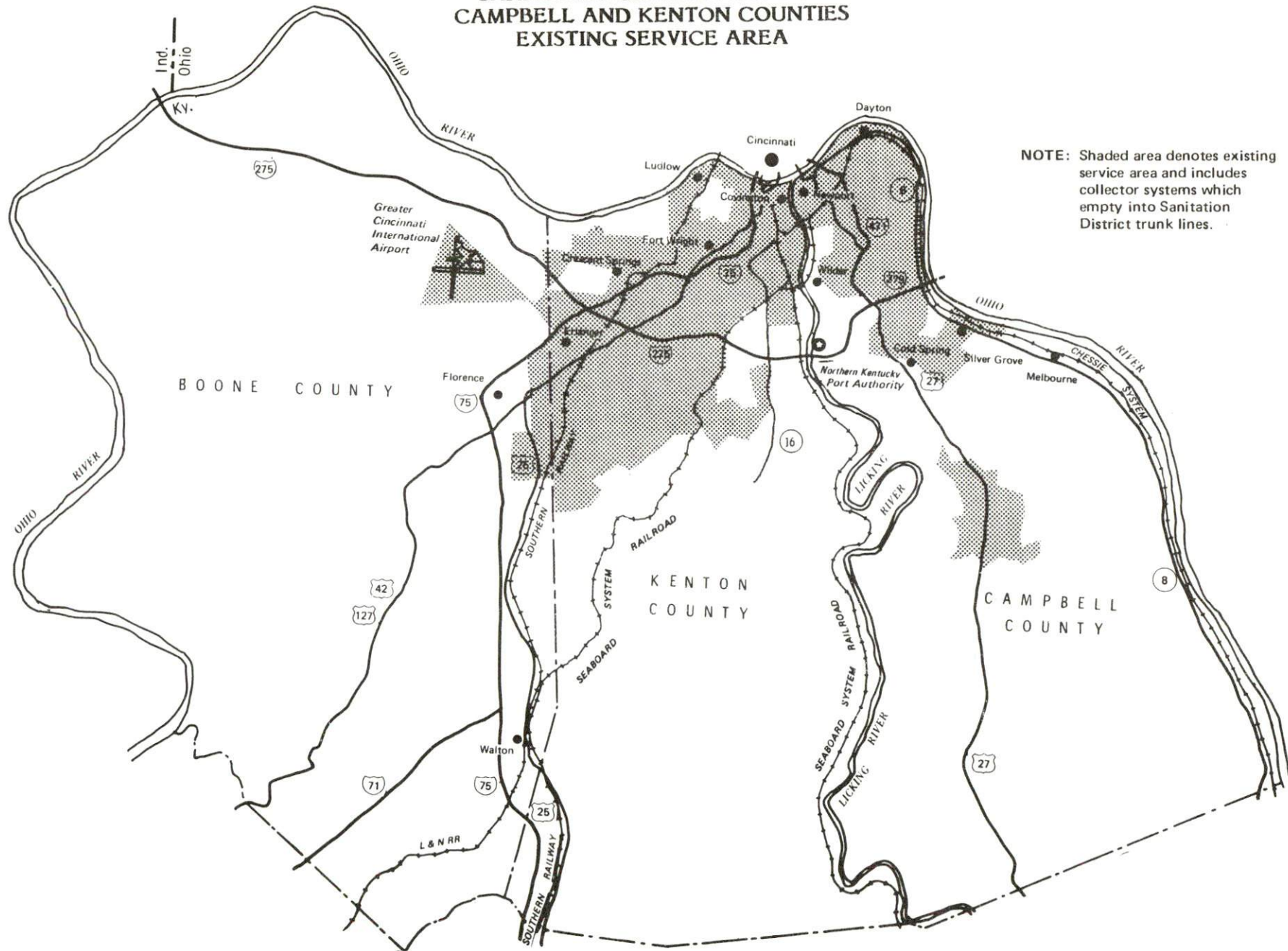
Monthly rates -

First	4,000 gallons	\$15.79 (Minimum)
Next	34,000 gallons	.36 per 200 gallons
All over	38,000 gallons	1.80 per M gallons

(Continued)

* The Florence Water and Sewer Commission is proceeding with plans to contract with the Sanitation District No. 1 of Campbell and Kenton Counties for wastewater treatment. The Florence Water and Sewer Commission will shut down its treatment facilities at that time.

SANITATION DISTRICT NO. 1 OF CAMPBELL AND KENTON COUNTIES EXISTING SERVICE AREA



NOTE: Shaded area denotes existing service area and includes collector systems which empty into Sanitation District trunk lines.

Tap-on charge:

<u>Water Meter Size:</u>	<u>3/4-inch</u>	<u>1-inch</u>	<u>1 1/4-inch</u>	<u>1 1/2-inch</u>	<u>2-inch</u>
Single-family dwellings:	\$450	\$500	\$550	\$600	\$700
2- or 3-family dwellings:	500	550	600	650	750
4- or more-family dwellings and businesses	550	600	650	700	800

Company serving **Boone County** - Boone County Water and Sewer District
P. O. Box 18
Burlington, Kentucky 41005
(606) 586-6155

Plans - The Boone County Water and Sewer District has contracted with the Sanitation District No. 1 of Campbell and Kenton Counties for 500,000 gallons of waste water treatment per day. Work continues with regard to qualifying for federal grants and loans. Construction sub-districts are being utilized for lesser populated areas requiring package treatment systems. A total of 5 package treatment plants are being operated at this time.

Company serving **Campbell and Kenton Counties and part of Boone County** -

Sanitation District No. 1 of Campbell
and Kenton Counties*
212 Greenup Street
Covington, Kentucky 41011
(606) 291-5021

Design capacity - 30,000,000 gallons per day

Average daily flow - 22,000,000 gallons

Type of treatment - Secondary

Treatment processes - Screening, grit removal, primary sedimentation, extended aeration, activated sludge, secondary sedimentation, chlorination, thermal conditioning, vacuum filter

Treated effluent discharged into - Ohio River

Size of sanitary mains - 8 inches to 60 inches

(Continued)

* Fifty improvement projects for the district's collection system and treatment plant are planned for completion by 1990 at a total cost of more than \$20,000,000.

Sanitation District Rates - Quarterly

Based on Water Usage

Quarterly Minimum bill	\$9.60
0 - 800 cubic feet	1.20 per 100 cubic feet
801 - 5,000 cubic feet	1.14 per 100 cubic feet
5,001 - 25,000 cubic feet	1.02 per 100 cubic feet
25,001 - 100,000 cubic feet	.87 per 100 cubic feet
All over 100,000 cubic feet	.79 per 100 cubic feet

Surcharge for waste beyond normal strength:

<u>Type of Effluent</u>	<u>Rate</u>
Suspended Solids over 300 parts per million	\$.079 per lb.
B.O.D. over 240 parts per million	.073 per lb.
Total Kjeldahl Nitrogen over 30 parts per million	.064 per lb.

Tap-on charge: \$25

The following cities levy charges in addition to the rates set by Sanitation District No. 1 of Campbell and Kenton Counties for maintenance of sewer lines within their corporate limits and/or redemption of past bond issues. Tap-on charges for connection to mains inside the cities are also listed, where applicable.

Campbell County

Newport

Tap-on charge: \$1.00

Bellevue

Tap-on charge: \$5

Cold Spring

Maintenance fee: \$5 per year

Tap-on charge: \$250; \$35 inspection fee in subdivision developments

Dayton

Tap-on charge: \$100

Highland Heights

Monthly sewer rates: 100 percent of water bill; unmetered customers pay a flat monthly fee of \$5.85

Tap-on charge: \$225

(Continued)

Kenton County

Covington

Sewer maintenance fee (quarterly) based upon water usage:

First	5,000 cubic feet	\$3.00 (Minimum)
All over	5,000 cubic feet	.20 per 100 cubic feet

Tap-on charge: \$200

Crescent Springs

Sewer maintenance and bond redemption charges (quarterly) based upon water usage:

First	800 cubic feet	\$13.00 (Minimum)
Next	4,200 cubic feet	.80 per 100 cubic feet
All over	5,000 cubic feet	.50 per 100 cubic feet

Sewer maintenance charge only:

First	800 cubic feet	\$2.00 (Minimum)
Next	4,200 cubic feet	.12 per 100 cubic feet
All over	5,000 cubic feet	.08 per 100 cubic feet

Tap-on charge: \$200

Crestview Hills

Tap-on charge: \$100

Elsmere

Sewer maintenance charge (quarterly) based upon water usage:

First	800 cubic feet	\$2.00 (Minimum)
All over	800 cubic feet	.22 per 100 cubic feet

Tap-on charge: Residential - \$50; Commercial - \$100; Industrial - \$200

Erlanger

Sewer maintenance charge (quarterly) based on water usage:

First	800 cubic feet	\$2.00 (Minimum)
Next	4,200 cubic feet	.19 per 100 cubic feet
All over	5,000 cubic feet	.14 per 100 cubic feet

Customers outside the city limits are assessed a 20 percent surcharge.

Tap-on charge: \$200

(Continued)

Independence

Sewer maintenance charge (quarterly) based on water usage:

First	800 cubic feet	\$3.36 (Minimum)
Next	4,200 cubic feet	.34 per 100 cubic feet
Next	20,000 cubic feet	.28 per 100 cubic feet
Next	75,000 cubic feet	.20 per 100 cubic feet
All over	100,000 cubic feet	.16 per 100 cubic feet

Tap-on charge: \$1,000

Ludlow

Sewer inspection fee: \$100; Service Deposit: \$250

CLIMATE

CLIMATE

The climate in the Northern Kentucky Area is continental with a rather wide range of temperatures from winter to summer. A precipitation maximum occurs during winter and spring with a late summer and fall minimum. On the average, the maximum snowfall occurs during January, although the heaviest 24-hour amounts have been recorded during late November and February.

The heaviest precipitation, as well as the precipitation of the longest duration, is normally associated with low pressure disturbances moving in a general southwest to northeast direction through the Ohio Valley and south of the Cincinnati area.

Summers are warm and rather humid. The temperature will reach 100 degrees or more 1 year out of 3. However, the temperature will reach 90 degrees or higher about 19 days each year. Winters are moderately cold with frequent periods of extensive cloudiness. Colder nocturnal temperatures are experienced at this location than at Abbe Observatory, Cincinnati, Ohio, due primarily to the suburban location with its attendant stronger radiational cooling.

The freeze free period lasts on the average 187 days from mid-April to the latter part of October.

Northern Kentucky Area

Temperature

Normal (30-year record)	53.30 degrees
Average annual 1984	53.20 degrees
Record highest, August 1962 (23-year record)	102.00 degrees
Record lowest, January 1977 (23-year record)	-25.00 degrees
Normal heating degree days (30-year record)	5,247
(Heating degree day totals are the sums of negative departures of average daily temperatures from 65 degrees F.)	

Precipitation

Normal (30-year record)	40.14 inches
Mean annual snowfall (29-year record)	24.00 inches
Total precipitation 1984	42.00 inches
Mean number days precipitation (.01 inch or more)	
(37-year record)	129.40
Mean number days thunderstorms (37-year record)	43.30

Prevailing Winds (through 1963)

South-Southwest

Relative Humidity (22-year record)

1 a.m.	77 percent
7 a.m.	81 percent
1 p.m.	60 percent
7 p.m.	64 percent

Source: U.S. Department of Commerce, Environmental Science Services Administration, Climatological Data, 1984. Station of record: Cincinnati, Ohio, Greater Cincinnati Airport.

LOCAL GOVERNMENT

LOCAL GOVERNMENT

City

Boone County

Florence

Structure - Mayor - 4-year term; 12 council members - 2-year terms

Budget 1985-86 - General Fund \$2,618,900

Water and Sewer Fund 1,144,100

Fees and licenses - Payroll withholding tax on wages - 0.55 percent, up to an amount equal to annual F.I.C.A. maximum; annual occupational license fee for business based upon total income according to the following schedule:

<u>Income Range</u>	<u>Tax</u>
\$0 - \$10,000	\$ 35.00
\$10,001 - \$50,000	50.00
\$50,001 - \$100,000	75.00
\$100,001 - \$150,000	125.00
\$150,001 - \$200,000	175.00
\$200,001 - \$300,000	250.00
\$300,001 - \$400,000	350.00
\$400,001 - \$500,000	450.00
\$500,001 - \$1,000,000	750.00
\$1,000,001 - \$1,500,000	1,250.00
\$1,500,001 - \$2,000,000	1,750.00
Over \$2,000,000	2,500.00

A fee of \$35 is required of all first-year businesses.

Walton

Structure - Mayor - 4-year term; 6 council members - 2-year terms

Budget 1985-86 - General Fund \$184,886

Water and Sewer Fund 327,300

Fees and licenses - Occupational license fee - \$40 annually; city automobile sticker - \$5 annually

Kenton County

Covington

Structure - Mayor - 4-year term; 4 commissioners - 2-year terms; city manager

Budget 1985-86 - General Fund \$13,046,435

Fees and licenses - Occupational license tax - 2½ percent of net profits of businesses (\$50 annual minimum); payroll license tax - 2½ percent of gross wages up to annual F.I.C.A. maximum

Crescent Springs

Structure - Mayor - 4-year term; 6 council members - 2-year terms

Budget 1985-86 - General Fund \$360,885

Fees and licenses - Occupational license fee - 1 percent of net profits of businesses (\$75 annual minimum); payroll tax - 1 percent of gross wages (maximum is annual F.I.C.A. limit)

Crestview Hills

Structure - Mayor - 4-year term; 6 council members - 2-year terms

Budget 1985-86 - General Fund \$293,000

Fees and licenses - Occupational license fees - 1 percent of wages and 1 percent of net profits of businesses; minimum annual license fee - \$30, maximum - \$1,000

Elsmere

Structure - Mayor - 4-year term; 6 council members - 2-year terms

Budget 1985-86 - General Fund \$428,588

Sewer Fund 54,000

Fees and licenses - Occupational licenses range from \$45 per year to \$1,500 per year; license tax for manufacturers based on gross sales: first \$100,000 - \$.60 per \$1,000, next \$100,000 - \$.50 per \$1,000, all over \$200,000 - \$.40 per \$1,000; warehouses - \$200 annually; automobile sticker: passenger cars -\$8.50; business vehicles - \$10

Erlanger

Structure - Mayor - 4-year term; 12 council members - 2-year terms; coordinator

Budget 1985-86 - General Fund \$2,112,442

Sewer Fund 181,364

Fees and licenses - Business licenses range from \$56.25 per year to \$1,875.00 per year; license fee for manufacturers based on gross receipts: first \$100,000 - \$1.00 per \$1,000, next \$100,000 - \$.80 per \$1,000, all over \$200,000 - \$.60 per \$1,000; warehouses - \$250 annually; city vehicle sticker - \$7.50 for passenger cars, \$15 for trucks and commercial vehicles

Independence

Structure - Mayor - 4-year term; 6 council members - 2-year terms

Budget 1985-86 - General Fund \$597,164

Sewer Fund 65,600

Ludlow

Structure - Mayor - 4-year term; 6 council members - 2-year terms; city coordinator

Budget 1985-86 - General Fund \$458,489

Water and Sewer Fund 226,335

Fees and licenses - Payroll license tax - 1 percent of gross wages; most business license fees range from \$25 to \$100 annually; annual vehicle stickers - \$7.50 for cars and \$12.50 to \$37.50 for trucks

Campbell County

Newport

Structure - Mayor - 4-year term; 4 commissioners - 2-year terms; city manager

Budget 1985-86 - General Fund \$4,878,034

Water and Sewer Fund 1,461,080

Fees and licenses - Occupational license tax - 0.4 percent of gross receipts (\$100 annual minimum); payroll tax - 2½ percent of total wages; city vehicle sticker - \$12.50 for vehicles up to 6,000 pounds, \$25 for vehicles over 6,000 pounds

Bellevue

Structure - Mayor - 4-year term; 6 council members - 2-year terms

Budget 1985-86 - General Fund \$908,659

Fees and licenses - Payroll tax - 1 percent of total wages, annual regulatory license fees range from \$30 to \$2,000; annual business licenses for manufacturers are based on number of employees:

Less than 3 employees -	\$ 40
3 to 10 employees -	90
11 to 25 employees -	150
26 to 50 employees -	250
More than 50 employees -	625

Cold Spring

Structure - Mayor - 4-year term; 6 council members - 2-year terms

Budget 1985-86 - General Fund \$228,500

Sewer Fund 2,500

Fees and licenses - Most annual regulatory business licenses range from \$10 to \$500; some business licenses are based on number of employees; manufacturer's business license - \$100, plus \$5 for each employee in excess of 5; unloading license - \$25 annually for vehicles with tandem axle, and \$10 annually for all other delivery vehicles

Dayton

Structure - Mayor - 4-year term; 6 council members - 2-year terms

Budget 1985-86 - General Fund \$811,773

Fees and licenses - Payroll tax - 2 percent of total wages; auto stickers - \$15; annual regulatory business licenses range from \$10 to \$560; manufacturer's business license - based on number of employees:

5 or fewer employees -	\$ 60
6 to 15 employees -	85
16 to 50 employees -	160
51 to 100 employees -	235
101 to 200 employees -	285
201 to 250 employees -	360
251 to 300 employees -	435
301 to 350 employees -	560

Highland Heights

Structure - Mayor - 4-year term; 6 council members - 2-year terms

Budget 1985-86 - General Fund \$457,737

Water and Sewer Fund 249,250

Fees and licenses - Annual occupational licenses for most businesses range from \$20 to \$110; some businesses, including manufacturers, pay according to the following schedule:

<u>Man-Hours Worked Per Year</u>	<u>Tax</u>
Up to 5,000	\$ 25.00
5,001 to 10,000	50.00
10,001 to 15,000	62.50
15,001 to 20,000	75.00
20,001 to 25,000	87.50
25,001 to 30,000	100.00
30,001 to 35,000	112.50
35,001 to 40,000	125.00
40,001 to 45,000	137.50
45,001 to 50,000	150.00
Over 50,000	150.00 plus \$25 for each 5,000 hours over 50,000

Wilder

Structure - Mayor - 4-year term; 6 council members - 2-year terms

Budget 1985-86 - General Fund \$505,980

Fees and licenses - Payroll license fee - 1½ percent of total wages; annual occupational license tax is based on the following schedule:

(Continued)

<u>Employee Hours Per Year</u>		<u>Tax</u>
0 to	1,000	\$ 25
1,001 to	2,000	50
2,001 to	4,000	100
4,001 to	6,000	150
6,001 to	8,000	200
8,001 to	10,000	250
10,001 to	15,000	350
15,001 to	20,000	450
20,001 to	25,000	550
25,001 to	30,000	650
30,001 to	35,000	750
35,001 to	40,000	850
40,001 to	50,000	1,000
50,001 to	75,000	1,400
75,001 to	100,000	1,700
100,001 to	200,000	3,000
200,001 to	300,000	4,000
300,001 to	400,000	5,000
400,001 to	500,000	6,000
500,001 to	750,000	8,200
750,001 to	1,000,000	10,500
1,000,001 to	1,500,000	18,000
Over	1,500,000	18,000

County

Boone County

Structure - County Judge/Executive - 4-year term; 3 commissioners - 4-year terms

Fees and licenses - Annual occupational license taxes - 0.8 percent on wages with a maximum of \$201 for each employee; 0.8 percent on net profits with a maximum of \$201

Kenton County

Structure - County Judge/Executive - 4-year term; 3 commissioners - 4-year terms

Budget 1984-85 - General Fund - \$7,301,229; Road Fund - \$1,405,000

Fees and licenses - Annual occupational license taxes - 0.5 percent on wages with a maximum of \$125 for each employee; 0.5 percent on net profits with a maximum of \$187.50

Campbell County

Structure - County Judge/Executive - 4-year term; 3 commissioners - 4-year terms

Budget 1984-85 - General Fund - \$2,115,944; Road Fund - \$444,922

Fees and licenses - Annual occupational license taxes - 0.5 percent on wages with a maximum of \$125 for each employee; 0.5 percent on net profits with a maximum of \$187.50

* Includes \$2,440,000 occupational license tax.

Assessed Value of Property, 1985*

Boone County

<u>Classes of Property</u>	<u>Florence</u>	<u>Walton</u>	<u>Boone County</u>
Real Estate	\$ 388,063,590	\$ 21,652,700	\$963,845,779
Tangibles	93,420,977	5,614,287	370,260,937

Kenton County

<u>Classes of Property</u>	<u>Covington</u>	<u>Crescent Springs**</u>	<u>Crestview Hills**</u>
Real Estate	\$ 357,188,270	\$ 34,916,650	\$ 65,008,087
Tangibles	46,582,702	--	--
	<u>Elsmere</u>	<u>Erlanger</u>	<u>Independence**</u>
Real Estate	\$ 74,988,070	\$ 205,514,200	\$123,600,600
Tangibles	4,150,350	47776,707	--
	<u>Ludlow</u>	<u>Kenton County</u>	
Real Estate	\$ 48,556,000	\$1,826,184,369	
Tangibles	7,155,800	444,960,724	

Campbell County

<u>Classes of Property</u>	<u>Newport</u>	<u>Bellevue</u>	<u>Cold Spring**</u>
Real Estate	\$ 153,128,526	\$ 67,576,404	\$ 43,201,700
Tangibles	23,861,777	17,363,767	--
	<u>Dayton</u>	<u>Highland Heights</u>	<u>Wilder</u>
Real Estate	\$ 38,115,700	\$ 78,488,201	\$ 31,457,855
Tangibles	2,272,800	--	--
	<u>Campbell County</u>		
Real Estate	\$1,009,231,497		
Tangibles	223,362,417		

* Excludes Homestead Exemptions.

** The cities of Crescent Springs, Crestview Hills, Independence, Cold Spring, Highland Heights, and Wilder do not tax tangible property.

Planning

<u>Regional Planning Authority</u>	<u>Area Served</u>		
Northern Kentucky Area Development District	8 Kentucky counties including Boone, Kenton and Campbell		
OKI (Ohio-Kentucky-Indiana Regional Council of Governments)	8 counties including Boone, Kenton and Campbell		
<u>Area Planning Commission</u>	<u>Area Served</u>	<u>Creation</u>	<u>Comprehensive Plan</u>
Northern Kentucky Area Planning Commission	Kenton County	1961	1980

Planning and Zoning

Boone County

Joint agency - Boone County Planning Commission

Participating areas - Boone County and the cities of Florence, Union, and Walton

Zoning enforced - All areas

Subdivision regulations enforced - All areas

Local codes enforced - None

Kenton County

Joint agency - Kenton County and Municipal Planning and Zoning Commission

Participating areas - Bromley, Covington, Crescent Park, Crescent Springs, Crestview Hills, Edgewood, Elsmere, Erlanger, Fairview, Ft. Mitchell, Ft. Wright, Independence, Kenton Vale, Lakeside Park, Latonia Lakes, Ludlow, Park Hills, Ryland Heights, Taylor Mill, Villa Hills, Visalia, and Kenton County

Zoning enforced - Each participating area is responsible for developing and enforcing its own zoning regulations.

Subdivision regulations enforced - All areas

Local codes enforced - None

Joint agency - Campbell County and Municipal Planning and Zoning Commission

Participating areas - Campbell County and the cities of Crestview, Melbourne, Silver Grove, and Southgate

Subdivision regulations enforced - All areas

Local codes enforced - None

City agency - Alexandria Planning and Zoning Commission

Zoning enforced - Within the city limits of Alexandria

Subdivision regulations enforced - Within the city of Alexandria

Local codes enforced - None

City agency - City of Bellevue Planning and Zoning Commission

Zoning enforced - Within the city limits of Bellevue

Subdivision regulations enforced - Within the city limits of Bellevue

Local codes enforced - Building code

(Continued)

City agency - Cold Spring Planning and Zoning Commission
 Zoning enforced - Within the city of Cold Spring
 Subdivision regulations enforced - Within the city of Cold Spring
 Local codes enforced - Building and housing codes

City agency - Planning and Zoning Commission of the City of Dayton
 Zoning enforced - Within the city of Dayton
 Subdivision regulations enforced - Within the city of Dayton
 Local codes enforced - None

City agency - Ft. Thomas Planning Commission
 Zoning enforced - Within the city of Ft. Thomas
 Subdivision regulations enforced - Within the city of Ft. Thomas
 Local codes enforced - None

City agency - Highland Heights Planning and Zoning Commission
 Zoning enforced - Within the city of Highland Heights
 Subdivision regulations enforced - Within the city of Highland Heights
 Local codes enforced - None

City agency - Newport Planning and Zoning Commission
 Zoning enforced - Within the city of Newport
 Subdivision regulations enforced - Within the city of Newport
 Local codes enforced - Property maintenance codes

City agency - Wilder Planning and Zoning Commission
 Zoning enforced - Within the city of Wilder
 Subdivision regulations enforced - Within the city of Wilder
 Local codes enforced - None

Mandatory state codes enforced - Kentucky Plumbing Code, National Electric Code, Kentucky Boiler Regulations and Standards, Kentucky Building Code (modeled after BOCA code)

Safety

Police

	<u>Full-time Staff</u>	<u>Part-time or Auxiliary Staff</u>	<u>Radio Patrol Cars</u>
Boone County			
Florence	31	--	24
Walton	2	3	4
Boone County			
Police	29	13	26
Sheriff	13	6	9

(Continued)

	<u>Full-time Staff</u>	<u>Part-time or Auxiliary Staff</u>	<u>Radio Patrol Cars</u>
Kenton County			
Covington	93	7	52
Crescent Springs	4	1	5
Crestview Hills*	6	--	6
Elsmere	7	7	7
Erlanger	21	10	9
Independence	8	4	7
Ludlow	11	10	3
Kenton County			
Police	35	20	28
Sheriff	29	3	15

Campbell County

Newport	52	15	23
Bellevue	9	8	3
Cold Spring	4	5	3
Dayton	7	4	4
Highland Heights	4	6	3
Wilder	4	7	4
Campbell County			
Police	24	2	16
Sheriff	20	8	4

Fire

	<u>Insurance Services Office Public Protection Classification**</u>	<u>Full-time Staff</u>	<u>Volunteers</u>
Boone County			
Florence	4/9	15	50
Walton	6/9	--	27

(Continued)

* The Crestview Hills/Lakeside Park Police Authority serves the city of Crestview Hills.

** Where a split classification is listed, the base class applies to property located within 5 road miles of a responding fire station (3 road miles for Walton and Crescent Springs), and within 1,000 feet of a fire hydrant. For those properties within 5 road miles of a fire station (3 road miles for Walton and Crescent Springs), and more than 1,000 feet from a fire hydrant, a class 9 applies. All other unincorporated areas are class 10.

	Insurance Services Office Public Protection Classification*	Full-time Staff	Volunteers
Kenton County			
Covington	3/9	111	--
Crescent Springs**	6	--	57
Crestview Hills***	3	3	48
Elsmere	6	--	35
Erlanger	4/9	2	50
Independence	4/9	--	78
Ludlow	6	--	35

Campbell County

Newport	4	46	--
Bellevue	6	7	35
Cold Spring****	6	--	32
Dayton	5	7	33
Highland Heights	6	--	42
Wilder	5	2	22

Rescue Service

Rescue service is available throughout the Northern Kentucky area. Licensed rescue squads located in most incorporated areas of Boone, Kenton, and Campbell counties respond to medical emergencies, automobile accidents, and other life-threatening situations. Many squads are operated by local fire departments (or are affiliated with local fire protection agencies), and all have emergency medical technicians - and in some cases paramedics - on their staffs. Water rescue teams also are available in Northern Kentucky.

Refuse Collection and Disposal

Most incorporated areas of Boone, Kenton, and Campbell Counties contract for residential and business service with private refuse haulers. Private refuse collection firms also contract with customers on an individual basis.

-
- * Where a split classification is listed, the base class applies to property located within 5 road miles of a responding fire station (3 road miles for Walton and Crescent Springs), and within 1,000 feet of a fire hydrant. For those properties within 5 road miles of a fire station (3 road miles for Walton and Crescent Springs), and more than 1,000 feet from a fire hydrant, a class 9 applies. All other unincorporated areas are class 10.
 - ** The Crescent/Villa Fire Authority provides fire protection to Crescent Springs.
 - *** Crestview Hills contracts with the Fort Mitchell Fire Department for fire protection.
 - **** The Cold Spring/Crestview Fire Department provides fire protection to Cold Spring.

LOCAL TAXES ON BUSINESSES

Occupational License (Income) Taxes

Kentucky cities and counties may levy occupational license taxes based on the net profits of local business operations and on the wages, salaries, and commissions of individuals.

During 1985, occupational license (income) taxes were levied in the following jurisdictions in Northern Kentucky:

A. On Net Profits of Businesses

Boone County - 0.8%; maximum of \$201 annually
Campbell County - 0.5%; maximum of \$187.50 annually
Kenton County - 0.5%; maximum of \$187.50 annually

Covington - 2.5%; annual minimum of \$50
Crescent Springs - 1%; annual minimum of \$75
Crestview Hills - 1%; annual minimum of \$30; annual maximum of \$1,000

B. On Gross Receipts of Businesses

Newport - 0.4% of gross receipts; annual minimum of \$100

C. On Wages, Salaries, and Commissions of Individuals

Boone County - 0.8%; annual maximum of \$201
Campbell County - 0.5%; annual maximum of \$125
Kenton County - 0.5%; annual maximum of \$125

Bellevue - 1%
Covington - 2.5%; annual maximum is F.I.C.A. limit
Crescent Springs - 1%; annual maximum is F.I.C.A. limit
Crestview Hills - 1%
Dayton - 2%
Florence - 0.55%; annual maximum is F.I.C.A. limit
Ludlow - 1%
Newport - 2.5%
Wilder - 1.5%

Property Taxes

Kentucky statutes allow the state to tax all classes of taxable property, and allow local jurisdictions to levy taxes on selected classes.

Local taxing jurisdictions in Kentucky include counties, cities, school districts, and special districts. Counties levy taxes throughout the county, including property located inside of incorporated cities. Cities may levy taxes only within their corporate boundaries. School districts do not overlap.

Special local taxing jurisdictions (fire protection districts, watershed districts, and sanitation districts levy taxes within their operating areas (usually a small portion of a community or county).

Property assessments in Kentucky are at 100% fair cash value. In Northern Kentucky, local taxes are levied on the following classes of property (in addition to state taxes):

- A. Real Estate (State rate - \$0.22/\$100)
- B. Inventories of finished goods (State rate - \$0.45/\$100) (**Note:** Effective January 1, 1986, the state rate for finished goods will be reduced to \$0.001 per \$100.)
- C. Vehicles (State rate - \$0.45/\$100)
- D. Office furniture and equipment, warehousing equipment, and other tangible personal property authorized by law (State rate - \$0.45/\$100)

LOCAL PROPERTY TAX RATES PER \$100 VALUATION, 1985
(SELECTED AREAS)

<u>Taxing Jurisdiction</u>	<u>Real Estate</u>	<u>Tangibles</u>	<u>Motor Vehicles</u>
Boone County	\$ 0.160	\$ 0.189	\$ 0.189
Florence	0.235	0.235	None
Walton	0.373	0.373	0.375
Boone County School District	0.328	0.334	0.383
Walton-Verona Independent School District	0.863	0.928	0.999
Campbell County	0.2162	0.220	0.232
Bellevue	0.312	0.312	0.385
Cold Spring	0.250	0.250	None
Dayton	0.5056	0.5009	None
Highland Heights	0.274	None	None
Newport	0.649	0.631	None
Wilder	0.150	None	None
Campbell County School District	0.356	0.363	0.348
Bellevue Independent School District	0.693	0.693	0.1014
Dayton Independent School District	0.687	0.703	0.859
Newport Independent School District	0.925	0.925	0.982
Kenton County	0.2418	0.257	0.257
Covington	0.480	0.480	None
Crescent Springs	0.2308	0.2308	None
Crestview Hills	0.2174	None	None
Elsmere	0.324	0.324	None
Erlanger	0.340	0.425	0.425
Independence	0.290	0.290	None
Ludlow	0.190	0.190	None
Kenton County School District	0.444	0.565	0.621
Covington Independent School District	0.858	0.881	0.886
Erlanger-Elsmere Independent School District	0.632	0.632	0.671
Ludlow Independent School District	0.501	0.596	0.746

Nine (9) fire protection districts in Boone County levy property taxes within their district boundaries at rates ranging from \$0.054 to \$0.10 per \$100 valuation of taxable property.

Eight (8) fire protection districts in Campbell County levy property taxes within their district boundaries at rates ranging from \$0.039 to \$0.098 per \$100 valuation of taxable property.

Seven (7) fire protection districts in Kenton County levy property taxes within their district boundaries at rates ranging from \$0.065 to \$0.10 per \$100 valuation of taxable property.

Cities may exempt the property of new manufacturing operations from city taxes only for up to five years as an incentive for new industry.

The following classes of property are taxed only by the state at special low rates, and local taxation is prohibited by law.

Manufacturing machinery (\$0.15/\$100)

Pollution control equipment (\$0.15/\$100)

Inventories of raw materials (\$0.15/\$100) (**Note:** Effective January 1, 1986, the state rate for raw materials will be reduced to \$0.001 per \$100.)

Inventories of goods in process of manufacture (\$0.15/\$100) (**Note:** Effective January 1, 1986, the state rate for goods in process will be reduced to \$0.001 per \$100.)

Intangibles (accounts receivable, money on hand, stocks, bonds) (\$0.25/\$100)

Goods stored in public warehouses, in transit (\$0.015/\$100) (**Note:** Effective January 1, 1986, the state rate will be reduced to \$0.001 per \$100.)

Private leaseholds in facilities financed by industrial revenue bonds (\$0.015/\$100)

Utilities Tax for Schools

School districts in Kentucky may levy a utilities tax at a rate not exceeding 3 percent of taxable utilities (telephone, telegraph, electric, water, and natural and artificial gas services). Exempted from the tax are energy costs that exceed 3 percent of the cost of production in manufacturing.

The tax is included as an add-on to the utility bills at the time of payment.

During the 1984-85 school year, the following school districts in Northern Kentucky levied a 3 percent utilities tax for schools:

Boone County (County-wide)

Ludlow Independent School District (in Kenton County)

EDUCATION

Bluegrass State Skills Corporation

The Bluegrass State Skills Corporation is an independent public corporation created and funded by the Kentucky General Assembly to stimulate economic development through programs of skills training to meet the needs of business and industry: from entry-level to advanced training, and from upgrading present employees to retraining experienced workers. The Corporation awards grants to educational institutions, which link with one or more private companies, and together train people for jobs.

The Bluegrass State Skills Corporation is the primary source for skills training assistance for a new or existing company. The Corporation works in partnership with other employment and job training resources and programs, as well as Kentucky's economic development activities, to package a program customized to meet the specific needs of a company.

A customized program for new industry moving into Kentucky may include:

- locating training facilities in a local education institution, in the plant, or in rental facilities near the plant site;
- equipping the training facility with production or technical equipment comparable to that of the company;
- furnishing most equipment, materials, and facilities used for training;
- providing qualified instructors if instructors cannot be borrowed from the company's staff;
- recruiting, testing, and screening of prospective employees in accordance with the company's hiring specifications through the Kentucky Department for Employment Services, with the company making the final selection before actual training begins; and
- continuing instruction during the transitional period when a trainee is moved from the pre-hire training program into on-the-job training.

For information and assistance contact:

The Bluegrass State Skills Corporation
42 Fountain Place
Frankfort, Kentucky 40601
(502) 564-2021

VOCATIONAL TRAINING FACILITIES
BOONE, KENTON, AND CAMPBELL COUNTIES
ENROLLMENT, 1983-84

<u>Current Programs</u>	<u>State Vocational-Technical Schools</u>		
	<u>Northern Kentucky</u>	<u>Northern Campbell County</u>	<u>Health Occupations Center</u>
Business & Office			
Clerical	46		
Data Processing	119		
Secretarial	53		
Consumer & Home Ec.			
Child Care Services	33		
Commercial Foods	47		
Consumer/Family Life Skills	287		
Health & Personal Services Occupations			
Cosmetology	94		
Dental Assisting			27
Medical Assisting			27
Practical Nursing			120
Medical Secretary			23
Industrial			
Air Conditioning	50		
Auto Body Repair	30		
Auto Mechanics	49	28	
Carpentry-Building Trades	20		
Commercial Art		31	
Diesel Mechanics		22	
Drafting	62		
Electronics	64	29	
Graphic Arts- Printing		59	
Interior Finishing		34	
Machine Shop	85		
Masonry	26		
Plumbing		29	
Welding	68		
Radio/TV Repair	35		
Special Education Pre-Vocational	604	107	
TOTAL	1,772	339	197

<u>Current Programs</u>	<u>Area Vocational Education Centers</u>			
	<u>Boone County</u>	<u>James D. Patton</u>	<u>Campbell County</u>	<u>Chapman Academic</u>
Consumer & Home Ec. Child Care Services				32
Health & Personal Services Occupations Health Services	29	34	28	
Industrial				
Air Conditioning		37	33	9
Auto Body Repair	38	38	36	20
Auto Mechanics	38	36	32	22
Carpentry-Building Trades		40	32	19
Commercial Art		34		
Diesel Mechanics	37			
Drafting			33	18
Electricity	42	33	36	18
Electronics				19
Masonry			33	29
Welding	38	57	32	17
Radio/TV Production				13
Sheet Metal	37	20	26	
TOTAL	259	329	321	216

Area Colleges and Universities

<u>Name</u>	<u>Location</u>	<u>Enrollment (Fall, 1985)</u>	<u>Highest Degree Conferred</u>
Northern Kentucky University	Highland Heights, Kentucky	8,697	Masters, J.D.
Thomas More College	Ft. Mitchell, Kentucky	1,167	Baccalaureate
Athenaeum of Ohio Cincinnati Bible Seminary	Cincinnati, Ohio	168	Masters
	Cincinnati, Ohio	871	Academic & Professional
College of Mt. St. Joseph	Cincinnati, Ohio	1,800*	Masters
Hebrew Union College	Cincinnati, Ohio	153	Academic & Professional
Southern Ohio College	Cincinnati, Ohio	1,037	Associate
University of Cincinnati	Cincinnati, Ohio	34,666	Academic & Professional
Xavier University	Cincinnati, Ohio	6,367	Masters

Northern Kentucky University is a four-year, multi-purpose institution of higher education which evolved from the Covington-based Northern Community College, a two-year extension of the University of Kentucky. The autonomous four-year college was created in 1968 and received university status in 1976. In 1971, the Salmon P. Chase College of Law, formerly an independent law school, merged with Northern Kentucky University. In addition to two-year and four-year undergraduate degrees, the university confers Master of Arts in Education and Master of Business Administration degrees. A juris doctor degree is offered through its Salmon P. Chase College of Law. Total capital construction projects (completed to date) at Northern Kentucky University exceed \$75 million. Recently completed buildings include the A. D. Albright Health Center and an Administrative Center. The University is now ready to address itself to the completion of the master plan for the Highland Heights campus.

Thomas More College was founded in 1921 as Villa Madonna College in Covington. In 1968 the College moved its facilities to a new 322-acre campus. Thomas More, a Catholic coeducational college of liberal arts and sciences, offers programs leading to the degrees: Bachelor of Arts, Bachelor of Elected Studies, Bachelor of Science, Associate in Arts, and Associate in Elected Studies. The college also offers a four-year nursing program employing St. Elizabeth Medical Center as the cooperating facility.

* Fall 1984 enrollment.

Public Schools

16

	Boone County		Kenton County				
	Walton-Verona Independent	Boone County	Beechwood Independent	Covington Independent	Erlanger-Elsmere Independent	Ludlow Independent	Kenton County
Total Enrollment (Spring, 1985)	797	8,519	646	5,924	2,347	1,004	10,724
Kindergarten	52	703	41	541	218	94	1,061
Elementary	339	3,767	247	3,274	905	437	4,793
Junior High	148	2,192	107	1,098	-	169	1,647
Middle School	-	-	-	-	513	-	-
High School	258	1,857	251	1,011	711	304	3,223
Accredited by Southern Association of Colleges and Schools	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Pupil-Teacher Ratio (1984-85)	19-1	21-1	18-1	18-1	19-1	22-1	20-1
Percent High School Graduates to College (1984-85)	46.4	41.1	74.5	32.1	55.8	33.8	50.7
Expenditures Per Pupil (1984-85)	\$2,321.10	\$1,970.71	\$2,276.55	\$2,274.75	\$1,891.46	\$1,734.54	\$1,890.10

Campbell County

	<u>Bellevue Independent</u>	<u>Dayton Independent</u>	<u>Fort Thomas Independent</u>	<u>Newport Independent</u>	<u>Silver Grove Independent</u>	<u>Southgate Independent</u>	<u>Campbell County</u>
Total Enrollment (Spring, 1985)	1,051	1,314	1,992	3,259	312	162	4,040
Kindergarten	139	139	187	263	26	45	327
Elementary	419	586	739	1,579	128	117	1,340
Junior High	-	231	-	514	-	-	-
Middle School	-	-	300	-	-	-	966
High School	493	358	766	903	158	-	1,407
Accredited by Southern Association of Colleges and Schools	No	Yes	Yes	Yes	No	No	Yes
Pupil-Teacher Ratio (1984-85)	19-1	19-1	18-1	17-1	15-1	15-1	19-1
Percent High School Graduates to College (1984-85)	37.0	24.6	84.0	28.0	23.8	N/A	43.3
Expenditures Per Pupil (1984-85)	\$1,925.64	\$1,848.87	\$2,341.78	\$2,373.21	\$2,188.82	\$2,501.67	\$2,029.51

Nonpublic Schools

BOONE, KENTON AND CAMPBELL COUNTIES, 1984-85

	<u>Boone County</u>	<u>Kenton County</u>	<u>Campbell County</u>
Total Number of Schools	7	32	16
Estimated Enrollment	1,066	6,553	3,136
Estimated Number of Teachers	58	415.2	186

HEALTH

Local Medical Personnel

	Boone County	Kenton County	Campbell County
Physicians	50	217	112
Dentists	34	62	35

Hospitals

<u>General Hospitals in Northern Kentucky Area</u>	<u>Location</u>	<u>Beds</u>
William Booth Memorial Hospital	Florence	161
St. Elizabeth Medical Center	Two locations Covington (North unit) Edgewood (South unit)	430 182
St. Luke Hospital of Campbell County Kentucky, Inc.	Ft. Thomas	340

Boone County

William Booth Memorial Hospital

General hospital facilities and services - Physical therapy; blood bank; clinical laboratory; EKG and stress testing; EEG; emergency room; intensive and coronary care units; mental health unit; nuclear medicine and ultrasound; echocardiography; respiratory therapy; gated myocardial scanner; CT scanner; transitional care unit; pharmacy; pulmonary medicine; radiology; rehabilitation medicine; ambulatory surgical unit; pediatric unit; orthopedic care unit; social services; five medical surgery units for orthopedic, reconstructive, urological, vascular, plastic, eye and general surgery; endoscopy; chemotherapy; chaplaincy services; patient representative; School for Radiologic Technology; School for Practical Nurse Education; auxiliary and volunteer activities

Medical staff - 234 physicians, nine consulting dental surgeons; 121 registered nurses; 79 licensed practical nurses; two pathologists; one radiologist plus five radiologists on the consulting staff

Kenton County

St. Elizabeth Medical Center

General hospital facilities and services available at both the North and South Units - Full emergency services, inpatient and outpatient services including audiology and speech pathology, blood bank, EEG/EKG, EMG, home health and hospice, intensive care/cardiac care, laboratory, medical/surgical nursing units, nuclear medicine, pastoral care, pharmacy, physical medicine, radiology, respiratory therapy, social services, surgical services with 14 operating rooms, and ultrasound

Obstetrics, pediatrics, chemical dependency and psychiatric services, whole-body CT scanning, linear accelerator, and pulmonary function services are available at the North Unit. Cardiac catheterization, open-heart surgery, exercise stress testing, and a high-risk obstetrics program including perinatology and neonatology services are available at the South Unit.

Medical staff - 22 senior, 157 active, 69 associate, and 53 consulting doctors; 358 registered nurses; 150 licensed practical nurses; 3 pathologists; 16 radiologists

St. Elizabeth Medical Center is a regional medical center, operating from two locations, with one Board of Trustees, one Medical Staff, and one Administration.

Campbell County

St. Luke Hospital

General hospital facilities - Facilities and staff to provide care in 42 medical and surgical subspecialties. These include: nine operating rooms; intensive care unit; cardiac care unit; transitional care unit; pharmacy; diagnostic laboratory; radiology and nuclear medicine facilities which include a muga scan, digital subtraction angiography, mammography, and stress thallium testing; CT Scanner; EEG; cardiology; vascular laboratory; respiratory therapy and pulmonary function laboratory; physical therapy; obstetrics; outpatient surgery and services, ambulatory services; 24-hour emergency care by emergency trained physicians.

Regional facilities - The Northern Kentucky Regional Poison Information Center; the Northern Kentucky Cancer Treatment Center, which provides chemotherapy and radiation therapy for both inpatients and outpatients, as well as support services for cancer patients and their families; the St. Luke Hospital Care Unit in Falmouth, Kentucky (an inpatient alcohol and drug rehabilitation unit); the Birthing Center of Northern Kentucky; the Laser Surgery Center of Northern Kentucky

Medical staff - 111 active, 105 courtesy, 29 consulting doctors plus 4 honorary staff; 330 full and part-time registered nurses; 57 full and part-time licensed practical nurses; 10 pharmacists; 3 physical therapists; 5 social workers

Ambulance Service

Twenty-four hour emergency and transfer ambulance service is available in the Northern Kentucky Area.

Public Health

The Northern Kentucky District Health Department serves Boone, Kenton, and Campbell Counties. Support staff from the district office is rotated through each health center as required for scheduled services, additional assistance or consultation.

Facilities - Kenton County Health Center, Covington; Campbell County Health Center, Newport; Boone County Health Center, Florence

OTHER LOCAL FACILITIES

OTHER LOCAL FACILITIES

Communications

Serving Boone, Kenton and Campbell Counties:

Telephone -	Cincinnati Bell Telephone Company		
Telegraph -	Western Union offices located in Covington, Crescent Springs, Erlanger, and Florence		
Services -	Counter service; toll-free number for mailgrams, international and telegram messages (800-325-6000)		
Newspapers -			
Daily and circulation -	The Kentucky Post, Covington - 42,691 The Kentucky Enquirer, Covington - 18,260		
Weekly and circulation -	Boone County Recorder, Burlington - 6,822 Campbell County Recorder, Ft. Thomas - 3,749 Dixie News, Florence - 17,571 Kenton County Recorder, Edgewood - 4,068 News Enterprise, Ludlow - 4,700		
Other papers received from -	Cincinnati, Ohio, and Louisville, Kentucky		
Radio stations -	WAIF (FM)	WGUC (FM)	WNOP (AM)
	WAKW (FM)	WHKK (FM)	WSAI (AM-FM)
	WCIN (AM)	WKRC (AM)	WUBE (AM-FM)
	WCKY (AM)	WKRQ (FM)	WWEZ (FM)
	WCLU (AM)	WLQA (FM)	WZIP (AM)
	WEBN (FM)	WLW (AM)	
	WFKB (AM)	WNKU (FM)	
Television -			
Television stations -	WCET - Channel 48 (PBS) WCPO - Channel 9 (CBS) WIII - Channel 64 (Independent) WKRC - Channel 12 (ABC) WLWT - Channel 5 (NBC) WXIX - Channel 19 (Independent)		
Educational Television -	WCVN - Channel 54		
Number of cable channels -	60		

Postal Service - U.S. Post Office

<u>Location</u>	<u>Class</u>	<u>Mail Received Daily</u>	<u>Mail Dispatched Daily</u>
Boone County			
Florence	First	4 times	5 times
Walton	Second	Once	Twice
Campbell County			
Newport*	First	5 times	5 times
Kenton County			
Covington**	First	10 times	16 times
Erlanger***	First	4 times	4 times
Independence	First	Once	Twice

Library Services

Boone County

Public library - Boone County Public Library, Florence

Size collection - 60,992 volumes

Circulation, 1983-84 - 225,549

Services - Newspapers, magazines, interlibrary loan, records, projectors, film loaning, children's hour, copy machine, meeting room, bookmobile, telephone reference

(Continued)

* The Newport Post Office also serves the cities of Bellevue, Cold Spring, Dayton, Highland Heights, and Wilder.

** The Covington Post Office also serves the cities of Crestview Hills, Elsmere, and Ludlow.

*** The Erlanger Post Office also serves the city of Crescent Springs.

Kenton County

Public library - Kenton County Public Library*

Size collection - 208,000 volumes

Circulation, 1983-84 - 587,362 including branch and bookmobile

Services - Government and Business Services: Dunn & Bradstreet directories, Standard & Poor's business services, Moody's business services, Prentice-Hall tax service, Value Line Investment Survey, business magazines, Kentucky Revised Statutes, Kentucky Legal Forms, Kentucky Administrative Regulations, Congressional Quarterly, Congressional Record, Thomas Register, Census reports; General Collection: local newspapers on microfilm, telephone directories for Kentucky cities and major cities across the nation, Kentucky topographical maps, local history collection, recordings, collection of paintings by Frank Duveneck, photocopy machine; interlibrary loan services; programs for children held year round; outreach program providing books to nursing homes and shut-ins, and talking books for the blind and physically handicapped; 2 bookmobiles serve the suburban and rural parts of the county; special collection on Kentucky literature, history, and genealogy; member of the Greater Cincinnati Library Consortium

College library - Thomas More College Learning Resource Center

Size collection - 88,400 volumes, 2,100 16mm films, 2,000 rolls of microfilm

Special collections - Collection of Sir Thomas More, Kentuckiana Collection, Rare Book Collection

Services - Newspapers, magazines, art displays, information file, listening/viewing center, records, films, government documents, interlibrary loan, member of the Greater Cincinnati Library Consortium

Campbell County

Public library - Campbell County Public Library (Branches in Newport, Cold Spring, and Ft. Thomas)

Size collection - 60,000 volumes

Circulation, 1983-84 - 174,408

Services - Current and back issues of magazines, phonograph records, free film and film strip service, audio visual equipment, clipping and pamphlet file, local and state newspapers, telephone reference service, photocopying, interlibrary loan service, county-wide bookmobile service, story hours for pre-schoolers, summer reading program, meeting rooms

(Continued)

*The main library is located in Covington with a branch library located in Erlanger.

University library - W. Frank Steely Library - Northern Kentucky University

Size collection - 234,511 volumes plus over 600,000 microform items

Circulation, 1983-84 - 115,233

Special collections - Emile Male Collection, Library of American Civilization, Library of English Literature, Christopher Gist Society Collection, Kentucky One Thousand, Western Americana, Confederate Imprints, Great Black Americans, the Tuskegee Institute New Clipping File - 1899 to 1966, the Shonert Collection containing a Presidential Signature Collection, Civil War Literature Collection, Kentucky Literature and History Collection, Civil War Artifacts Collection, Falmouth Outlook from 1877 to 1979 and 1907 to present

Services - Newspapers, magazines, government documents, records, tapes, film strips, microforms, microform readers, reader-printers, photocopier, interlibrary loan, and extensive collection of government statistical reports with the American Statistics Index to these reports

Licensed Day Care Facilities

	<u>Boone County</u>	<u>Kenton County</u>	<u>Campbell County</u>
Total number -	17	34	24

Religious Institutions

Number of churches in Boone, Kenton and Campbell Counties - Approximately 280

Denominations - African Methodist Episcopal, Assembly of God, Baptist, Christian-Disciples of Christ, Christian Tabernacle, Church of Brethren, Church of Christ, Church of God, Church of Jesus Christ of Latter Day Saints, Church of the Nazarene, Community, Community Christian, Congregational, CME, Episcopal, Evangelical Methodist, Gospel Assembly, Lutheran, Mennonite, Pentecostal, Presbyterian, Roman Catholic, Salvation Army, Seventh Day Adventist, United Church of Christ, United Methodist, United Presbyterian, Wesleyan

Financial Institutions

Banks in Northern Kentucky offer limited international service such as currency exchange. Full international banking services are offered through their correspondent banks in nearby Cincinnati.

<u>Banks</u>	<u>Assets</u>	<u>Deposits</u>	<u>Statement Date</u>
American National Bank	\$ 98,577,928.00	\$ 86,808,236.00	12/31/84
Boone State Bank & Trust Company	78,070,000.00	61,902,000.00	3/31/85
Citizens National Bank	63,484,092.00	47,632,939.00	12/31/84
The Community Bank	30,362,000.00	15,168,000.00	13/31/84
Covington Trust Bank	189,961,000.00	158,207,000.00	6/30/85
The First National Bank	18,118,866.00	16,067,240.00	12/31/84
First National Bank of Covington	121,383,479.00	109,382,017.00	12/31/84
Florence Deposit Bank	64,437,913.15	57,573,761.45	6/30/85
Ft. Thomas-Bellevue Bank	119,224,513.55	107,690,992.55	12/31/84
Hebron Deposit Bank	28,260,505.44	25,078,121.85	12/31/84
Kentucky National Bank	19,071,233.00	17,064,024.00	12/31/84
New Bancshares, Inc., & its subsidiary Newport National Bank	95,606,690.00	85,693,393.00	12/31/84
Northern Kentucky Bank and Trust	33,144,000.00	26,731,000.00	3/31/85
Peoples Deposit Bank	30,486,000.00	26,985,000.00	6/30/85
Peoples Liberty Bancorp and its subsidiary Peoples Liberty Bank	213,342,000.00	184,590,000.00	12/31/84
Security Bank, Inc.	10,414,008.33	7,882,154.33	12/31/84
Union Deposit Bank	5,371,000.00	4,691,000.00	6/30/85
Verona Bank	4,888,000.00	4,389,000.00	6/30/85

<u>Savings and Loan Associations</u>	<u>Assets</u>	<u>Savings Accounts</u>	<u>Statement Date</u>
Burnett Building & Loan Association	\$ 7,311,530.00	\$ 6,817,080.00	12/31/84
Citizens Federal Savings & Loan Association	22,046,833.85	19,966,606.48	12/31/84
Columbia Federal Savings & Loan Association	90,268,562.43	84,999,714.38	9/30/84
First Federal Savings & Loan Association of Covington	153,050,050.30	142,053,031.07	9/30/84
The Ft. Thomas Building & Loan Association	40,578,177.25	37,497,362.53	12/31/84
Home Federal Savings & Loan Association of Ludlow, Kentucky	10,617,057.47	9,388,526.84	10/31/84
Kentucky Enterprise Federal Savings & Loan Association	256,486,522.70	236,895,787.35	12/31/84
Kentucky Federal Savings & Loan Association	49,037,865.62	42,932,995.52	9/30/84
Lincoln Federal Savings & Loan Association*	595,888,611.00	531,144,668.00	12/31/84
Peoples Federal Savings & Loan Association	36,905,422.00	35,217,030.00	12/31/84
Rosedale Federal Savings & Loan Association	32,670,312.00	31,260,555.00	9/30/84
South Gate Federal Savings & Loan Association	130,659,988.76	93,902,348.18	12/31/84
Suburban Federal Savings & Loan Association of Covington	54,895,600.09	51,104,171.12	12/31/84
Sunrise Federal Savings & Loan Association	150,834,380.30	138,468,290.64	6/30/84

In addition to the main offices, branch offices of the banks and savings and loan associations are located throughout the Northern Kentucky Area, providing convenient complete customer service to all residents of the area.

* Figures are totals for main office in Louisville, and branches in eight other Kentucky cities, including Florence.

Hotels and Motels

	<u>Boone County</u>	<u>Kenton County</u>	<u>Campbell County</u>
Total number	16	14	3
Total units	1,129	1,993	126

Clubs and Organizations

Boone, Kenton and Campbell Counties

Act for Covington, Inc.
 Administrative Management Society
 Agricultural Extension Service
 Alexandria Business Association
 Alexandria Fair Board
 American Cancer Society
 American Institute of Architects
 (Northern Kentucky)
 American Red Cross
 Auxiliary for St. Elizabeth Medical
 Center
 Baker Hunt Foundation, Inc.
 Bar Associations
 Bellevue Civic Association
 Beta Sigma Phi
 Bettie Carter Morgan Club
 Betty Braun Woman's Club
 Boone Adult Workshop Activity
 Center
 Boone County Book Club
 Boone County Businessmen's
 Association, Inc.
 Boone County Democratic Party
 Boone County Fair Board
 Boone County Health Center
 Boone County Homemakers Club
 Boone County Jayceettes
 Boone County Republican Party
 Boone County Soil Conservation
 Boone County Utopia Club
 Booth Hospital Women's Auxiliary
 Boys Club of Greater Cincinnati,
 Inc.
 Boy Scouts of America
 Brighton Center Guild
 Brighton Center, Inc.
 Campbell County Board of Realtors
 Campbell County Council of
 Governments
 Campbell County Community Cable
 TV Access Corporation
 Campbell County Democratic Party
 Campbell County Heritage League &
 Historical Society

Campbell County Homemakers Club
 Campbell County Republican Party
 Campbell County Soil Conservation
 Campbell-Kenton Medical Society
 Catholic Social Service Bureau
 Citizens Advocacy Program of
 Northern Kentucky
 Citizens Committee on Child Abuse/
 Neglect of Northern Kentucky, Inc.
 Civitan Club
 Comprehensive Care Center
 Council for Deaf Children of Northern
 Kentucky
 Covington Art Club
 Covington-Kenton Women's
 Organization
 Covington Community Center
 Covington Opti-Mrs. Club
 Dixie Business & Professional Women's
 Club
 Dixie Gateway Chapter American
 Business Women
 Dixie Opti-Mrs. Club
 Fair Haven Rescue Mission
 Florence Women's Club
 Fort Mitchell Garden Club
 Fort Thomas Garden Club
 Fort Thomas Woman's Club
 Fort Thomas Youth Haven Guild
 Highland Heights Women's Club
 Historical Societies
 Holly Hill Lady Board
 Home Builders Association of Northern
 Kentucky
 Interfaith Commission of Northern
 Kentucky
 Jaycees
 Julia Ruschell Woman's Club
 Junior Achievement of Greater
 Cincinnati, Inc.
 Kenton-Boone Board of Realtors
 Kenton County Democratic Party
 Kenton County Fair Board
 Kenton County Homemakers Club
 Kenton County Republican Party
 Kenton County Soil Conservation

Kenton County Women's Democratic Club
 Kenton County Women's Republican Club
 Kenton Heights Women's Club
 Kentucky Covered Bridge Association
 Kentucky Society of Professional Engineers
 Kiwanis Clubs
 Latonia Business Association
 League of Women Voters of Boone, Campbell, Kenton Counties, Inc.
 Licking Valley Girl Scout Council
 Lions Clubs
 Ludlow & Vicinity Business Association
 Main Strasse Village Association
 Maplewood Guild
 March of Dimes
 Mental Health Association of Northern Kentucky
 Mothers Against Drunk Driving
 Mothers of Special Children of Northern Kentucky
 Municipal Government League of Northern Kentucky
 NAACP
 National Secretaries Association
 Newport Shopping Center Merchants Association
 Newport Women's Club
 Northern Kentucky Alcohol Abuse Program
 Northern Kentucky Area Development District
 Northern Kentucky Area Planning Commission
 Northern Kentucky Arts Council
 Northern Kentucky Association for the Retarded, Inc.
 Northern Kentucky Business & Professional Women's Clubs
 Northern Kentucky Certified Public Accountants
 Northern Kentucky Chamber of Commerce, Inc.
 Northern Kentucky Committee for Employment of the Handicapped
 Northern Kentucky Community Center
 Northern Kentucky Community Chest
 Northern Kentucky Convention & Visitors Bureau
 Northern Kentucky Cope
 Northern Kentucky Dental Society

Northern Kentucky Easter Seal Center
 Northern Kentucky Guild for Retarded
 Northern Kentucky Health Department
 Northern Kentucky Heart Association
 Northern Kentucky Heritage League
 Northern Kentucky Home Builders Association Auxiliary
 Northern Kentucky Industrial Park Managers Council
 Northern Kentucky Insurance Agents Association
 Northern Kentucky Junior Women's Club
 Northern Kentucky Legal Aid Society
 Northern Kentucky Managers Council
 Northern Kentucky Montessori Center (School)
 Northern Kentucky Mother of Twins
 Northern Kentucky Opportunity School
 Northern Kentucky Pharmacist Association
 Northern Kentucky Private Industrial Council
 Northern Kentucky Restaurant Association
 Northern Kentucky Savings & Loan League
 Northern Kentucky Soil Conservation
 Northern Kentucky Toastmasters
 Ohio, Kentucky, Indiana Regional Council of Governments (OKI)
 Optimist Clubs
 Professional Saleswomen's Association
 Redwood School & Rehabilitation Center (Cerebral Palsy)
 Redwood Women's Guild
 Riverside Good Counsel Center
 Rotary Clubs
 Senior Citizens of Northern Kentucky
 Sierra Club of Northern Kentucky
 Six Twenty Women's Club of the Baker Hunt Foundation
 Sons of Dixie
 Southgate Opti-Mrs. Club
 Stringtown Women's Club
 Toastmasters
 Toastmistress Clubs
 Wa-na Women's Club
 Walton's Women's Club
 Women's Club of Erlanger
 Women's Society of Northern Kentucky University
 Women's Crisis Center of Northern Kentucky

RECREATION

Recreational facilities are close at hand in any part of the Northern Kentucky Area. City recreation departments provide supervised recreation programs with playgrounds, swimming pools, tennis courts, baseball diamonds, football fields, basketball courts, and volleyball courts. Private recreation facilities include movie theaters, bowling facilities, country clubs, golf courses, and tennis clubs.

Covington's Devou Park covers 700 acres and offers a 9-hole golf course, tennis courts, a fishing lake, play areas, a band shell, and picnic facilities.

Big Bone Lick State Park is a 512-acre park on the site of prehistoric salt springs in Boone County. The first vertebrate fossils found in the U.S. were discovered here, and a museum on the park grounds features exhibits on the history of the salt springs. The park also features a fishing lake, tennis courts, a swimming pool, camping areas, and a playground.

Other local recreational facilities include:

Boone County

The 45-acre Boone Woods Park contains six lighted tennis courts, 4 lighted basketball goals, a lighted ball field, a soccer field, three picnic areas, four picnic shelters, horseshoe pits, four lighted clay horseshoe pits, a lighted volleyball court, a bicycle motocross track and a one-mile fitness trail.

Other Boone County parks include the 13-acre Lincoln Woods Park with two tennis courts, two ball fields, a picnic area, a park shelter, a children's playground, and hiking trails; the 11-acre Limaburg Park with two ball fields, a soccer field, a picnic area, and a community garden; the 5-acre Fox-Run park with a playground and picnic facilities; and Maplewood park with two ball fields and a soccer field.

Three 18-hole golf courses are located in Boone County: the Beechland Golf Course and the Boone County Golf Course, both at Burlington, and the World of Sports at Florence.

In addition to the park facilities, the county maintains 12 ball fields located in areas throughout the county. Extensive use of public school facilities allows the Parks and Recreation Department to offer basketball and volleyball leagues and clinics, community education classes, and other programs.

Kenton County

Richardson Road Park contains five tennis courts, three baseball/football fields, two basketball courts, a volleyball court, a children's play area and a shelter house for picnics. The park was planned and constructed jointly with the 650-acre, 36-hole Kenton County Golf Course also located on Richardson Road at Independence.

Banklick Woods Park is a 160-acre facility with eight miles of hiking trails, a vita course, fishing, two ball fields, two shelter houses, a frisbee golf course, and over 200 picnic tables.

The Locust Pike Park borders on the Licking River seven miles above its junction with the Ohio. Overnight camping facilities and a boat ramp are available at the park. In addition, the 32-acre park includes one ball field, two mini playgrounds, grills and concrete picnic tables.

Doe Run Lake is a 100-acre recreational area which contains a 60-acre fishing lake and 40 acres of hilly green surroundings. Canoes and boats with trolling motors are welcome.

Pioneer Park contains two baseball fields, two tennis courts, two basketball courts, a child activity center, two shelter houses, a frisbee golf course, a walking course, and a large picnic area. A 3.5 mile paved bike trail stretches from Pioneer Park to Doe Run Lake.

Twin Oaks is an 18-hole level golf course located at Covington.

The George Steinfeld Soccer Field is Northern Kentucky's center for soccer activity. The regulation size field is open year round to accommodate select team play as well as local school activity.

Campbell County

The A. J. Jolly County Park is a 1,000-acre county-owned and county-operated park. The facility offers a 175-acre man-made lake with 11 miles of shoreline and scenic lake overlooks. The park also has an 18-hole golf course and clubhouse; bicycle and hiking trails; a swimming beach; tennis, volleyball, and badminton courts; ball fields; a fishing pier; four ball fields; a 40-acre picnic area with a shelter, grills, and tables; 50 camping pads; a primitive camping area; a campsite reserved for scouts; a large redwood observation tower; and a nine-hole disc golf course.

Campbell County also operates Morcher Field and three ball fields at Silver Grove.

The Northern Kentucky area offers many tourist attractions, special events, fine restaurants, and excellent hotel and motel accommodations.

Tourist attractions include:

- Behringer-Crawford Museum
- Carnegie Art Center
- Vent Haven Museum
- Boone Woods Park
- Latonia Race Course
- Daniel Carter Beard Home (founder of Boy Scouts in U.S.)
- Mother of God Church
- The Basilica of the Assumption
- Sacred Heart Church

(Continued)

Monte Casine Chapel
Garden of Hope
Riverside Drive (Covington's natural historic district)
Main Strasse Village
Carroll Chimes Bell Tower
Mansion Hill Newport
John A. Roebiling Suspension Bridge
Ante-bellum Homes

Special events include:

Oktober Fest Covington
Maifest Covington
Taste of Northern Kentucky
Special Festival

Proximity to Cincinnati provides a wide variety of entertainment, cultural facilities and activities, and sports events - all within a few minutes drive. The Cincinnati Zoo offers entertainment the whole family can enjoy. Kings Island is the largest family entertainment center in the entire midwest. The Cincinnati Riverfront Stadium is the home of the Cincinnati Reds baseball and Bengals pro football teams. River Downs offers thoroughbred racing from late April to Labor Day. Cultural interests include the Cincinnati Symphony Orchestra, various art galleries and museums, libraries, legitimate theaters presenting Broadway plays, and the Cincinnati Ballet.

Cincinnati plays host to such special events and festivals as Oktoberfest Zinzinnati, Riverfest, Winterfest, and the Kool Jazz Festival.