

# Happy New Year

"Serving Gorman For Over 96 Years"

## Gorman Progress

Gorman, Eastland County, Texas 76454

30 Cents

1996 Member  
Texas Press Assn.

NUMBER FORTY-NINE

DECEMBER 26, 1996



## A HAPPY NEW YEAR

We hope the *New Year*  
brings you success and happiness.  
Special thanks to our friends and customers.  
We appreciate your patronage!

*Happy Holidays*

Joe - Lonnie

Herman - Estelle

From Staff and Correspondents



## CARBON NEWS

There was the usual attendance at the Baptist Church on Sunday. Wynell Brown played the piano in Billie Stacy's place. We sure do thank Wynell for helping us.

Visiting Truman and Wanda Bryant over the weekend were Doug, Sandra and Hannah Bryant and Jody Marr and Tonya Clearman from Many, La., Phyllis and Vernon Wright of Eastland, Jody and Wendy Forbus, Nichole and Jessica from Stephenville, Dwain and Angie Clower of Pioneer, Keith and Gayle Clower of Carbon.

We want to say Thanks to the Carbon 4-H Club members and their sponsors for the wonderful dinner that was served to the Senior Citizens of Carbon and surrounding area on December 14th at 6 p.m. They had a wonderful program of Christmas songs and Tommy Seay of the Olden 4-H entertained with his poetry. It was great. Thanks to these young folks for making us so very proud of them. They are our to-morrow.

Friday evening a group of youngsters along with Beverly Sandlin, Darla, Dale and Sheryl Dale came singing Christmas Carols. They were from

4 years old to 12 years old and they could really sing. We appreciate it so much.

Billie Stacy had all her children and grandchildren home on Sunday for an early Christmas dinner. They were Maxine and Charles Morgan, Terry and Gayla Stacy of Carbon, Tim and Darlene Stacy of Arlington, Marty and Tara Morgan of Briggs, Marla, Ande, Andrea and Austan Paulk of Imperial, Greg and Becky Stacy of Burleson, Delana Stacy of Abilene, Jennifer, Clint and McKennon Cecil, Angela, Bubba and Trevor Twitchell of Eastland, Marc Morgan and Jo-Jo King of Cross Plains.

Terry and Gayla Stacy are proud to announce the arrival of their new grandson McKennon Clint Cecil of Eastland. He was born to Jennifer and Clint Cecil on Monday, December 16th at Abilene Regional Hospital. He weighed 9 lbs. and 9 ounces and was 21 inches long. Maternal great grandparents are Billie Stacy and Houston and Dorothy Cozart of Carbon. Paternal grandparents are Don and Donna Cecil of Kellar and great grandparents Mr. and Mrs. Donald Twitchell of Midland. Congratulations to Jennifer and

## Help With Selective Service Registration Now Possible

For the first time ever, young men can initiate a registration with Selective Service using a computerized on-line service. "This will make registration even easier for men in millions of computer households," say Gil Coronado, Director of Selective Service System in Arlington, Va. Coronado head the Federal agency which preserves America's capability to conduct a military draft in a crisis.

In addition to providing a wealth of information to the public through its Internet home page (<http://www.sss.gov>), Selective Service has teamed with CompuServe to allow

Clint for a precious baby.

We were sorry to hear of the wreck that R. W. Daskevich (formerly of Carbon) had last week near Lingleville. He is in Harris Hospital in Fort Worth in critical condition, and they are asking for prayers in his behalf.

Those visiting Jessie Mangum last week were Mary Lou Hodge, Ruth Livingston, R. Lee McDaniel and Mrs. Sims of Cisco.

J. L., Mary and J. C. McDaniel visited with Jeanette Webb, Chris and Danny in Crowley last Thursday and Friday.

Have A Happy Holiday!!!!

young men to initiate a registration on-line. The Agency's joint venture is with CompuServe's "All Things Military," a young man with computer access to CompuServe simply utilizes GO MILITARY and requests a registration form. Once the information is entered on-line, the information is forwarded to Selective Service for processing. Within 30 days, the new registrant receives a personalized registration card in the mail. After checking the information on the card, signing and dating it, the young man mails it back to SSS.

Young men must register within 30 days of turning 18 in accordance with Federal law. More than 35 million men have registered since 1980, however none has been drafted. The last draft ended in 1973. By having the names and addresses of men ages 18 through 25 on file in the Selective Service System database, America remains ready to face any threat in the future.

"Being able to offer an on-line means to help men register is just another way to further our goal of providing a wide range of military-relative services to our CompuServe members," says Dan Meeks of CompuServe's "All Things Military."

CompuServe Inc., connects more than five million home and business users in more than 185 countries.

The world's tallest cut Christmas tree was a 221-foot Douglas fir erected at Northgate Shopping Center in Seattle, Washington, in December 1950.

## NEW YEAR Greetings



1996, you are out of this world. 1997, we welcome you gladly.

## Callison Pump Service

Lannes Callison

817-893-3727

New Year Greetings, Friends.

We are grateful for your patronage and wish you the best of everything in the coming year.



1997



## Lindley Transport

Eddie Lindley

Phone 817-758-2691 or 893-6924



HAPPY NEW YEAR

May yours be bright and prosperous all the way!



## Wright Irrigation

Phone 817-893-2018  
De Leon, Texas

Let's Greet

1997 with high hopes.



Happy New Year, Folks!

## Ken's Cycle

Kenneth Campman - Owner

1304 E. Main - Next Door to Grandpaw's Tool Shed Rental  
Phone 817-629-2382 — Eastland, Texas

New Year Greetings



Hoping we can serve you often in 1997.

## De Leon Clinic

Phone 893-2051  
De Leon, Texas

WE VALUE OUR CUSTOMERS.  
**MANY THANKS, FOLKS**



Old Friends and new, we love you all!

**HAPPY NEW YEAR!**

## Farley and Seaton Feed

Phone 817-734-2566  
Gorman, Texas

RING OUT THE OLD —

Ring in the NEW!



We thank everyone for their patronage and wish each of you a . . .

**HAPPY NEW YEAR!**



## BIRDSONG PEANUTS

SHELLERS AND CRUSHERS OF PEANUTS

817-734-2266

P. O. BOX 698

GORMAN, TEXAS 76454



# TEXAS LAW ASK THE OFFICER

Ask the Officer is sponsored by the Texas Highway Patrol Association and seeks to answer questions on law enforcement, public safety and other concerns involving the welfare of Texas citizens. You can write Ask The Officer care of the Texas Highway Patrol Association, 610 Brazos, Fourth Floor, Austin, Texas 78701.

**Q:** I'm 16 years old and my boyfriend is 18. He's a senior at my high school and I'm a sophomore. My mother doesn't want me to date yet, and she is very upset that I'm going out with someone older than me. She has told me that if I don't break up with him that she will bring "statutory rape" charges against him. I don't really understand what this means, because he has never forced me to do anything or been rough with me, but I'm worried that my mother will call the police. I don't want my boyfriend to go to jail! Is it against the law for us to go out?

**A:** The statutory rape law states that if an adult (someone 18 years of age or older) has sexual contact intentionally or knowingly with a child (someone 17 years old or younger) that that adult is in violation of the law. This offense is most commonly used when a case of unwanted sexual contact occurs.

It is not against the law for you to date an older person, but your guardian could file charges if your guardian can prove that you and your boyfriend have had sexual contact. Your guardian could prove this with statements you or your boyfriend have made to her, photos, video or any other evidence.

It sounds like it's time for you and your

mother to sit down and talk. Perhaps your mother doesn't trust your boyfriend because she doesn't know him. Express your feelings to her for this young man. Then you and this young man should both sit down and talk with your mother. Communication is key.

**Q:** I don't understand why O.J. is being tried again. Isn't there a law against double jeopardy?

**A:** You can be tried twice for the same action—once criminally and once civilly. O.J. Simpson is now being tried in civil court, which has different rules and penalties than criminal court. In a criminal case, the guilt or innocence of the defendant must be determined. In a civil case, one person or group sues another person or group for a monetary award. Jail time is not involved.

**Q:** I was going down a road I travel frequently when I hit a section of road that had been cut out by construction. It didn't have anything over it to reduce the impact, and there was no sign marking it. Since the speed limit was 45 mph, I didn't see it until it was too late and my front end hit the edge pretty hard. Now my steering seems to be off and I

started smelling fumes immediately afterwards. This isn't the first time something like this has happened.

Is there a way to find out which construction company is in charge of a particular site? Once you find out which company is in charge, can you take legal action to help with personal damages due to negligence on the construction company's part?

**A:** First, you need to report the road hazard to police so that you can have a report made of your incident. You will need a report for a claim. This will also enable the police to report the hazard to the road crew and get signs erected to warn other drivers. If you didn't report the incident when it occurred and you need a report, you can contact your local police department.

You can get the name of the construction company by checking for signs on the construction barricades, or an officer can determine which construction company is responsible for the roadway. Then contact the appropriate city, county or state office. If all else fails, call your local police department and they will connect you with the

## TAX OFFICE CLOSING DATES

The Gorman School Tax Office will be closed for the Christmas Holidays from December 20th through January 1st.

Return receipts will be sent for taxes paid by mail during this period.

## Twin Oak Farm Boers

or 214-625-0692 or 915-228-4573

appropriate agency.

Yes, you can take legal action for your damages. Most construction companies are insured and/or bonded. You must file a claim along with damage estimates. Try to work out an agreement with their insurance company first, but if this doesn't work, you can always take them to small claims court.



We extend Best Wishes to all our friends and customers!

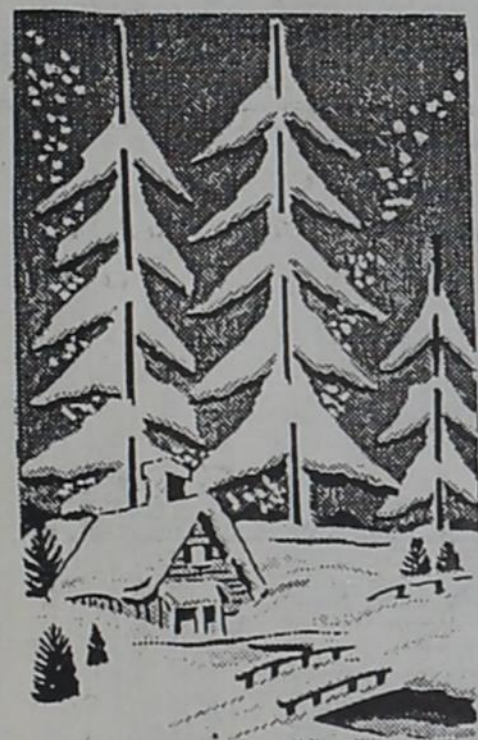
**LAWRENCE BROS.  
IGA - De Leon**

**HAPPY  
'97**

— and thanks for your patronage.

**Carbon Agri-Center**

Phone 817-639-2521  
Ronnie and Jeannie Pack  
Carbon, Texas



Happy New Year  
Again we come to the beginning of a bright New Year. We hope it's a good one for you.

**BOB'S GROCERY**

**HAPPY  
New Year!**



Enjoy the Holiday!

**Cook  
Insurance Agency**

Phone 817-893-2466

De Leon, Tx

Let's Make  
**1997**  
a GREAT Year!



Our best to you all.

**Johnny Smith, D.D.S.**

Hwy. 16 South — Phone 893-2023  
De Leon, Texas



All the goodness of life is our simple wish for you!

**Heritage Manor  
Of Gorman**

**HAPPY  
New Year**  
Have Fun in  
**1997**

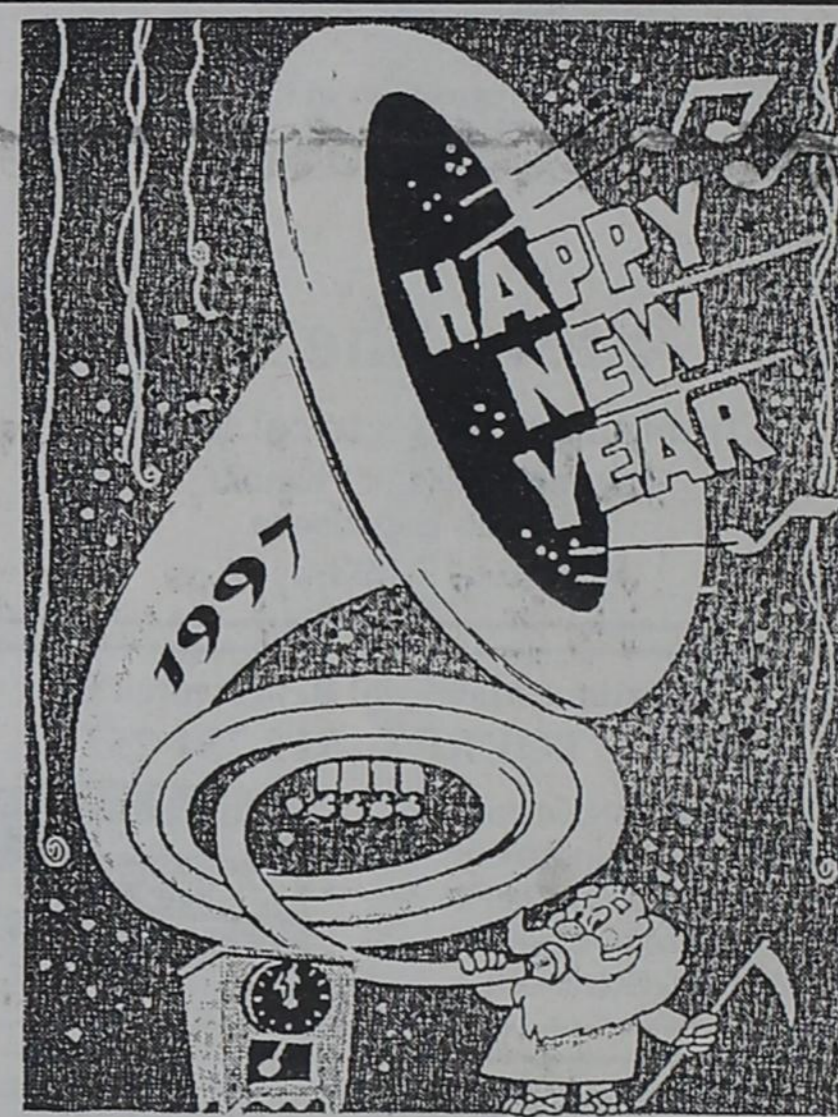
**Paula T. Burnett, C.P.A.**

502 Fannin — 893-6060

**Lisa B. Nowlin, C.P.A.**

502 Fannin — 893-6248

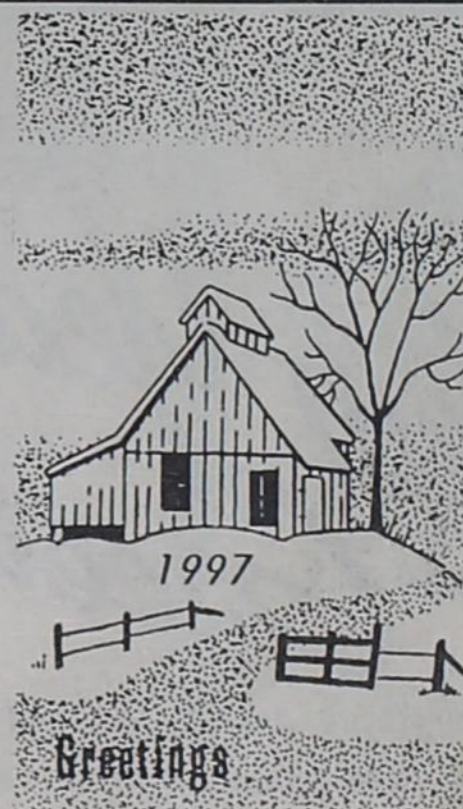
**Comanche County  
Electric Co-Op**



And our thanks for your patronage!

**Comanche County  
Telephone Co.**

Phone 893-2003 — De Leon, Texas



TIME brings to us ANOTHER YEAR, AND WE WELCOME THE PROMISES WE FIND THEREIN.

**Gorman Milling Company**

Phone 734-2252  
Gorman, Texas

# NEWS

## OF EDUCATION

### Countdown To College: A Checklist On The Road To Financial Aid

(NAPS)—Students applying for college have a lot to think about. One of the most critical parts of the process for the whole family is making sure that a student gets the financial aid he or she needs to attend school.

This checklist provides a countdown that highlights some of the key moments on the road to college and education funding:

**Junior Year of High School**

**September**

- If you haven't already, begin saving money to supplement any financial aid you may receive.

- Start thinking about how to present yourself as a strong college candidate.

**October**

- Research colleges. Look to a variety of sources such as guidance counselors, college guidebooks, career information and college admissions fairs.

**November**

- Meet with your school's guidance counselor.

**December**

- List the college features that suit your interests, needs and abilities.

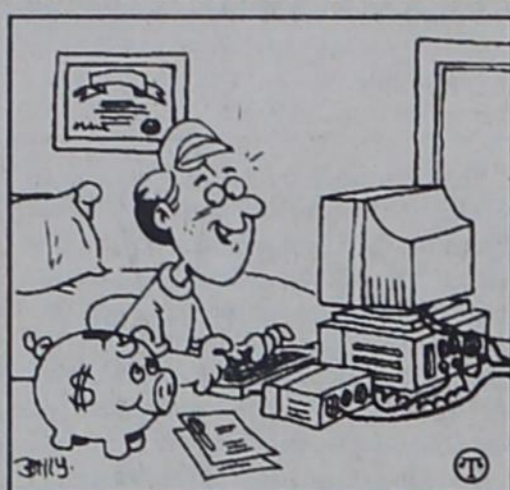
**January**

- If you have not yet taken the SAT I or ACT test this year, get a free copy of the appropriate brochure, sign up and begin to review the practice test.

- If you plan to take any SAT Subject Tests (SAT II), find out about registration dates and deadlines.

**February**

- Continue college research by looking into costs and financial aid.



**March**

- If you're considering taking a College Level Entrance Program (CLEP) or an Advanced Placement (AP) exam this spring, get registration information.

**April**

- Develop your preliminary list of preferred colleges and get catalogs and application forms.

**May**

- Begin to think about teachers, administrators, counselors and other adults whom you could ask for letters of recommendation.

**Summer Between Junior/ Senior Year**

- Earn money and establish a savings account for college expenses.

- Visit those colleges to which you plan to apply; get information about campus tours or meetings with professors.

**Senior Year of High School**

**September**

- Create a complete checklist of remaining test names, dates, fees and registration deadlines. Be mindful of deadlines for early decision applications.

**October**

- When you receive your applications, examine instructions for required information deadlines.

**November**

- Now is the time to ask for recommendations. Provide addressed and stamped envelopes.

**December**

- Seek out college students and alumni to visit during trips.

**January**

- Make sure that you and/or your parents fill out the Free Application for Federal Student Aid (FAFSA) form and send it in as soon after January 1 as possible.

- Remember: Men who are 18 and older must register for Selective Service to receive any kind of federal financial aid.

**February**

- If you haven't already, consider taking the AP exams or CLEP tests in your strongest areas.

**March**

- Remember that colleges reviewing your applications keep a close eye on those spring grades!

**April**

- Most selective colleges start to announce their decisions in April. Once you have chosen a school, be fair and notify the other colleges where you've applied. If you're not admitted to any of the colleges you selected, see your counselor for guidance.

**May**

- At many colleges, you must submit your deposit by May 1 to avoid jeopardizing your admission.

- Look over your financial aid award letter. If you don't get any or

## ITEMS OF INTEREST

AARP is offering the 55 Alive Driving Classroom Course for Seniors 50 or older. Cost is \$8.00 you get 10% off Car Insurance for 3 years. If interested contact Mozelle Rhymes at 817-734-2966 at Senior Center.

**Charlie Garrett Memorial Library** - Is Open Monday - Wednesday - Thursday and Friday from 3 - 5 p.m. and Tuesdays from 3 to 5:30 p.m. ATTENTION PreSchoolers: Storytime At Library will resume on Jan. 7th at 10 a.m.

**Gorman Oaklawn Cemetery Association** is accepting donations for the Care of the Cemetery. If you would like to make a donation in memory of or In Honor of someone, please send to Rt. 3 Box 121A, or Security State Bank, Gorman, Texas 76454.

**Gorman Masonic Lodge No. 716 A.F. & A.M.** Regular stated meetings are 2nd Tuesday of each month at 7:30 p.m. Members are urged to attend. Visitors are always welcome. Howard Hagood, Worshipful Master — Roscoe Reeves, Secretary.

**Gorman Primitive Baptist Church** has Services Every Sundays. Services begin at 10:30 a.m. Barry Brown, Pastor - 1st and 3rd Sundays; Elder Dale Majors - 2nd Sunday - Everyone Welcome To Attend.

The Order of the Eastern Star holds its regular stated meetings on the first Monday of each month at 7:30 p.m. - Gene Grisham, Worthy Matron - 893-6777 and John Grisham, Worthy Patron 893-6777.



Cheer  
We wish you  
a happy and  
prosperous  
New Year!

1997



Foster  
Floral

Phone 734-2519  
Gene and Carolyn Foster  
Gorman, Texas



Warmest greetings of the season. Special thanks to our customers and friends.

Steve Sheetz

Plumbing and Electrical Service  
Licensed Master Plumber  
10 Years Experience  
Phone 817-893-3191

Riley Gardner Memorial Represented By  
JONELL TORREZ - 817-734-2535

Our Memorial Display Is Now Located Behind Higginbotham's Funeral Home. We Guarantee You Can Buy The Finest Quality Memorial At The Lowest Price. All Work Guaranteed.



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Quickway & Deli

Mark and Krista Michaels  
Highway 6 At Blinking Light  
Phone 817-734-2319 — Gorman, Tx



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TRUCKS, INC.

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TEXAS RRC 15510 ICC-MC-198285  
800-58-TRUCK — PHONE 817-734-2819 OR 734-2673  
P. O. BOX 613 GORMAN, TEXAS 76454



New Year  
Greetings

Best of everything, dear friends and neighbors.  
It has been a pleasure to serve you.  
Thank you for your patronage and support.

GILMORE'S AUTO

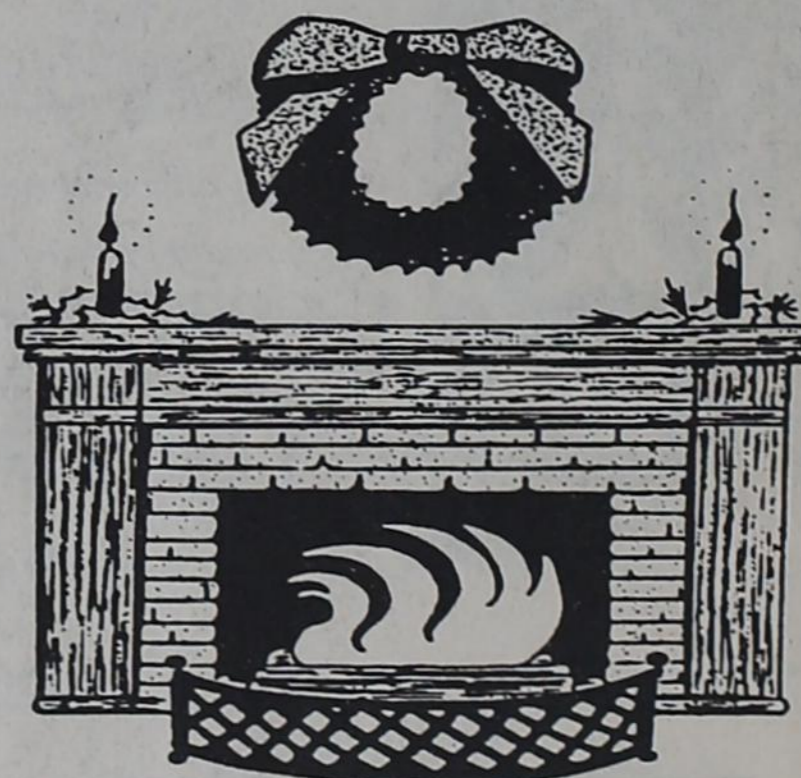
PARTS - 734-2119 SERVICE - 734-2100  
P. O. BOX 493  
GORMAN, TEXAS 76454



We welcome the New Year  
and the opportunities it  
brings to serve you better  
in every way.

G&H  
Feeds, Inc.

Phone 817-734-2501  
Gorman, Texas



A Bright New Year

May the New Year bring  
the best of everything  
to our friends and neighbors.  
Thanks, for  
letting us serve you!

**BFI HOLIDAY SCHEDULE**

We will be closed on Christmas Day.

We will pick up all  
Wednesday Stops On

Saturday, December 28, 1996

Thank You Very Much,

**BFI - Abilene**

News USA

## ASK THE DOCTOR

### To Salt or Not to Salt, That Is the Question



**De Leon Hospital**  
De Leon, Texas

(NU) - Question: Dear Dr. Neutel, I have high blood pressure and am confused about all the different opinions I read on salt use. What advice should I follow?

Answer: This is an interesting question because it addresses the salt controversy, a topic of discussion in the medical community. Doctors have increasingly voiced their concern for Americans' salt intake. Sodium, one of the main ingredients in salt, is an important mineral that helps maintain a proper fluid balance in the body. Americans on average consume about three teaspoons of table salt each day, about twice the amount recommended by the National Institutes of Health (NIH). But the question remains, how much salt is too much?

Answering this question has resulted in studies attempting to determine the effect of sodium on people who have, or are at risk for, heart disease and hypertension (high blood pressure). Most studies have shown that a diet high in salt correlates with a rise in blood pressure and may counteract the effects of blood pressure lowering medicines. About 50 million Americans, 25 percent of the U.S. adult population, have high blood pressure.

In an article in the Journal of the American Medical Association, some scientists questioned the long-held belief that sodium-restricted diets are an essential part of high blood pressure management. Their report indicated that salt-restricted diets helped older hypertensive patients, while it was difficult to determine the effect on other patient populations.

On the other hand, NIH continues to recommend that all patients with high blood pressure cut back on salt. The NIH says that despite the studies that question the need for salt-restricted diets in people with high blood pressure, most scientific evidence still points to the fact that at least moderate reduction in sodium would improve the public health. The NIH and the American Heart Association recommend no more than 2.3 grams of sodium, or about 1 1/2 teaspoons of salt, per day.

The bottom line is that the balance of evidence suggests that in people with a family history of hypertension or a blood pressure above 140/90 mm Hg, reducing salt intake is most likely to be beneficial. In a survey of physicians, 99.5 percent said that sodium reduction is important to the dietary management of high blood pressure. As the saying goes, "all things in moderation."

People have been trying for years to find an alternative to salt that actually tastes like salt. A new product called Cardia™ Salt Alternative fits the bill. In fact, 99 percent who tested Cardia agree that it tastes just like salt. Because it has 54 percent less sodium, plus the essential minerals potassium and magnesium, Cardia helped lower blood pressure when used instead of salt in a clinical study. Both reduced sodium and adequate intake of these two minerals are recommended by the NIH as part of a heart-healthy diet. Cardia can be found in your local drug store.

My advice to people with high blood pressure is drop the heavy hand on the salt shaker, limit the use of processed foods with high sodium levels, try a salt alternative, and eat foods high in potassium and magnesium. If you have high blood pressure, always consult your doctor to see what's right for you.

Joel M. Neutel, M.D., is chief of the Hypertension Center, Veterans Administration Hospital, Long Beach, Calif., and director of research, Orange County Heart Institute.

#### THURSDAY

- 9:00 POOLVILLE V. GORMAN
- 10:30 POOLVILLE V. GORMAN
- 12:00 MIDWAY V. BRYSON
- 1:30 MIDWAY V. BRYSON
- 3:00 GORMAN V. LAKE COUNTRY
- 4:30 GORMAN V. LAKE COUNTRY
- 6:00 POOLVILLE V. MIDWAY
- 7:30 POOLVILLE V. MIDWAY

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#### FRIDAY

- 11:30 BRYSON V. LAKE COUNTRY
- 1:00 BRYSON V. LAKE COUNTRY
- 2:30 GORMAN V. MIDWAY
- 4:00 GORMAN V. MIDWAY
- \*\*\* THIRTY MINUTE BREAK \*\*\*
- 6:00 POOLVILLE V. BRYSON
- 7:30 POOLVILLE V. BRYSON

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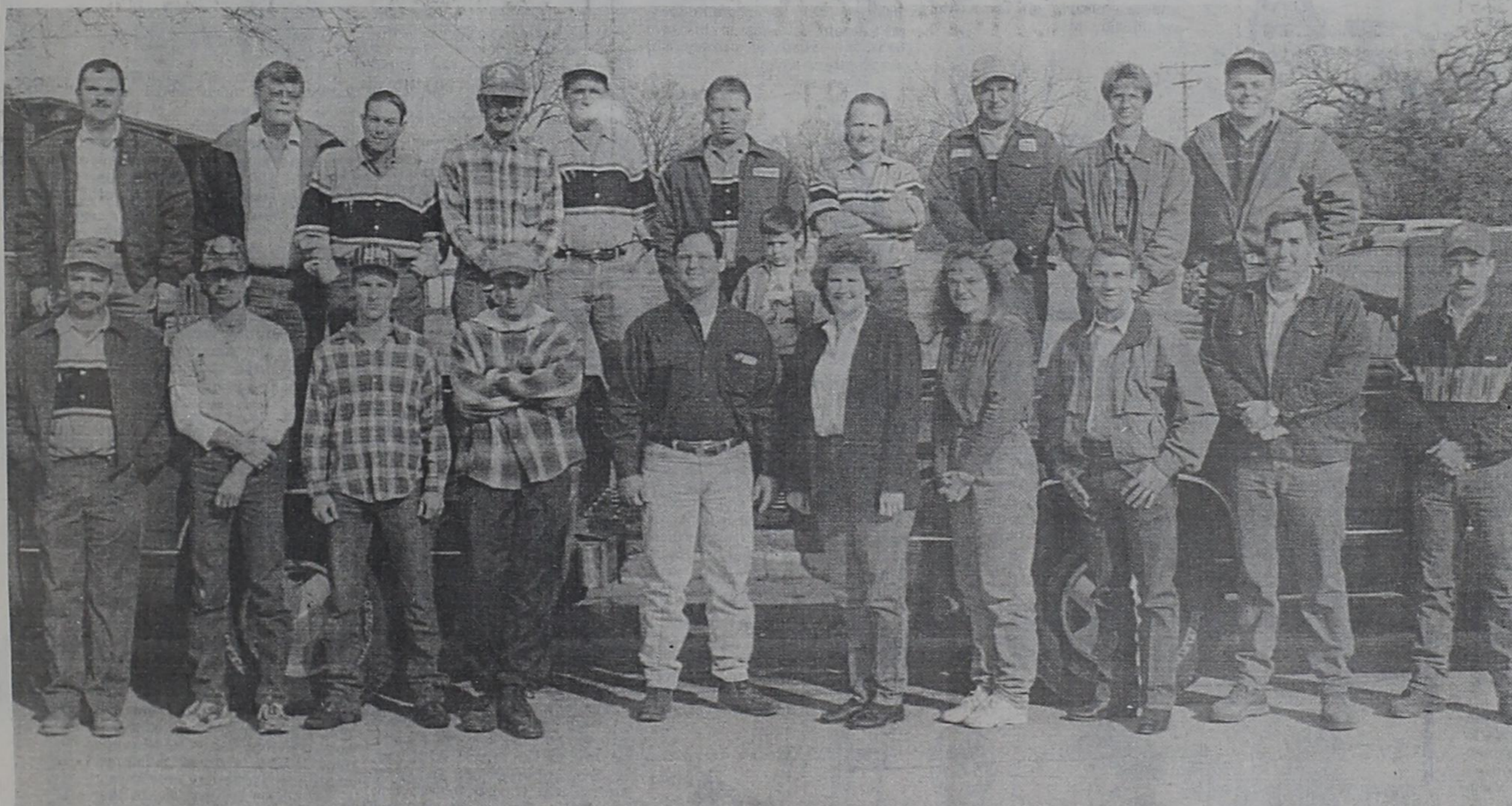
#### SATURDAY

- 11:00 LAKE COUNTRY V. MIDWAY
- 1:00 LAKE COUNTRY V. MIDWAY
- 2:30 GORMAN V. BRYSON
- 4:00 GORMAN V. BRYSON
- \*\*\* THIRTY MINUTE BREAK \*\*\*
- 6:00 POOLVILLE V. LAKE COUNTRY
- 7:30 POOLVILLE V. LAKE COUNTRY

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**GOOD LUCK THIS SEASON!!!!!!!!!!!!**

# MERRY CHRISTMAS



Pictured above are: (front, left to right) Phillip Levens, Bill Hill, Bobby Byrd, Jeremy Robardey, Chas Bayer, Mitchell Bayer, Elaine Bayer, Theresa Watson, Gary Schoen, Joe Casey, Marty Gilcrest; (back, left to right) Ronald

Wilkerson, Tommy Henry, Roger Lewis, Lonnie Drewry, Clifford Babbitt, Cleve Amos, Johnny Reed, Harvey Suarez, Maria Feist, Jason Grimshaw. (Not pictured Michael Adcock, Speedy Swift, Dick Hawkins, Dale Bishop.)

**Your Friendship and Patronage  
Are Greatly Appreciated.**

## BAYER MOTOR COMPANY

218 East Grand  
915/356-2541

WE WILL CLOSED TUESDAY AT NOON.  
OPEN THURSDAY, DECEMBER 26.

Comanche, Texas  
1-800-843-5230

**Goodbye,  
tax forms.**

**Hello,  
TeleFile!**



This year, millions will file their tax returns by phone — using TeleFile, a free service from the IRS. The call is easy and refunds are fast. Check your mail for a TeleFile booklet.

**TeleFile**  
It's free. It's fast. It works.

Department of the Treasury  
Internal Revenue Service  
<http://www.irs.ustreas.gov>







We trust the new season brings to us all a deeper appreciation of our community.

The Prices You Like With Hometown Service!  
**HIGGINBOTHAM'S**  
Over 100 Years of Quality and Service

734-2227

JONES-BLAIN PAINT • LUMBER • TOOLS • HELPFUL HINTS  
Closed Sundays — We Value Our Families

\*\*\* Holiday Hints \*\*\*

Share That Holiday Feeling



(NAPS)—This is the time of year to say thank you to the important people in our lives...from teachers and neighbors to everyone who makes a wonderful difference. Share the holiday feeling by creating and giving decorated packages of homemade snacks such as Chex® brand Party Mix. Even the children and grandchildren can share the feeling of gift-giving. They can stir the snack mixes and create col-

orful containers using ribbons, sparkles, old holiday cards and craft glue. Beautiful tins or boxes, become part of the gift because they can be used for serving during the holidays and reused.

Chex® brand Party Mix

This favorite mix is easily doubled or tripled and will surely be one of the most appreciated homemade gifts. Better make extra for your own family too!

- 6 tablespoons regular stick margarine or butter
- 2 tablespoons Worcestershire sauce
- 1 1/2 teaspoons seasoned salt
- 3/4 teaspoon garlic powder
- 1/2 teaspoon onion powder
- 2 2/3 cups Corn Chex® brand cereal
- 2 2/3 cups Rice Chex® brand cereal
- 2 2/3 cups Wheat Chex® brand cereal
- 1 cup mixed nuts
- 1 cup pretzels
- 1 cup bite-sized garlic-flavor bagel chips or regular size, broken into 1-inch pieces

1. Melt margarine in open roasting pan in preheated 250°F oven. Stir in seasonings.
2. Gradually add cereals, nuts, pretzels and bagel chips; stir to coat evenly.
3. Bake 1 hour, stirring every 15 minutes. Spread on absorbent paper to cool. Store in airtight container.

Spread on absorbent paper to cool. Store in airtight container. \*Due to differences in microwave ovens, cooking time may need adjustment. These directions were developed using 625 to 700 watt ovens.

Makes 11 cups

Microwave Directions\*

1. Melt margarine in large microwave-safe bowl on HIGH. Stir in seasonings.
2. Gradually add cereals, nuts, pretzels and bagel chips; stir to coat evenly.
3. Microwave on HIGH 5 to 6 minutes, stirring thoroughly with rubber spatula every 2 minutes. While stirring, make sure to scrape sides and bottom of bowl.



The planet closest to Earth is Venus, which, at times, is 26 million miles inside Earth's orbit.

Happy New Year

WARMEST SEASON'S GREETINGS TO OUR FRIENDS AND CUSTOMERS.

**DeLeon**  
IRRIGATION SUPPLY, INC.  
De Leon, Texas

**1997 HAPPY NEW YEAR!**

Be careful as you bring in the New Year. Please, don't drink and drive.

Message brought to you by this newspaper and the Texas Highway Patrol Association

**PRE-INVENTORY CLEARANCE SALE**

STARTS THURSDAY, DECEMBER 26

Take 10% OFF Sale Price  
Dec. 26, 27, 28

FALL SWEATERS, SEPARATES, DRESSES, JACKETS, SHOES, HANDBAGS - 25% to 50% OFF

Buster Brown Clothes For Boys & Girls - 1/4 OFF

Christmas Linens, Music Boxes, Towels, Cards, Decorations, Fabrics -

Everything Christmas - 40% OFF

Hanes Hosiery - 25% OFF

PLAYTEX BRAS - 25% OFF

Men's Sport Shirts, Western Shirts, Felt Hats, Dress Shirts, Ties, Belts, Jackets, Sweaters - 25% to 50% OFF

Sweatshirts, Insulated Coveralls, Insulated Underwear - 25% OFF

Men's L. A. Gear, Ocean Pacific, Dexter Brand Shoes - 25% OFF

Red Wing Boots, Nocona, Tony Lama, Texas Boots - 30% OFF

**W. H. Smith Dept. Store**

Here's to the most Important Day of Your Life!

**Celebration**  
Wedding Invitations and Accessories  
by Tatex

**Gorman Progress** 817-734-2410  
734-2411

No time better Than now to say "Thanks" to all Our friends and customers!

**Southwestern Peanut Grower's Association**

## MONEY MATTERS

## Self-Employed? Give Yourself Benefits of a Retirement Plan

News USA

(NU) - It's that time of year again! The hustle and bustle of the holiday season — parties, shopping and gift-giving. This year, if you're self-employed or a small-business own-

er, give yourself peace of mind and establish a Keogh retirement plan.

To receive a tax deduction for the 1996 tax year, calendar-year Keogh plans must be set up by Dec. 31,

1996. However, 1996 contributions can be made until your tax-filing deadline, which is April 15, 1997, for many small businesses.

"No longer covered by a company pension plan, corporate refugees and small-business owners are now on their own when it comes to planning for retirement," says Kathryn A. Hopkins, executive vice president for Fidelity Investments. "For self-employed workers, Keoghs and Simplified Employee Pension plans (SEP-IRAs) are excellent ways to save on taxes while saving for retirement."

There are generally three types of Keoghs: profit-sharing, money-purchase and paired plans. (The maximum annual compensation on which contributions can be based is \$150,000. For plan years beginning on or after Jan. 1, 1997, the maximum compensation on which contributions can be based is \$160,000.) Some details of each plan follow:

- Profit-sharing plans offer maximum flexibility. They allow the employer to contribute up to 15 percent of each eligible employee's compensation annually, without exceeding \$30,000 per employee, per year. The contributions may vary from year to year.

- Unlike profit-sharing plans, money-purchase plans require the employer to contribute a fixed percentage of each eligible employee's compensation every year. Money-purchase plans allow for contributions — and deductions — of up to 25 percent of compensation annually, without exceeding \$30,000 per employee, per year.

- A paired plan is a combination of both the profit-sharing and money-purchase plan. This type of plan is ideal for business owners who want the option of taking the maximum annual tax deduction in years when they can afford to make the maximum annual contributions.

Paired plans allow the employer to contribute up to 25 percent of compensation up to \$30,000 per year, per participant. The employer generally contributes a fixed percentage of annual income to the money-purchase plan and varies contributions to the profit-sharing component, based on the business' profitability.

Another retirement plan option

for small-business owners is the SEP-IRA plan. The tax-deferred plan allows the self-employed and small-business owners to make contributions for themselves and their employees. This is ideal for small-company owners who want a simple, tax-advantaged retirement plan without a lot of paperwork.

"One way to look at a SEP is as a type of IRA to which an employer makes contributions," Hopkins says. "Beyond the tax advantages, these plans are easy to establish and they enable small companies to provide employees with a valuable benefit."

Keoghs and SEPs are among the best ways for the self-employed and

small-business owners to reduce their taxes while saving for retirement. The plans also help employers offer the benefits small businesses need to attract and retain quality employees.

To order a free copy of the Fi-

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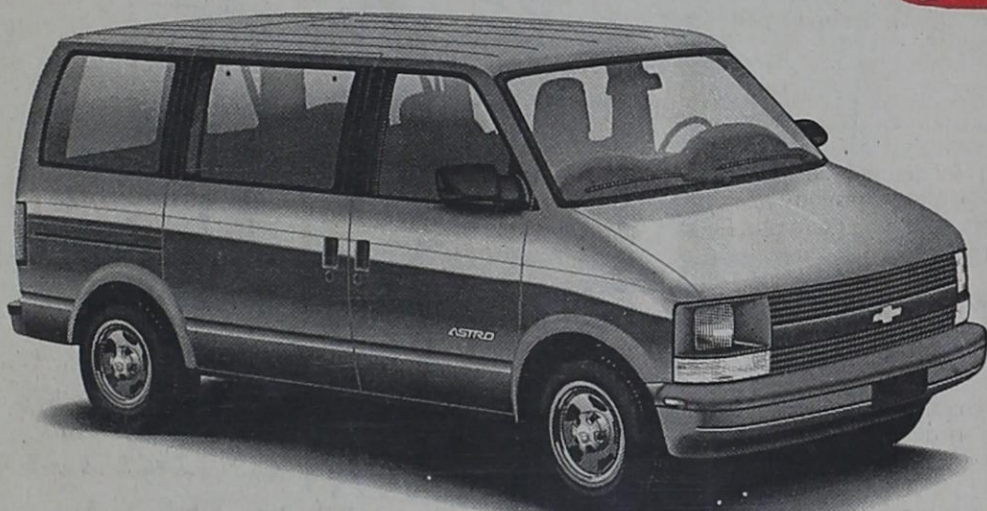
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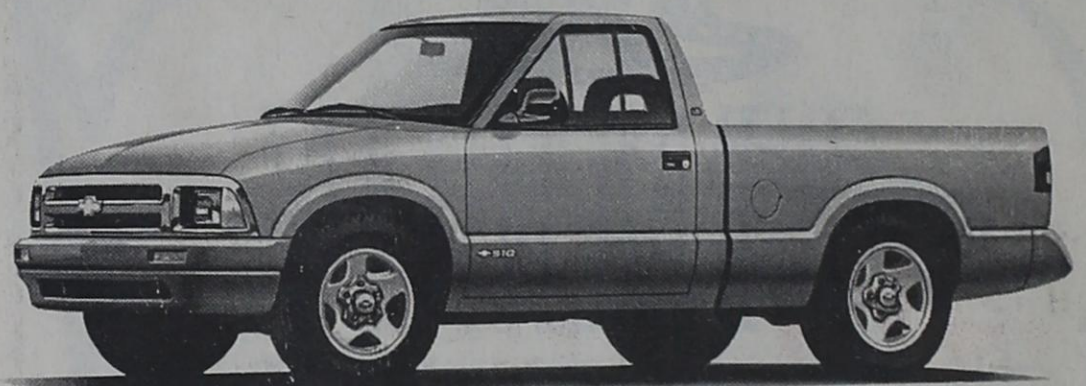
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