

The Gorman Progress

"SERVING GORMAN FOR OVER 85 YEARS"

25¢ (Tax Included)

NUMBER FORTY-SEVEN

GORMAN, EASTLAND COUNTY, TEXAS 76454

DECEMBER 25, 1986



PRESS POINTS

Joe Bennett, Publisher

—J—
I sure hope that the weather will break for the better as the weatherman is predicting and will hold throughout the holidays so that folks won't have to face the extra danger of hazardous roads, along with the overcrowded conditions on the highways when they go to Granny's for the holidays. I think that most folks like the weather to be good during the holidays so that everyone can enjoy the time off during the holidays instead of being cooped up in the house all the time.

And while we are on the subject of Christmas, all of us in the Progress family most sincerely hope that you and your family enjoy the happiest, merriest, brightest, and safest holiday season and for all time to come, and hope and pray that the Lord has blessed you and yours as he has me and my family this year. May the best of all things imaginable be yours this Christmas and throughout the New Year to come.

—J—
We also want to thank our advertisers for their continuous support of your newspaper and the Christmas edition this year. We enjoy real great support from our advertisers and sincerely appreciate their support for your paper, because without it publishing the Progress and mailing it would be an impossibility.

—J—
And now for the bad news. As you probably noticed in last weeks column, I had stated that the subscription rates on the Progress would likely be raised. Well, we have looked at this thing from all angles, and without the raise in subscription rates it would be almost impossible for us to continue to mail the Progress each week. The cost of mailing the paper is the sole reason for the increase in your subscription rate. It is getting progressively more expensive as time goes on to mail the paper. The rates have increased many times this year, and we have no other alternative but to go up on the rate to keep being able to mail the paper to you. The postal service seems to be on rampage of increasing the mailing rates of second class mail, while third class mail (the larger portion of which folks would as soon not receive) seems to be getting the best of possible rates. Oh I know that newspapers have received a lower rate over the years, but the simple reason for this is that your newspapers have always printed public information, announcements, news of all kinds, and have not charged for it. Now that the postal service is hitting the second class mailing rates so hard that some of the papers have begun charging for a lot of the articles folks wish printed in the paper. Most of the papers our size have already raised their rates several times and are higher than our rates. But we have finally come to the point where we are forced to raise the rates. The subs coming due in January will be raised to \$8.00 per year. With the tax it will be \$8.50. This rate includes those subscribers in Eastland and Comanche counties. Other subs in Texas will be raised to \$11 with a tax of 69 cents. Out of state rates will go up to \$12 and they are not taxable. The new rate will be effective with the subs for January. We know it is getting harder and harder for folks to get by, but we have no other choice but to raise the rates if we keep publishing the paper. We hope everyone understands our position.

—J—
Just remember to enjoy the best Christmas you ever had. . . and remember to smile . . . because God Loves You!



MERRY CHRISTMAS

With His Birth was born a spirit of love and joy which has lived for generations in the hearts of all mankind. As the message of the manger shines anew, may thoughts of the first Christmas bring peace and promise to all.

The Gorman Progress

STAFF AND CORRESPONDENTS



go classified!

you'll love the results!

CARBON NEWS

Phone 639-2517

By Mrs. Velma Hastings

Enjoying early Christmas dinner with Mr. and Mrs. Edd Stacy were Mr. and Mrs. Tim Stacy, Gregg and Delana of Arlington, Mr. and Mrs. Andy Paulk of Sierra Blanca, Mr. and Mrs. Terry Stacy, Jennifer,

Angela and Bradlee, Mr. and Mrs. Charles Morgan and Marc, Mr. and Mrs. Marty Morgan and Mrs. Maude Stacy, all of Carbon.

EXTENDED SALE
Two singlewides & Two Doublewides left at \$1.00 over invoice. Must move for 87's. ART'S MAGNAHOMES, Weatherford, Tx. 599-9461 or 441-9274. 1tc.

Early Christmas dinner at Bobby and Faye Tuckers house Saturday was attended by Linda and Mart Tucker and Lacey of Dover, Okla., Bertie, Leon and Angeline Hogan and three girls, Kay and Barron Carnelson of Fort Worth, Jim and Kelly Carruth and boys of Ranger, Jim and Mitzi McGaha and daughter of Eastland, Mr. and Mrs. Winford Lindley of Desdemona, Clinton Tucker and Vadis Phelps of Carbon.

FOUND: Wooden Ring with name "Jose" on it. Claim at City Office. 1-12-25 C.

Mr. and Mrs. Obie Duncan spent Thursday night with Mr. and Mrs. Don Duncan of Gainesville and attended the graduation exercises at Southwestern Baptist Theological Seminary in Fort Worth Friday morning, where Don was one of the 324 graduates.

BEST DEALS IN TEXAS
\$1.00 over invoice on your choice of selected models. DON'T WAIT - WON'T LAST LONG! Have your NEW HOME for the HOLIDAYS. ART'S MOBILE HOMES, Hwy. 180 East, Mineral Wells, Tx. 325-4401 or 498-6941. 1tc

FOR SALE: Geni garage door opener - Never been used. \$100.00. Call 734-2024. 2-1-1 C.

TEXAS REFINERY CORP. needs mature person in Gorman area. Regardless of experience, write A. D. Hopkins, Box 711, Fort Worth, TX 76101. 1-12-25 C.

BUY A DOUBLEWIDE AT SINGLEWIDE PRICES. Selling at COST, ALL 86 MODELS. ONLY 4 LEFT! ART'S MAGNAHOME, 559-9461 or 441-9274. 1tc.

FOR RENT: Mobile Home, fully furnished, 3 bedroom, close to school. Call 734-2754 or 893 2097. 1-17-FNC.

DE LEON VARIETY
Open Sunday Afternoons
1:00 to 5:00 p.m.
5-15-FNC.

HUNTING LEASE: 60 acres near Subanna River. Quail and Deer; also 200 acres near Desdemona. Call 217-352-3889. 2-12-4 C.

FOR RENT: Mobile Home, fully furnished, 3 bedroom, close to school. Call 734-2578 or 893-2097. 1-17-FNC.

Authorized Stanley Dealer
Shirley Self
See me for all Stanley Products or call 734-2738 for call-in orders. 11-13-FNC.

FOR SALE: 1984 Mobile Home by Owner, like new, 2 bedroom, Central Air & Heat -furnished or un-furnished - Pay equity and assume note at 102.00 per month. Call Bernice Daniels, 734-2943. 1-12-18 C.

If you've been turned down for a home loan **I CAN HELP.** Terry 573-2408. 1-12-18 C.

TO GIVE AWAY: Doberman -Collie mix, female, 18 months old. Gentle, good watch dog, needs country home. 734-2915. 12-4-FNC.

TIME IS RUNNING OUT
\$1000.00 CHRISTMAS SHOPPING SPREE, TRIP FOR TWO TO JAMICA or COLORADO. Purchase your new OAK CREEK HOME before Dec. 31st. 16' Wides from \$11,900. ART'S HOMES, 573-1133. 1tc.

L. R.'S SEPTIC SERVICE
Roto Rooter, Septic Tanks, Wash Bays, Stock Tanks, Sand Kits - 915-356-5029 Comanche, Texas 1tc

FOR YOUR SHOPPING NEEDS AND CONVENIENCE, STOP IN AT SEARS CATALOG AGENCY IN DE LEON OR CALL 893-2086. 11-21-FNC.

\$18,500 - Owner financed, \$2,000.00 down - 3 Bedroom Homes, 1 bath, 2 separate living areas, built in oven and cook top, washer-dryer hook-up. Call Pat Maynard Real Estate, Eastland, 817-629-8568 or Wayne Chandler, 817-734-2782 nights and weekends. 12-18-FNC.

HOUSE FOR SALE: 3-2-2 in 2.25 acres on Desdemona Highway just outside the city limits. No payment for owners equity, pay off bank note. Call 915-695-3665. 9-5-FNC.

ROOFING AND REMODELING
R&R Construction
Gary Evans, Owner
734-2778 Gorman
5-1-FNC.

Town & Country REAL ESTATE
DARRANDA LOVE, Broker
HIGHWAY 80 EAST
EASTLAND, TEXAS 76848
Phone (817) 629-1725

STARTER HOME - 2 bedroom on large lot. Priced at only \$11,000.00
1 1/2 STORY, 3 BR, 1 1/2 bath frame home on approx. 1 acre. Beautiful yard, large pecan, fruit trees.
COZY - 2 BR, 2 bath frame home on 3 lots, pecan trees, Carport, sig. bldg.
NICE - 2 BR, 1 bath frame home on 2 lots, paneled, carpeted, Carport.
BRICK HOME only four years old. 4 bedrooms, 2 baths, large lot, fenced, assumption or new loan.
BEAUTIFULLY LANDSCAPED - 3 1/2 year old brick home on large corner lot.



MERRY WISHES

PEACE AND Goodwill TOWARD MEN

Along with our best wishes of the season go thoughts of thanks to our many friends.

Skaggs & Burnett, CPA'S

PUBLIC NOTICE

Comanche County Telephone Co., Inc. in accordance with the rules of the Public Utility Commission of Texas hereby gives notice that it is filing with the Commission the necessary revisions of its tariffs to detariff the installation of simple premise wiring and the maintenance of both simple and complex premise wiring provided to its customers.

Detariffing means that these services are no longer regulated by the Federal Communications Commission or the Public Utility Commission of Texas in compliance with an order adopted by the Federal Communications Commission under Docket No. 79-105 ordering the detariffing of the Installation and Maintenance of Premise Wiring on January 1, 1987.

Customers may secure the services of outside parties to install and maintain premise wiring after January 1, 1987. Such installations must be in accordance with Part 68 of the Federal Communications Commissions Rules and Regulations.

For the convenience of its customers, Comanche County Telephone Company, Inc. will perform the installation and maintenance of both simple and complex wiring on a detariffed basis after January 1, 1987 upon customer request.

The proposed tariff changes will cause insignificant changes in revenues. Persons with questions or who desire more information about the requested rate changes are encouraged to contact the company by telephone at (817) 893-2003 or in person at the business office, Hwy. 16 South, De Leon, Texas during regular business hours.

Persons who wish to intervene or otherwise participate in these proceedings should notify the Commission as soon as possible. A request to intervene, participate, or further information should be mailed to the Public Utility Commission of Texas, 7800 Shoal Creek Boulevard, Suite 400N, Austin, Texas 78757. Further information may also be obtained by calling the Public Utility Commission Consumer Affairs Division at (512) 458-0223 or (512) 458-0227, or (512) 458-0221 teletypewriter or the hearing impaired.

See Display of Monuments across from Football Stadium

MONUMENTS

Riley-Gardner Memorial - Hamilton
Era Maupin, Agent
Route 1, Box 2 GORMAN, TEXAS

The Duncans spent the rest of the weekend with Mr. and Mrs. Thom Winninger and son of Fort Worth.

The weather looks like it is going to be drippy for Christmas, doesn't it?

Anyway, our best wishes to all for a Happy Christmas.

The choir of the Carbon Baptist Church presented a Christmas cantata, God's Gift of Love, Sunday evening at 7 o'clock.

Mr. and Mrs. John Crocker and family of Hamilton, Alabama were visiting Mr. and Mrs. Bill Sandlin on Sunday.

Visiting Mr. and Mrs. Dale Walker and Mrs. Crickett Walker Saturday and Sunday were Mr. and Mrs. Manty Walker of Hobbs, N. M., Mrs. Lila Ussery of Weslaco, Kent Walker, a student in medical school at San Antonio.

Mr. and Mrs. Fred Coburn, Melissa and Chad of Fredericksburg are visiting Mrs. Elizabeth Sandlin.

The Carbon Junior High basketball teams played Baird here last

Monday. They played some good hustling ball, but came out on the losing side on both boys and girls games.

The girls were defeated by a score of 26 to 18. Scoring for Carbon were Jana Norris, 8; Misty Keith, 4; Monica Norris, 4; and Shana McJ Adoo, 2.

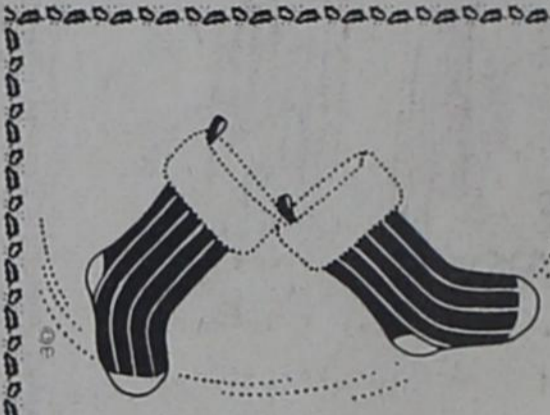
The boys lost by the score of 37-22. Scoring for Carbon were Randy Ray, 9; Cory Park, 6; Jory Hayes, 5; and Nathan Mallory, 2.

Play will resume after the Christmas holidays. They will be in Gorman Tournament January 8, 9 and 10. Then games will be every Monday night. Game time at 6 p. m.

*** SEASON'S GREETINGS ***



Along with our thanks for your friendship



Happy Dec. Birthday's Fedele and Rita

Love You, Dad and Mom

May your stocking be filled with love.

after Christmas

Sale

STARTS Friday December 26 8:00 A.M. UP TO 50% OFF Savings Throughout The Store

W. H. Smith Department Store

817-893-2135 DE LEON, TEXAS

REAL ESTATE:
SIPE SPRINGS: 80 A., Timber, Mesquite grass, Deer, Big Tank, Pavement, \$600 A., 15% Down.
48.73 A. Most in cultivation, well fenced barn, 1/2 miles out, \$450. A. - TERMS
2 BR. Frame, near school, big lot, \$8,000.
2 BR, 1 bath, Real Clean, Neat, Garage, Paved Street, \$21,000.
124.5 acres, lots timber, coastal, deer, huge pond, 22' deep, stocked with channel cat. \$750 acre, terms, agent owned.
1.57 Acres - 2 Bedroom, Mobile Home, Carport, good fences, pecans, \$22,500.00

COGBURN REALTY
893-6666 - De Leon
6-5 fnc.

CANTERBURY VILLA OF GORMAN
24 Hr. Nursing Care
Certified Food Service Supervisor
Activities - Musicals
Reasonable Rates
Semi-Private \$36.00/Day
Private \$47.00/Day
INQUIRIES INVITED.
P. O. Box 669 (817) 734-2202
Gorman, Texas 76454
Residents Accepted Regardless of Race, Creed, National Origin, Sex or Age

A-1 HOME REPAIRS: Building and remodeling. Local References. Call Ralph Ross at 734-3202. 4-1-8 C.

FOR SALE: Shelled Pecans, \$3.00 per pound. Call Marion Dennis, 734-2971. 3-12-25p

\$500 DOWN
NEW HOMES, 7.9% APR, DOUBLE WIDES, 16 WIDES, 14 WIDES, 2 & 3 Bedrooms, 96 mos. 817-326-2392. 5 miles east of Granbury on Hwy. 377, ART'S MOBILE HOMES. "THE BEST HOUSING VALUES IN TEXAS" 1-12-25C.

GUITARS AND PIANOS SALE: 10% OFF - Sale Expires December 31, 1986. Douglas Piano and Musical, 1612 E. Washington, Phone 817-965-4221, Stephenville, Texas 6-12-25 C.

Custom Draperies Made: No Labor Charge when fabrics, etc., are bought from our store. Free estimates. W. H. Smith Dept. Store, Phone 893-2135. 5-26-FNC.

ELECTRICAL WORK WANTED: Call 734-2954 after 5:30 p.m. Donald Laminack 2-14-fn

BULLDOZER WORK: Specializing in Irrigation Ponds and Brush Work. Elevating scrapers and front end loader. Gary Wilson Construction, Phone 893-6558. 3-1-FNC.

MOBILE HOME INSURANCE
Low Rates. Call Art's Mobile Homes, Inc., Granbury, Texas, 817-573-4551. 9-22-FNC.

SAVE ON CARPET: Buy at wholesale plus 10% and freight. Cash - no stamps. W. H. Smith Department Store, De Leon. 5-26-FNC.

R&R CARPET CLEANING
FREE ESTIMATE
Randall Rogers
Office 629-1121 Home 647-1211
1-6-FNC.

THE GORMAN PROGRESS
Entered as 2nd Class Mail at the Post Office in Gorman, Texas 76454, under the Act of March 3, 1978. Published on Thursday at Gorman, Eastland County, Texas 76454.
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Joe Bennett, Publisher
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SUBSCRIPTION RATES
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All Other Subscriptions In Texas \$10.51 Per Year - Tax Included
All Other States \$10.00 Per Year

DISPLAY AD RATE
\$1.74 Per SAU Col. Inch
Classified Advertisements
10 Cents Per Word
Minimum Charge - \$2.00 per issue
Card of Thanks - \$2.50

The Gorman Progress reserves the right to refuse any advertising.

CANTERBURY VILLA OF GORMAN

We really had a nice December birthday party honoring our residents at 2:30 p.m. Thursday, Dec. 18. Honorees were Mary Emerson, Veno Hale, Mary Harrell and Garnett Adams.

Each lady received a green bud vase with white and red flowers from the home. The Church of Christ sent hand lotion. Deane Christian made the birthday cake which was served with punch. Holiday decorations made everything so pretty.

Orvil and Jenny Newcomb and

Georgia Welch of De Leon brought a beautiful song arrangement.

The Kokomo Home Extension Club came and served all residents, employees and guests.

They were Wynelle Brown, Bernice Rodgers and Nancy Hendricks.

Special guests were Willie Rymar of Crab Orchard, Tenn., Agatha Nance of Desdemona and Mamie Little.

Mr. and Mrs. Roy Buchanan, Kelly and Yancy of Clyde visited Charlotte O'Neal.

Velma Bennett and Estell Dickey came on Friday and gave a Christmas program and passed out Christmas candy to residents.

We can always depend on the local churches coming to bless our hearts. At 10 a.m. Sunday the Desdemona Baptist Church Juniors and Primary classes came and sang Christmas carols and gave residents bags of cookies.

The Kokomo Baptist Church members coming for the 2:30 services were Jimmy Little, J.L. and Naoma Morrow, Juanita Fuller, Wynelle Brown, Bernice Rodgers, Nancy Hendricks, Zelda Jordan, Ava Rodgers, R. Lee McEaniels, Olga Kinser and Velma Bennett.

At 3 p.m. those coming from the Desdemona Baptist Church were Holly Creed, Dan Collum, Denise Wilcoxen, Bobby Webb, Shannon Moffett, Becky Webb, Angela Creed, Latrice and Janet Moffett, Dale and Kathy Collum and Helen Collum, singing Christmas carols.

We enjoyed having the Church of Christ services at 4 p.m. Present were Bro. Curtiss Maness, T.A. Grice, Dora Faye Brewer, Zena Simpson, Lorene Foster, Georgia Stacey, Stella Scott, Frankie Stacey, Janda Taylor, Floy Morrison, Robert and David Moore, Cindy and Susan Carmack, Tracey Taylor, Floydean Gilbert, Jessie Lee Jones.

Mr. and Mrs. Jack Boyd of Desdemona, Mrs. Chris Lawson of Edna visited Emma Boyd Sunday.

Mr. and Mrs. Bobby Burleson of

Stephenville visited Alice Burleson Sunday.

Waldene Jones of Dublin visited her brother, Hulon Perry.

On Monday, M.L. Skiles and Nancy Hendricks came and helped us play bingo at 1:30. Winners were: game 1, Cynthia Earls and Ruby Vandergriff, game 2, Alice Burleson, game 3, Ola Walker. Garnett Adams had the blackout card.

We had a big day on Tuesday. At 10 a.m. Bro. Terry Moffett of Desdemona Baptist Church brought the Bible Study.

At 1:30 p.m. Mrs. Martha Harrington brought the Gorman 3rd grade class, bringing homemade cookies for all the residents. We enjoyed them so much we asked

them to stay, and sing more beautiful songs. Children coming were: Deanna Torres, Kevin Scitern, Rachel Torrez, Marco Herrera, Jason Warren, Barbra Gibbs, Jennifer Torres, Jason Rich, Angela Roberts, Carmina Escalante, Nicholas Guthery, Keri Wright, Jacque de la Torre, Justin Snider, J.J. Clard, Misty Battenfield, Amy Fraley, Tom Bynurne, Erica Hogan, Nic Burleson and Kim Campbell.

Our regular singing group came at 2:30 to sing Christmas songs and sacred songs. The were Lucretia Fairbetter, Willo Rice, Junior Fairbetter, Velma Bennett, Estell Dickey, Allie Mae George, Nancy Hendricks, Melba Frasier, Estell Ervin, and Anna Rush and G.O. Boyd.



GOOD TIDINGS

We hope the Miracle of Christmas... with all its joyful manifestations... come to you and your loved ones.

LASATER'S

DEPARTMENT STORE

GORMAN, TEXAS 76454

BRENT - JEAN and BRYAN



Spirit of Christmas

We greet our friends and say thanks at this special time of year.

Cook Insurance Agency, Inc.

Wallace & Julia Cook

Joe Locke - Linda Waller

HOMEMAKERS CLASS MEETS FOR CHRISTMAS PARTY

The Homemakers Sunday School Class of First Baptist Church met Tuesday night, December 9 at 7 p.m. in the lovely new home of Frances Sanders. Two of her daughters were co-hostesses.

To open the meeting, Lula Vermillion read an article about the true meaning of Christmas, then we all enjoyed an array of salads, sandwiches, cake, coffee and punch.

Annie Faye Foster gave the treasurer's report, and also the secretary's report. No old business was discussed. In our new business, we voted to give \$25 to the Lottie Moon Christmas offering, and discussed sending small gifts to La Paz, Mexico, with our pastor and his wife December 26. Barbara Tucker was selected to serve on the flower committee.

Elaine Skinner read the Christmas Story from Luke 2:1-20. Peggy Collins brought the program, singing several beautiful Christmas songs. We exchanged Christmas gifts, and presented our teacher, Elaine Skinner, with a money tree.

The meeting was closed with a poem "What Does Christmas Mean to You", read by our hostess, Frances Sanders.

Members attending were Elaine Skinner, Annie Faye Foster, Mayvis Lasater, Iris Preston, Bea O'Neal, Lula Vermillion, Frances Sanders, Billie Bennett, and our guest, Peggy Collins.



HAPPY HOLIDAYS

May the glow of Christmas be with you.

THE BENNETTS
Lonnie - Laneta
& Wesley



Accept our heartfelt thanks for your special kindness.

SAV-ON FOOD

PHONE 734-2316

Incorporated
Store Hours: 8 a.m. to 7 p.m.
Monday thru Saturday

GORMAN, TEXAS



JOLLY

A wish from us to you for a holiday filled with joy and laughter. Many thanks.

Canterbury Villa
of Gorman



happy YULETIDE

May the magic of Christmas enter your heart and home bringing special joys. We extend warm wishes for a truly happy holiday and thanks.

SOUTHWESTERN
PEANUT
GROWERS ASSOCIATION

CITY CHIT CHAT

By Charlie L. Garrett, Mayor

We are about to wind down another year. It has been a good year in many ways. I have seen the interest in the community pick up during the year. The Peanut Festival was good for our town as well as the monthly trades day. I want to thank all who have helped in these activities. Hope others will join in 1987.

We have seen the new decorations down town, of which we should all be proud. Thanks to those who helped with this project. Maybe more can be added next year.

The city and Mrs. Bolt furnished smoked turkey for a Christmas dinner for the commissioners, their families, the city employees and their families. They all enjoyed it very much. We ate with the merchants on December 9 in the Senior Center. I want to especially thank Mrs. Bolt who furnished and prepared a turkey to express her appreciation to the city employees for their service.

Want to call your attention to some new STOP signs in Gorman. The Highway Dept. has installed one where the Duster highway intersects with Farm Road #8. They installed two, one on each side of Highway #6, where Farm Road #8 intersects with Highway #6. They placed another one where the Kokomo Farm Road intersects with Farm Road #8. The city will soon have one on each side

USDA ANNOUNCES 1987 PEANUT POUNDAGE

Acting Under Secretary of Agriculture Richard W. Goldberg announced a national poundage quota of 1,355,500 short tons, or 2,711 million pounds, for the 1987 crop of peanuts, the same as in 1986.

As required by the Food Security Act of 1985, the national poundage quota for the 1987 crop of peanuts is equal to the estimated quantity of peanuts devoted to domestic edible, seed and related uses in the 1987 marketing year, beginning Aug. 1, 1987.

The 1987 national poundage quota will be allocated to each state based on each state's share of the 1986 poundage quota.

Any increase in a state's poundage quota will be allocated equally among farms producing quota an nonquota peanuts. Any decrease in a state's poundage quota will be prorated among quota producing farms.

In the January 1986 referendum, peanut growers approved poundage quotas for the 1986-1990 crops.

of Highway #6 where the cemetery road intersects with Highway #6. Please note and observe these so that we may better protect you as a motorist and to save you getting a citation for failure to stop.



May the magic of this Happy Holiday bless one and all with the spirit of good will.

GORMAN EXXON STATION



CHRISTMAS CHEER

To all our friends at Christmas, the joy is ours to wish one and all a holiday blessed with peace, prosperity, health and joy.

Gilmore Auto, Inc.



Merry Christmas

At this happiest time of year, we express our sincere thanks to all our patrons.

COMANCHE COUNTY TELEPHONE COMPANY

FIREWORKS FOR SALE

Stand on Desdemona Highway
Open 10:00 a.m. till 10:00 p.m.
Open til Midnight January 1st

L. M. Wooten

Merry Christmas

We want to wish the Commissioners and their families, the City employees and families and all of our friends, neighbors and the citizens of Gorman, a very merry Christmas and a Happy New Year. Hope that each of you enjoy the holidays.

Mayor Charlie L. Garrett and Oma Dee



GREETINGS
and
Best wishes.

BOB'S GROCERY

Phone 734-2765 HWY. 6 EAST
GORMAN, TEXAS 76454



Christmas Blessings

Wise Men, journeying from the East, followed the Star to Bethlehem seeking the newborn King to bestow their gifts of gold, frankincense and myrrh and to worship Him. We extend our best wishes and thanks.

GORMAN PHARMACY

Phone 817-734-2859
GORMAN, TEXAS



Merry Christmas

Time to cherish the many blessings we all enjoy ...friends, family, health and joy...and to renew our faith in His words. Thank you friends and customers.



BIRDSONG PEANUTS

SHELLERS AND CRUSHERS OF PEANUTS
817-734-2266 P. O. Box 698
GORMAN, TEXAS 76454

The Duggan family had an early holiday visit this year. On the 13th the following all visited Lorean Duggan and each other in the home of Lynn and Scytha Alldredge of Gorman: Mr. and Mrs. Ed Duggan and Jed of Garland; Mrs. Frances

Overstreet and Dickie of Abernathy); Mrs. Stella Rider and Nikki of Austin; Mr. and Mrs. J.D. McGilvray of Lewisville; Mr. and Mrs. Andy Parker, Kristin and Staci of Ft. Worth; Mr. and Mrs. Billy Harrington, Andrea and Shelli of Irving; Mrs. Stephen Parker, Shelly and

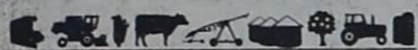
Andy of Garland; Mr. and Mrs. Bud Smithey of Gorman; Mr. and Mrs. Allan Heggedahl and Timothy of Floodwood, Minn.; Mr. and Mrs. Russell Duggan of Stephenville; Mrs. Brenda Lowe and James of Stephenville; Mr. and Mrs. Wayne

Vincent of Brownwood; Mrs. Mur-tice Rodgers of Gorman.

Everybody enjoyed the catching up of family news and fine food. The surprise was a sister, Virginia, from Minnesota, who made an unexpected visit. It was a most enjoyable day.

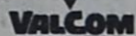


Hark The Herald' Angels Sing... It is the best of times for sharing love and laughter.



Wright Irrigation

Highway 6 West
De Leon, Texas 76444



All Good Wishes

May your holiday be shining with joy. To those we've served, our thanks.

PEANUT CORPORATION OF AMERICA

Charles K. Janish, Manager
GORMAN, TEXAS



Holiday Blessings

For the miracle of the Child in the manger...we give thanks.

De Leon Insurance Agency

Bill & Debra Mix



Happy Holiday

'Tis the season to wish all our friends our very best!

PEANUTS • MIXED NUTS • DRIED FRUIT • GIFT PACK • CANDY
PEANUT BUTTER SOUVENIERS

The Peanut Hut
Specializing in Peanut Products

Larry & Ramona Stewart
Owners & Operators

817-734-2776
Hwy. 6 West Box 314
Gorman, Texas 76454



Here's wishing you and yours a merry Christmas jumping with happiness.

Anderson Produce

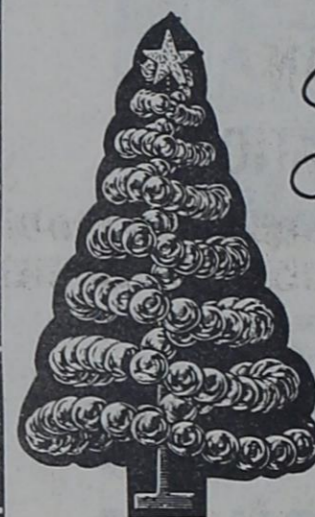
Deroy Anderson, Owner
Phone 734-2886 Hwy. 6 GORMAN

Silent Night
Holy Night

May the special meaning of Christmas abide with you always.



The J. A. Carters



Wishing You Peace and Joy for Christmas

FOSTER FLORAL

MR. AND MRS. GENE FOSTER
Phone 734-2519 GORMAN, TEXAS

Merry Christmas



Lots of holiday surprises with lost of special things to do... All of the fun that Christmas brings ... That's our holiday wish to you. Have a wonderful Christmas Season!

CITIZENS STATE BANK

The Directors, Officers and Employees



**SALLY HOPE JAY
LAID TO REST
TUESDAY**

Sally Hope Jay, 91, died Monday in De Leon Hospital. Services were held at 1 p.m. Tuesday at the Higginbotham Funeral Home Chapel with

Payne Hattox officiating. Burial will be in the Sipe Springs Cemetery. She was born in Sipe Springs. She was a homemaker and a member of the Order of the Easter Star and the Church of Christ. Survivors include a sister, Mrs. J. A. Kiesling of Houston; and five nieces and nephews.

**VERA MAE GOODWIN
SERVICES HELD
TUESDAY**

Services for Vera Mae Goodwin, 83, was at 10 a.m. Tuesday at Higginbotham Funeral Home Chapel with T. A. Grice and Marion Dennis officiating. Burial will be in Simpson Cemetery. She died Sunday at a local nursing home. She was born in Gorman and was a lifelong resident. She was homemaker and a member of the Church of Christ. Survivors include a son,

**SCHOOL HILL
NEWS**

By Mrs. Oma Lee Ridell
Phone 758-2537

I have spent the last three weeks at Leslie's with bursitis. Am sorry I haven't been able to write Christmas cards. So here's wishing all of you a very happy and healthy Christmas

David Goodwin of Austin; two sisters, Bernice Johnson of Eastland and Luna Lee Everton of Grand Prairie; and four grandchildren.

and New Year. Luke Musick spent a couple of nights with me. Kate visited awhile and from the dirty looks I got I'm sure she's learning to cuss this week to get even. She can't say Gram, so is right on the line calling me Damb. She even goes far enough to call me Dommy sometime.

I was in Fort Worth recently when I saw the strangest sight. A woman who looked like Oneeda was sledding down the hill at the lumber yard, laying flat on a run-away lumber cart. I know it couldn't have been Oneeda, though. Last time I saw her, she was headed toward a busy freeway. What a way to travel.

Tena Dennington spent Sunday with us. Jimmy was suffering from a virus. You're getting old when you know your way around and don't feel like going. You're getting old when you proposition a girl and hope she turns you down. You're getting old when you'd rather hear yes from your banker than your girl.

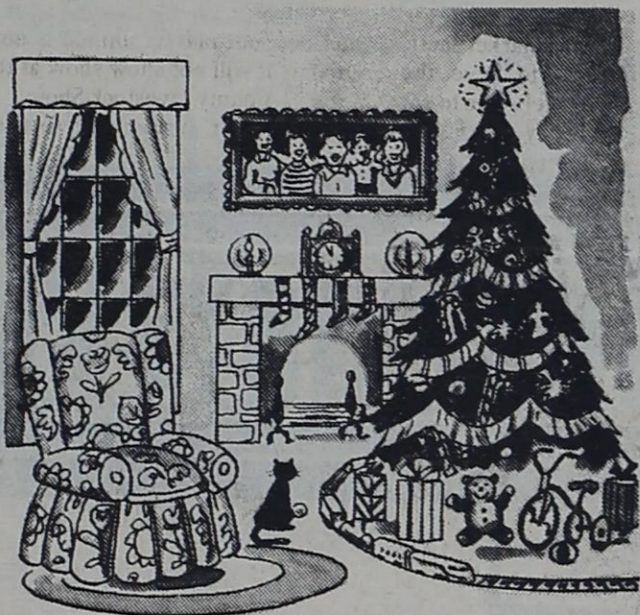


It's a happy time to express our wishes of thanks and friendship. It's been a pleasure to serve you.

SHIFFLET OIL CO.

Phone 893-2125 or 2626 DE LEON

Merry Christmas Merry Christmas



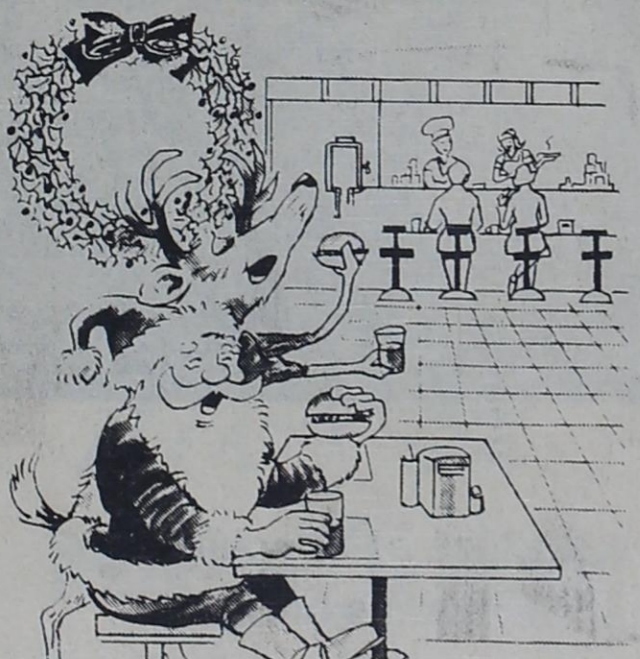
HAPPY YULETIDE

To our dear friends and kind patrons, may you enjoy a very special holiday.

CROWN PUMP CORPORATION

De Leon, Texas

Merry Christmas Merry Christmas



GREETINGS

Take a bite of Christmas joy and happiness. Our thanks go out to all our loyal friends.

**THE VILLAGE
PEDDLERS**



Happy motoring friends and all the happiness of the season.

**Mr. and Mrs.
Dewey Keesee**



MERRY CHRISTMAS

Wishing you the pleasures of a real old-fashioned, family holiday.



**CLARK TRACTOR
AND SUPPLY**

Lilliston - KMC Peanut Diggers & Parts
893-2061 DE LEON, TEXAS



Happy Holidays

May your Christmas be holly-bright and special.

RON'S PUMP SERVICE

Ron and Pam Childers
Phone 734-2862 Gorman, Texas



Home for Christmas

Bright and merry wishes this festive season, for a happy Christmas.

Brown's Feed Store

Phone 817-734-2516 GORMAN, TEXAS



Happy Holidays

Our warm wishes are with you. Merry Christmas and thanks.

**GORMAN
MILLING CO.**

BUSINESS ALLIANCE SAYS THANKS

The Business Alliance wants to thank everyone who helped with our Santa's Helpers project. It was very successful. We appreciate all the clothes, toys, gifts, food and money that was donated. We are unable to list everyone who did donate as there were so many, but would like to mention a few. The Gorman Red Hots Gymnastic Team—instead of exchanging gifts, these wonderful kids brought canned goods and gave them to us. Thank you kids. Mr.

and Mrs. Bob Wilkerson, who donated many nice things from their gift shop. And to Birdsong Peanuts employees—for all the food and toys you brought. Thank you all.

There are several families who will have a nicer Christmas. Thanks to the people of Gorman.

If you would still like to donate food, just give it to Brent Lasater or Gerald Scitern and they will see that it is delivered.

CHRISTMAS CONTEST WINNERS

Winners of the Christmas Decorating Contest that was sponsored by the Gorman Business Alliance are:

HOME DIVISION:

1. Mr. and Mrs. George Bingham;
2. The Daryl Hirsts;
3. The Durwood Burgesses.

Other homes entered were: Mr. and Mrs. R.B. Harper, Verdell Elson, Mr. and Mrs. Brent Lasater, Mr. and Mrs. James Kinser, and Dale Brightwell.

BUSINESS DIVISION

1. The Peanut Hut;
2. Movies

Galore; 3. Lasater's Dept. Store. Also entered was Gold Metal Imports.

We want to thank Mr. and Mrs. Troy Cross and Mrs. Janet Thomas from Eastland for coming over and doing our judging. They said they had a very hard time picking the winners, as everyone had done such a wonderful job.

We want to thank each of you who entered the contest. We really appreciate you taking part.

KOKOMO NEWS

By Mrs. Zelda Jordan

Phone 639-2289

As we celebrate Christmas with our families let us be very mindful of the real reason for Christmas, the birth of our Savior Jesus Christ and rejoice in His love. May we be thankful for all the blessings we've had in 1986 and I know that the Lord will bless us in 1987.

The annual Christmas program at the Kokomo Baptist Church was enjoyed by a large crowd on Wednesday night, Dec. 17. Woodrow Browning, with Helen Browning at the piano, led the congregation in several Christmas carols and then Bro. Jim, Brenda, Jim Don and Billy Andrews of Eastland rendered a "Christmas Medley" on their musical instruments, with Bro. Jim and Billy on saxophones, Jim Don on the trumpet and Brenda at the piano.

Santa came to visit with the little ones and passed out bags of fruit and candy to all. The youth helped him pass out the gifts from the beautifully decorated tree. After Santa left, Bro. Clarence Wilson made a short talk and then everyone went to the fellowship hall for sandwiches, dips and chips, and lots of goodies as they enjoyed a time of fellowship with one another.

Woodrow and Helen Browning, Wynelle Brown and Jimmy Little, with Wynelle at the piano, rendered the special music at the Sunday evening service at the Kokomo Baptist Church.

Mr. and Mrs. J. C. Clearman visited in Ovala on Saturday with Mr. and Mrs. Jamie Clearman, Keith, Karley and Kristi, and attended the wedding of Kristi and Kelvin Whitehurst at the Lawn Baptist Church. Other family members attending the wedding were Mr. and Mrs. Ken Clearman, Kyla and Kendi of Houston, Mr. and Mrs. Jackie Morgan and Charlie of Friona, Mr. and Mrs. Gary Thompson, Cathy and Jo Beth of Plainview and Mr. and Mrs. Mike Leonard and Kami of Canadian, and Keith's fiancée, Krystal Scott of Dimmitt. All the family gathered at the home of Mr. and Mrs. J. C. Clearman for an early family Christmas celebration on Sunday.

Those from Kokomo and Gorman visiting with Kathy and Dale Collum in Stephenville on Saturday and attending Kathy's graduation from Tarleton State University were Mr. and Mrs. Gene Snider and Mike, Mrs. Hazel Snider, La Von Snider, Mr. W. C. Browning, Mrs. Wynelle Bryant, Mr. and Mrs. Ted Snider, Susan Snider, Mr. and Mrs. Jamie Snider and Kale, Mr. and Mrs. Danny Snider, Justin, Belinda and Sandra, Mr. and Mrs. Woodrow Browning, Dr. and Mrs. Dwayne Snider, Sheri and Lisa of Stephenville and Donna Gatlin of Cleburne. They all enjoyed refreshments in Dale and Kathy's home following the graduation exercises.

Kathy received a BS degree in Elementary Education and will be teaching Kindergarten in Tolar when the new semester starts in January.

Danny Burgess graduated from Tarleton State on Saturday with a BS degree in Agri-Business. Those from Kokomo going to his graduation were Mr. and Mrs. Durwood Burgesses, Glenn and Angela, Mrs. Modess Burgess, Ginger and Shawnda Burgess of Gorman, Mrs. Billy Burgess of Granbury and Charla Little.

Our congratulations to Kathy and Danny and all of the graduates.

Larry, Paula, Lance, Layne and Lenny Morrow of Plains were here on the weekend for an early Christmas celebration with their parents and other relatives. Mike Blakney, who has been working in Plains, was also here for a visit. They had Christmas dinner with Mr. and Mrs. J. L. Morrow on Saturday. Gary Browning also visited with them on

Saturday.

Those enjoying Christmas dinner with Mr. and Mrs. Paul Norris on Sunday were Larry, Paula, Lance, Layne and Lenny Morrow of Plains, Ronnie, Jeanna, Cory and Lacy Pack of Carbon, James, Jo, Janna and Jodi Norris, Lisa and T. J. Davis of Stephenville, Mrs. Alice Burleson of Gorman, Mr. and Mrs. J. L. Morrow and Mike Blakney. Bo, Shannon and Shane Caraway and Steven Scitern and Kevin Hirst of Gorman also visited with them.

Weekend visitors with Mrs. Albert Hendricks were Mr. and Mrs. Roy Buchanan and Yancy of Clyde, Kelly Buchanan of Texas Tech at Lubbock and Mr. and Mrs. Marve Adams of Abilene.

Mrs. Roy Buchanan also visited with Mr. and Mrs. Glenn Jordan.

Glenn joins me in wishing you all a very Merry Christmas and a very Happy New Year.

Dr. Carl Baugh To Be Guest Speaker At New Hope Baptist

Dr. Carl Baugh, director of Creation Evidences Museum at Glen Rose, Texas, will be the guest speaker at New Hope Baptist Church on Sunday, December 28. He will be speaking at 10 a.m., 11 a.m. and 6 p.m.

Dr. Baugh, working with scientists from several continents, is having a significant impact upon the scientific world in the field of origins. Numerous important archaeological discoveries have been made along the Paluxy River near Glen Rose, an area long-known for its dinosaur tracks.

In addition to reporting on the work of the Museum at the Glen Rose site, Dr. Baugh will be sharing recently acquired information pertaining to Noah's Ark.

The work of men like Dr. Baugh and his colleagues is rendering a valuable service in showing the scientific accuracy of the Scriptures. The hard scientific evidences which they are reporting are showing the shakiness of which our generation concepts to which our generation has been exposed.

The public is invited to attend these fascinating presentations. There is no admission charge.

ECES TO SPONSOR 4-H SUPER CONSUMER

The Eastland County Extension Service will be sponsoring a 4-H Consumer Life Skills project called SUPER CONSUMER. All 4-Hers and other youth are invited to participate in this free project which will include a series of 6 meetings. The program topics will include: Managing Money, Owning and Paying for Transportation, Tomorrow's Money - Credit, Why You Buy - Advertising, Super Clothing Shopper - You're a Consumer, and Super Consumer Citizenship.

These meetings will begin on Wednesday, January 7 from 4 to 5 p.m. The first meeting will be on this date with "Managing Money" at the Eastland National Bank with Mrs. Marcia Hale, Bank Vice-President, as speaker. The meetings will follow for 6 consecutive Wednesday afternoons. Parents are invited to attend.

You are invited to telephone Janet Thomas, County Extension Agent-Home Economics, for more information on the SUPER CONSUMER project meetings for youth.

USDA ADVANCES COMMODITY COMPUTER MARKETING WITH PEANUT "SMART CARD"

What do you call a plastic card with a computer memory chip on it which will be used to buy and sell peanuts?

The U.S. Department of Agriculture calls it a "smart card" and it will help USDA's Agricultural Stabilization and Conservation Service keep pace by getting into the computer marketing of peanuts.

In 1987 the new peanut marketing smart card, which is the size of a credit card, will be used by more than 50,000 peanut producers at approximately 560 peanut buying points, said Milton Hertz, ASCS administrator.

Under the new system, the paper marketing card now in use at the buying points will be replaced by the plastic smart card containing data entries indicating the farm operator's name and address, state and county code and the farm serial number for the peanut program.

"The automation of peanut buying points is in keeping with the ASCS county office automation project now underway," said Hertz.

A pilot study in 1986 at forty-six buying points in 6 peanut states found that automation using microcomputers was beneficial in reducing paperwork and delays in data entry at the county offices and peanut associations.

ASCS county office personnel will enter pertinent data on the smart card, including eligibility for buy-back, producer shares, peanuts retained, farm quota, contract additional pounds, and government debts. The card is then issued to farmers who present it with each load of peanuts offered for sale.

At the buying point, the quality factors data, and the weight and category of the marketings are

entered into a computer. Next the value of the lot is calculated and an Inspection Certificate and Sales Memorandum is printed out. Each transaction is recorded on the card and the quota is electronically adjusted.

Each transaction is electronically transmitted over telephone lines to the ASCS state offices for transfer to the Kansas City Management Office. From the Kansas City Management Office, loan accounting data are transmitted to the peanut associations and poundage data are transmitted to the county ASCS office.

At the end of the marketing season, the smart card is returned to the county office where the farmer's marketings are reconciled.

Peanut associations will receive data from buying points overnight rather than the several days it now takes by mail. The new system will also provide rapid transmission of loan information. Verification checks built into the system at the buying point, makes it possible to determine the accuracy of the association's inventory.

Other significant improvements include:

- Errors in marketing by growers are detected quickly, enabling the county office to notify the producers in advance when they will complete their marketing or exceed their quota for the far.
- The county offices can readily reconcile producer marketings against the quota and contract additional pounds without having to sort thousands of sales transaction documents and marketing cards.

It is estimated that about 100,000 peanut smart cards will be used by the peanut growers in the ASCS program next year.

HSU Cowboy Band and Six White Horses To Be Inaugural

The Hardin-Simmons University Cowboy Band and Six White Horses marching unit have been invited and will take part in Texas Governor-elect William P. Clements, Jr., inaugural parade on Jan. 20 in Austin.

Dr. Jesse C. Fletcher, HSU President, said Thursday that he had received a letter of invitation from Inaugural Parade Committee Co-Chairmen Maj. Gen. James T. Dennis, Adjutant General of Texas, and retired Maj. Gen. Willie L. Scott.

The parade will begin at 2:30 p.m. The Inaugural Committee has also invited President Fletcher to attend the inaugural ceremony at high noon on the same day.

W. Scott Mather, director of the Cowboy Band, and Dr. William O. (Bill) Beazley, coordinator of the Six White Horses and their coeds, both expressed pleasure for their organizations to be invited.

"We're always honored when representatives of Hardin-Simmons University take part in significant occasions in our state and nation," said Fletcher.

The band and horses' unit took part in Clements' 1979 inauguration.

The Cowboy Band's first inaugural parade for a Texas governor came in 1927 when it played for Gov. Dan Moody. They took part in the first and second inaugural parades of Gov. Beauford H. Jester, 1947 and 1949 respectively; Gov. Dolph Briscoe, 1973, and Gov. Mark White, 1983.

Stephen Slampa, tuba player for the Cowboy Band, will march in the parade. He is the son of Mr. and Mrs. Robert Slampa of Rt. 1, Gorman.

Eastland County Youth TAKE NOTE!!!

Everyone who has an animal project (steer, market lamb or market hog) has to have the animal validated to be eligible to show in the Eastland County Stock Show. This does not pertain to breeding animals.

4-H Jr. Leader Assoc. To Sponsor Horse Show December 29

The 4-H Jr. Leader Assoc. of Eastland County will sponsor a Horse Show on Monday, December 29th at the Eastland Co. Showgrounds. Registration will start at 9 a.m. with the show to begin at 10 a.m. Age groups will be as follows: 8 and under, 9-13, 14-19, and 20 and over. Classes will include Showmanship, Western Pleasure, Western Horsemanship, Western Riding, Barrel Racing, Pole Bending, Stakes Race and a surprise speed event. Everyone is invited to attend and participate in the horse show. For further information please call 629-1093.

AFTER THE HOLIDAY FAMILY REUNION

"Even a long-awaited holiday family reunion can leave you feeling down," says Dorothy Taylor, a family life specialist with the Texas A&M University Agricultural Extension Service home economics program. She points out that family gatherings may require travel which leaves some family members tired and irritable. Even the most wonderful family reunion disrupts mealtime and bedtime routines and can overwhelm us with more people than we're used to being with at the same time. "Sometimes unresolved emotions among family members surface under the pressures of holiday tension, and lead to depression for those involved," explains the specialist. She advises trying to settle back into your usual routine as soon as possible. "Practice tolerance and forgiveness," she says, "since people say and do things under pressure that are not typical." Remembering the good things that happened over the holiday will also help cure the January blues, Taylor remarks.

Validation will be at the Eastland County Showgrounds on Saturday, January 10, beginning at 10 a.m. If your market animal is not validated, it will not show show at the Eastland County Livestock Show.

For further information, contact the county extension office or your local high school agriculture teacher.

Everyone Invited To Attend Leadership Training Jan. 3rd

Everyone is invited to attend a Leadership Training on Saturday,

HOMEMAKING HINTS

Family finances are directly related to one of the 12 statewide issues identified for the Texas Agricultural Extension Service programming into the 1990's.

For most of us "the state of the economy" begins at home. To meet this critical need, I will be offering a number of opportunities for you to update your financial knowledge and skills. I invite you to read this column for ideas on being a better family financial manager.

As every parent knows, children become consumers the minute they're old enough to point at something in a store and shriek "me want!" Yet we don't think much about it until children turn into teenagers who "don't know the value of a dollar."

Children can learn how to be good consumers, beginning at an early age, if parents are willing to teach them through experience, example and guidance.

Children need the experience of going on shopping trips. Letting them buy things provides opportunities to talk about products and the reasons for buying.

Experiencing failure, as well as success is also important. For example, if the child buys a toy that breaks right away, it's a chance to learn about poorly made products or how a customer can get a store refund.

Parents provide a powerful example for children in all aspects of their lives—including consumer behavior. When children see their parents taking time to discuss finances and plan the use of their income, they are more likely to do the same with their allowances or money they earned.

Some families hold regular meetings to discuss the family's financial situation. While children don't have to know all the details, communication about family finances can help teach the difference between needs and wants and the idea of saving for financial goals.

Guiding a child's development may be the most difficult part of teaching consumer skills. It requires that parents supervise children's spending rather than direct and dictate their purchases.

Parents need to show consistency, too, by not refusing requests one time only to "give in" to another. It means that parents can't use money as a reward, or withhold it for punishment. And that parents must be patient, since money management skills are not learned overnight.

And who knows, in the process of trying to teach our children consumer skills, we may learn a few things ourselves.

HAVE AN OLD FASHIONED CHRISTMAS

The Story of Old Scrooge

ADAPTED FROM A CHRISTMAS CAROL IN PROSE BY CHARLES DICKENS

The story of Old Scrooge is a classic tale of redemption. It begins on a cold, foggy night in London. Scrooge, a miserly and heartless man, is alone in his dark, cold home. He is surrounded by the spirits of Christmas Past, Present, and Future. Each spirit shows him different scenes from his life, leading him to realize the error of his ways. He is visited by the Ghost of Christmas Past, who shows him his childhood and the loss of his beloved sister, Fan. The Ghost of Christmas Present shows him the joy and warmth of the Christmas season, contrasting it with his own isolation. Finally, the Ghost of Christmas Future shows him a bleak and lonely future, unless he changes his ways.

Scrooge is awakened by a loud noise, which turns out to be the door of his nephew, Fred, who has come to invite him to Christmas dinner. Scrooge is initially shocked and angry, but after a night of reflection and the influence of the spirits, he decides to change his ways. He goes to work on the next day and is surprised to find that his employees are still working for him, and he has become a much kinder and more generous man. He is finally able to join his family and friends for a joyful Christmas dinner.

The story concludes with Scrooge reflecting on his new life and the love he has found. He is now a man who values family, friendship, and the spirit of Christmas. The story is a powerful message about the importance of kindness, generosity, and the power of redemption.

THE GORDON SPOT

The last three or four years have been rough ones for most Eastland County farmers and ranchers. Even

though increased cattle prices and a better peanut crop this year have helped, some farmers are being forced out of business. Many farmers who were forced out

of business during the past few years did not have enough equity capital to finance a "capital hungry" farm operation, say two agricultural economists with the Texas Agricultural

Extension Service, The Texas A&M University System.

Dr. Wayne Hayenga and Dr. Danny Klinefelter, economists-management, say that other producers also may be approaching the same situation without realizing it.

They note that farm operations fitting these descriptions may be candidates for failure:

1. You lender owns more than half of your business.
2. Your short-term loans and accounts payable have increased each year for the past three years.
3. Your interest bill is more than 20 percent of your sales.

"You can easily determine if your lender owns more than half of your business by looking at the net worth statement entries of total assets and liabilities. This factor is critical because of earnings of the assets used in the business," they say.

Traditionally, the economists note, earning rates on agricultural assets are 4 to 6 percent. "A farmer earning the high rate of 6 percent on all assets, but paying 12 percent interest on half of his assets, has nothing left. If earnings fall below 6 percent or asset values decline, but interest rates stay at 12 percent, the owner's equity declines to the point he is unable to finance the business," they warn.

Hayenga and Klinefelter suggest that producers look at their last three years' net worth statements. Without a major increase in business size, if short-term loans and accounts payable consistently increase, sooner or later farmers will not be able to keep the loans and accounts current without increasing income, or refinancing land or long-term assets. When this happens, short-term debt will not be renewed and suppliers will demand cash before delivery, the economists caution.

Research indicates that when interest charges are more than 20 percent of sales, there is less than 20 percent chance the business will survive more than five years. "When interest charges are that high, there is not enough income from the business to pay off expenses, so losses occur. To continue in business, the farmer must finance the previous year's loss and loses even more in the second year. This cycle is repeated until the business is unable to be refinanced," Hayenga and Klinefelter say.

While the three factors may not

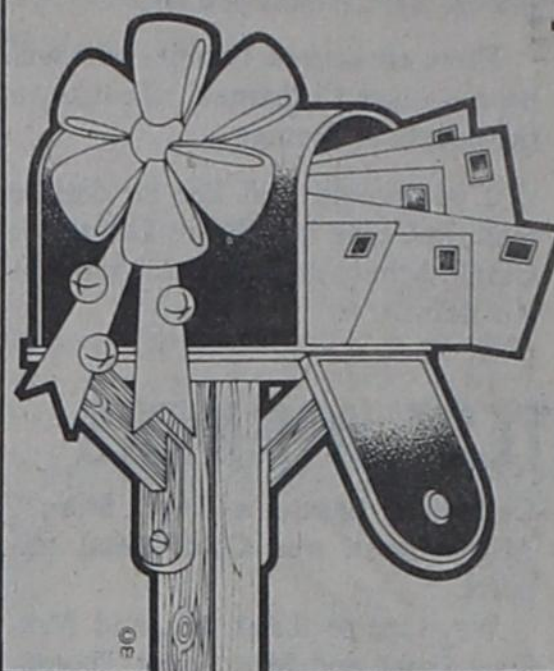
apply to all businesses, if any one exists for any business, a detailed business analysis should be started, they recommend.

Messages of Love

We are sending our very best wishes for a letter perfect Christmas holiday.

Merry Christmas
Fedele & Rita

Love You
Dad & Mom



Best Wishes for Christmas

Our wish is for all hearts to be filled with contentment, gladness and brotherhood. Our gratitude to the generous people we serve.



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MERRY CHRISTMAS • MERRY CHRISTMAS • MERRY CHRISTMAS



FROM ALL OF US

WISHING FOR ALL OF YOU A MERRY CHRISTMAS AND A HAPPY NEW YEAR

In The Hustle and Bustle of Business,
With Its' Saving and Slaving Grind,
We Are to Apt to Credit Success,
To The Works Of Our Own Hands and Minds -
But - We Pause At This Goodwill Season -
To Give Credit Where Credit Is Due -
To Thankfully Say That Our Progress -
Is From The Friendship Of Just Such Folks As You.

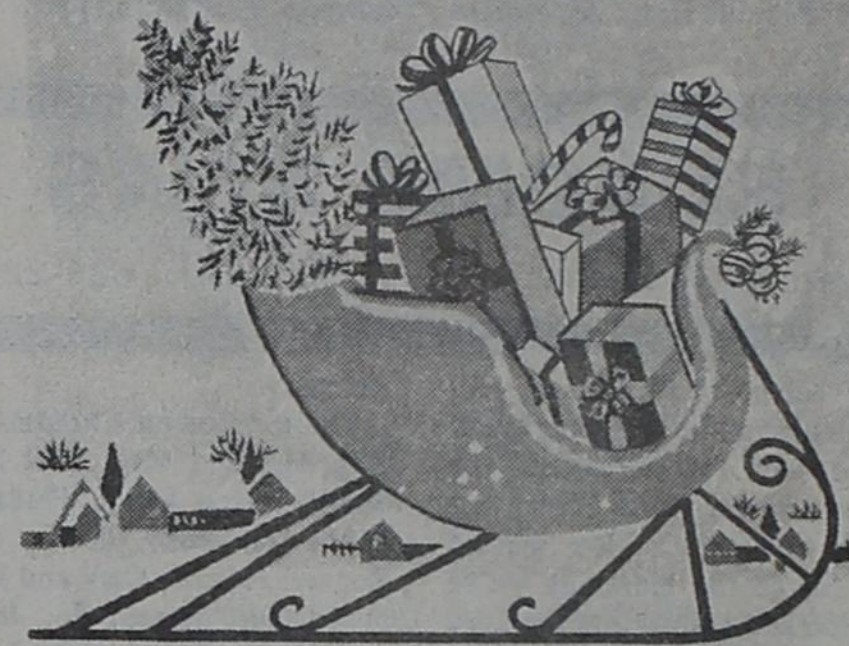
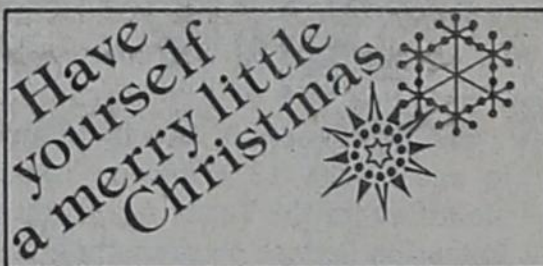
Yes - Just Such Folks As You (Our Devoted Customers And Friends) Are Responsible For Our Being Able To Have Been With You For The Past 62 Years, And On The Same Corner of Kent and Ross Streets For The Past 55 Years.

For This Privilege, We Are Very Grateful To All Of You.

SMITH BROS. CHEVROLET CO.

W. C. "Check" SMITH
GEORGE L. "Bud" SMITH

MERRY CHRISTMAS • MERRY CHRISTMAS • MERRY CHRISTMAS



Merry CHRISTMAS

GREETINGS TO ALL!

Our sleigh is filled with best wishes for you. Thanks for your patronage.

G & H FEEDS, INC.



Merry Christmas

It's time to gather with family and friends to sing songs of holiday cheer and celebrate this glorious season. Hearty wishes for every happiness.

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18 FRIENDLY LOCATIONS TO SERVE YOU

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GORMAN, TEXAS