

THE BORDEN STAR

Volume XXXI

July 23, 2003

Serving the Counties of Borden, Dawson, Garza, Howard, Lynn & Scurry

Borden County All-Star Shine in Six-Man Basketball, Football Contests

Talk about stealing the show.

Borden County girls' basketball just fed its already stout reputation with a strong showing by not two, but four, all-star representatives in this past weekend's basketball game.

Recent graduates Micah Hensley and Bobbie Kempf, who were named to the team last winter, led a furious comeback attempt that fell just short as the East won the game, 51-49, on a last-second shot.

Along with alternate Pati Rodriguez who got called up early in the week when someone did not show, the three chipped in 22 of 24 points in the fourth quarter, only to see the East take it away with one final shot.

It wasn't a total loss, however, as the East team had borrowed one other member of the Lady Coyote team that went to the playoffs for the fourth consecutive year.

Kylia Culp also got a call Tuesday morning informing her that she would indeed get to tie the laces one more time.

She arrived only to find out that it would be the East who needed the alternate player—which put her up against her former teammates.



Six-Man All Star's: (L. to R.) Micah Hensley, T.J. Sharp, Kylia Culp, Pati Rodriguez, Talin Pepper and Bobbie Kempf

So, when the shot fell to win the game for the East, Culp was on the winning team.

All four players contributed heavily to both causes: both Hensley and Kempf scored 13 points while Rodriguez netted 8 (including six free throws down the stretch) and Culp had six.

In the boys' action, Talin Pepper played on Coach Trey Richey's winning West team that stormed past the East All-Stars, 64-53.

The final game of the day game at Lowrey Field where T.J. Sharp—soon to be missed by Coyote fans when August workouts begin—stepped on to the gridiron one

more time. Wearing #30, Sharp carried the ball twice for 11 yards and caught one pass for 14.

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4-H to Sponsor Community-wide Garage Sale

The Borden County 4-H will be sponsoring a Community-Wide Garage Sale on Saturday, July 26th, beginning at 8:00 a.m. until 2:00 p.m. in the County Showbarn.

Everyone is invited to come out and browse around and find some real bargains. The 4-H members will have a concession stand throughout the day.

For more information call the County Extension office at 756-4336.

2003-'04 School Year to begin August 18th.

The 2003-2004 school year begins on Monday, August 18th, at Borden County ISD. The school day will begin at 8:05 a.m. and will dismiss at 3:33 p.m.

All high school students who have questions about their credits or schedule will need to register on August 5th and 6th between 8:30 a.m. and 4 p.m. Mr. Dye will be available on these days to

discuss your needs.

High school students can register August 5th through August 7th from 8:30 a.m. to 4 p.m. Elementary students who are new to Borden County are also encouraged to register on the dates indicated above. All other elementary students will be registered on the first day of school, Monday, August 18th.

Children may try to hide learning problems by acting up

The class clown or play ground bully might need a trip to the doctor rather than the principal's office.

"Behavior problems are often the first sign of an underlying developmental

problem," said Dr. Sherry Vinson, assistant professor of pediatrics at Baylor College of Medicine. "You can't be quick to blame it on behavior without checking out other possible concerns."

Children often will attempt to hide a learning deficit through disruptive behavior, she said. Often, once the developmental problem is identified, it can be specifically addressed and the behavioral problem lessens or disappears.

Some of the behaviors that are usually the first sign of a developmental problem are tantrums, aggression toward others, destructiveness, hyperactivity, food refusal and

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2003-2004 Dress Code for Borden County ISD

The Borden County School's dress Code is established to teach grooming and hygiene, prevent disruption, and minimize safety hazards. Students and parents may determine a student's personal dress and grooming standards, provided that they comply with the following.

Borden County's students shall be dressed and groomed in a manner that is clean and neat and that will not be a health and safety hazard to themselves or others. Clothing and grooming that in the principal's judgment may reasonably be expected to cause disruption of or interference with normal school operation is prohibited.

The Borden County School prohibits pictures, emblems, or writing on clothing that

1. Is lewd, offensive, vulgar, or contains obscene language
2. Advertises or depicts tobacco products, alcoholic beverages, drugs, or any other substance prohibited by the school
3. Refers to satanic, cult, prison wear or gang activities.

The following guidelines will be used to determine appropriate dress:

1. Dresses, skirts, split skirts and shorts should not be shorter than two inches above the knee. A student will lose the privilege of wearing shorts for the

school year upon a third offense. Parents will be notified when the second offense occurs. Shorts must be tailored (hemmed with no frayed edges). **NO** spandex biker shorts or wind shorts are allowed (loose-legged, athletic running shorts) and shorts shall not be too tight.

2. Wearing of oversized or baggy pants and/or jeans is prohibited at school or at any school-sponsored activity on or off campus. **NO "saggin, baggin, or draggin."** Pants must be an appropriate length and not drag the floor. Boy's pants will be worn at the waist and properly fit the waistline. **NO** excessive wide legged pants will be allowed. **NO** chains will be allowed on school property or at school sponsored functions.

3. Shirts and blouses must be buttoned appropriately with midriff and back covered at all times. **(Tops must be long enough that skin does not show when arms are lifted).** Clothing shall be designed, constructed, and worn in a manner that is not suggestive or indecent, and that shall promote proper decorum. The opening on any type of shirt shall not exceed the equivalent of the first button below the collar of

a dress shirt. Tank tops and "See through chiffon blouses" will not be allowed unless they are worn with a crew neck T-shirt underneath it or a shirt worn over them during all school hours and activities. Tailored shirt shirttails must be tucked in unless you have a crew T-shirt underneath the shirt. (All tailored shirts will be buttoned and tucked into the pants or skirt when representing Borden County in any extracurricular activities). Sleeveless blouses are permissible but must in good taste. Appropriate undergarments must be worn and must not be exposed at any time.

4. Footwear shall be a part of regular attire. House shoes are not acceptable footwear. Not metal cleats or plates on the soles of shoes shall be worn in the building.
5. Hair shall be clean and well groomed at all times while attending school, school functions, and school sponsored activities. It will be styled in a manner that will keep it out of the student's eyes and not obstruct one's vision. No unnatural or bizarre hair colors or haircuts will be permitted. Eyebrows must not be notched or shaved in an unnatural manner. Male

students' hair may be worn no longer than the top of the collar. In addition: geometric or unusual patterns will not be allowed to be shaved or cut in the hair, and boys may not wear pony tails, rat-tails, or braids. Students are to be clean-shaven at all times. Mustaches and beards are not allowed. Sideburns shall not be worn lower than the bottom of the ear lobe and no wider than one inch at the base.

6. Boys will not wear piercing jewelry. Girls may not wear exposed piercing jewelry other than earrings. No tongue piercing will be allowed for boys or girls.
7. Sunglasses may not be worn in the building during school hours or events inside the building unless prescribed by a doctor.
8. All types of headwear are prohibited. No hats, caps, bandanas, or hoods may be worn inside the building by boys or girls unless approved by the school administration. This will include basketball games and other settings where the school administration, coach, or sponsor determines that headwear is inappropriate.
9. Any clothing or grooming not listed above that is

determined by the school administration to pose a disruption, interference, or safety concern to the normal school operation or Borden County School Community will be prohibited and addresses as appropriate.

A student who violates the dress code shall be given an opportunity to correct the problem at school. If not corrected, the student shall be assigned to in school suspension either for the remainder of the day or until a parent or designee brings an acceptable change of clothing to the school. Repeat offenses may result in more serious disciplinary action. The principal, in cooperation with the sponsor, coach, or other person in charge of an extracurricular activity, may regulate the dress and grooming of students who participate in the activity (for example: cheerleader uniforms may vary from normal requirements according to principal/sponsor approval). Students who violate these standards may be removed or excluded from the activity for a period determined by the school administration or sponsor and may be subject to other disciplinary action.

Violations of the Borden County Dress Code may be handled through the Student Code of Conduct.

Back to School Supply List

Kindergarten: Elmer's school glue (NOT paste), 2 glue sticks, 2 boxes of 16 crayons, scissors (Fiskars for kids), supply box (cigar box size), 4 #2 pencils, gym shoes, towel for nap time, baby wipes or wet wipes, big eraser, 1 box of Kleenex

First Grade: 2 boxes of 16 crayons, 5 #2 pencils, supply box, scissors (Fiskars for kids), 2 medium sized bottles of Elmer's school glue, 2 glue sticks, 1 1-subject spiral notebook (wide ruled), gym shoes, large box of baby wipes, 1 box of Kleenex

Second Grade: 12 #2 pencils, crayons, Elmer's school glue, red grading pencil, notebook paper (wide ruled), scissors, eraser, gym shoes, ruler, large box of baby wipes or wet wipes

Third Grade: Loose-leaf notebook, 1 spiral (wide ruled), 1 pkg. 3X5 index cards, 1 ruler (metric and standard), 4 red pens, 1 bottle of glue and 2 glue sticks, 2 folders, 2 large boxes of baby wipes, notebook paper (wide ruled), 24-#2 pencils, large eraser, gym shoes, crayons, colored

pencils

Fourth Grade: Crayons, map crayons, box of #2 pencils (no mechanical pencils), pencil sharpener with a lid that will stay on (bring pencils sharpened), 3 red grading pens (no black or blue pens), loose leaf notebook, zipper pencil bag for notebook, 8 folders with inside pockets (no brads), wide ruled notebook paper (no college ruled), standard and metric ruler, 2 large inexpensive boxes of baby wipes, glue sticks only, (no plastic molded crayon

boxes), art gum erasers, scissors-smaller 6 inch size with sharp tips, 1 box of Kleenex, gym shoes

Fifth Grade: notebook, brown dividers with holes and pockets for notebook, notebook paper-WIDE RULED ONLY - **NO COLLEGE RULED**, 1 dozen #2 pencils, 4 red pens, 1 art gum eraser, **no black or blue pens**, 2 black sharpies (twin tip), 4 large glue sticks (.77 oz), colored pencils (36 in box), 1 ruler with metric and standard measurements, 1 package of 50 Crayola Washable Markers super tip,

1 package of 10 Crayola Markers broad tip, scissors, seven different colored spirals, **wide ruled only**, please. If you can find them with more than 70 sheets. **NO** three or five subject spirals. No college ruled. Seven different **plastic** folders with pockets, no brads.

Sixth Grade: One 2 inch 3 ring notebook, 6 pocket dividers, 30 regular dividers, 1 package highlighters (5 different colors: green, blue, orange, yellow, pink), 1

Children may try to hide learning problems

Cont. from pg. 1

withdrawal. The child might also show self-aggression, inattention or immaturity.

"If a child is expected to do something she cannot do, a problem behavior may result," Vinson said. "For example, the child with delayed language development may act up to avoid language confrontation. Delayed children often seem as if they are not choosing to obey,"

The subtleties of learning disabilities are difficult to distinguish, said Vinson, also a developmental pediatrician at Texas Children's Hospital and a former elementary and

middle school teacher.

Developmental problems range from difficulty in one area, such as mathematics or reading, to attention deficit hyperactivity disorder or autism. The only way to determine the problem is through testing, she said.

Vinson said it is not unusual after testing to find that a child who has been barely passing each grade level is actually a gifted student who has a specific problem with one subject area.

"It also means that just because your child is making straight A's doesn't mean she doesn't have a learning

disability," she said. "There are many types of problems that could be involved."

When behavioral problems appear, parents should see their pediatrician and arrange for psychoeducational testing. This testing can be done for children 3 years old and above through the local school district and for children under 3 through the Early Childhood Intervention Program, found at www.nectas.unc.edu.

"Determining the problem usually leads to the solution," Vinson said. "Parents often think their child is brilliant and the behavior problems are due to boredom. That happens sometimes, but it's more likely that a learning disability is involved."

Supply List

Cont. from pg. 2

package map colors (at least 24), 1 spiral notebook (wide ruled, 70 pages-red colored), 5 packages notebook paper (wide ruled), 2 boxes Kleenex, 1 package red pens (10 at least), 1 package black

pens (10 at least), 1 package pencils (10 at least), 1 glue stick (large, 2 packages wet wipes.

****ONE LARGE SMILE AND A GOOD ATTITUDE****

[Watch next week's paper for K through 12th. List]

ATTENTION FOOTBALL PLAYERS

It's that time of the year!

The 2003 Summer Football practice will kickoff Monday, August 4th

Practice will be from 5-9 p.m

ALL-SPORTS PHYSICALS WILL BE SATURDAY, AUGUST 2nd.



Parent Alert!



Texas Department of Protective and Regulatory Services
www.tdprs.state.tx.us

January 2001

Keeping Kids Safe is Everybody's Business

It's Up To You

BORDEN COUNTY 4-H NEWS
 Extension programs serve people of all ages regardless of socioeconomic level, race, color, sex, religion, disability, or national origin. The Texas A&M University System, U.S. Department of Agriculture, and the County Commissioners Courts of Texas Cooperating

Borden County 4-H Honors

The 2002-2003 Borden County 4-H Achievement Picnic was held on Tuesday, July 15 in the county showbarn. Various honors were given to 4-H youth, leaders and friends of the 4-H program. 4-H youth were recognized for their completion of project work in the swine, sheep, meat goat, beef, leadership, shooting sports, and horse project areas.

Each year the youth recognize Outstanding Leaders for their dedication, hard work and assistance with various 4-H projects. This year, Andy and Lea Ann Hudson were honored as Outstanding Leaders. The youth also honor Friends of 4-H. These individuals are members of the community and surrounding area that contribute in various

ways to the 4-H program, whether through monetary, time, or resource donations. Ezell-Key Grain Company, Inc. and Robert Lehrer of First Ag Credit, both located in Snyder were recognized as the Friends of 4-H.

The Gold Star award is the highest award a 4-H'er may receive. This award is given for the 4-H'ers accomplishments in leadership, project work and citizenship. This year's recipient is Brandi Hudson. She will again be honored at the South Plains District 4-H Gold Star Banquet in November. We congratulate all 4-H youth, leaders and 4-H friends for their accomplishments and wish to thank everyone for their contributions to the Borden County 4-H program.

Sports Physicals Scheduled

Sixth Grade students included this year

All Borden County School students', grades 6th through 12th, that are planning to participate in the 2003-2004 school year sport activities are scheduled for their sports physicals, on Saturday, August 2nd at 10 a.m. in Abilene.

Departure time from Gail to the Rebound Sports and Physical Therapy Clinic in Abilene is at 8:00 a.m. the address there is 1720 South Clack. The phone number is 915/691-0093.

Parents must sign all physical forms before leaving. Forms will NOT be completed by the Dr. if they are not signed by parents.


Students will need to wear shorts and a t-shirt for the physical.

If you plan to play a sport

of any kind during the upcoming school year, you are required by the school district to take a physical. The school furnishes the physical at this time. If you cannot make this date, then you will need to get a physical on your own at your own expense.

SCHOOL STARTS Monday, August 18th



Just a Note of Thanks! 

We would like to thank everyone for all the calls, cards, flowers, food and prayers during my recent surgery. It's good to have such great friends and neighbors.

Thanks again!
 Sue L. Rube Smith

Best of Texas Lamb Snyder results

Show A:
Class 2 Southdown:
 Miles Valentine - 3rd and 4th Place

Class 1 Finewool Cross:
 Miller Valentine - 1st Place
 Miles Valentine - 5th Place

Class 1 Medium Wool:
 Miles Valentine - 5th Place

Class 2 Medium Wool:
 Miller Valentine - 2nd Place

Show B:
Class 2 Southdown:
 Miles Valentine - 1st and 3rd Place

Class 1 Finewool Cross:
 Miller Valentine - 3rd Place
 Miles Valentine - 8th Place



Have a Great Summer!



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 Mobile No: 759-9477



Computer Classes
 Sign up for self paced computer classes!

Tuesday Nights
 6:00 P.M. - 8:30 P.M.

The computer lab at Borden County school will be open. Entrance is by the old gym.

Learn how to use Microsoft Word, Power Point, Excell or Access.

Work at your own speed.

Darby Key, Sheri Poole or Kip Wallace will be available to help with any questions or project.

Come on in!

The Borden Star (USPS or PUBLICATION NO. 895-520) is published weekly except Christmas and New Year's week for \$12.00 per year by the Borden Star, P.O. Box 137, Gail, Texas 79738. Second-class Postage paid at Gail, Texas. POSTMASTER: Send Change of Address to the Borden Star, P.O. Box 137, Gail, Texas 79738.

title won first quali Miss In conte name 10 Mad girls In comp comp again win Mad

Little Miss Lubbock



Madison Benavidez, 3-year old daughter of Peter and Kerri Benavidez, took home the crown of Little Miss Lubbock on Sunday, June 8, 2003, at the Ramada Inn Ballroom in Lubbock. Madison, competed against 200 other little girls for the title of Miss Lubbock. She won first place beauty and first place photo, which qualified her for the Little Miss Contest.

In the first round of the contest, Madison sang her name song. Then out of the 10 finalist competing, Madison along with 2 other girls tied for first place.

In the second round of competition, the 3 girls had to compete against each other again to determine the winner. In this round, Madison sang *Twinkle,*

Twinkle, Little Star. After the competition was competed the judges took a 5 minute intermission than came back and declared Madison as the winner of the Little Miss title. She was presented two trophies for winning 1st place

beauty and 1st place photo and was given a large trophy along with a \$50 savings bond and the title of Little Miss Lubbock.

Madison is the granddaughter of Alfonso and Maria Benavidez of Borden County and Casey and Pam Zachary of Post. She is the great-granddaughter of Eva Ruth Williams also of Post.

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Subscription List

Below is a list of subscriptions that expired in December, January, and February and will expire in March. Please look on the list to see if your name is listed, if so please send \$12.00 payment to the: **Borden Star Box 137 – Gail, TX 79738**

This list will be published weekly. Thank you for your help and continuing your subscription to the Borden Star.

June Subscriptions Due:

Gass, Shirley	Smith Larry	Walker, Mark
Lamming, Barbara	Taylor, Benny	Whalen, Jacquie
Nunnally, Mrs. C.C.	Taylor, Kirk	

May Subscriptions Due:

Aten, W.E.	Bartlett, Leland	Tucker, Wilella
Biddle, Bill	Stansell, Gregg	Webb, Tommy

April Subscriptions Due:

Benavidez, Alfonso	Nowlain, Darrell	Zant, Guy
Nanny, Maria	Pucket, Lisa	

[If you have paid your subscription, and your name is listed, please contact the paper and see if your money has been received @: 806-756-4402 or 756-4313]

Thank You for your Subscription to the Borden Star

Think Texas

by Agriculture Commissioner
SUSAN COMBS

Some kids have sneaky ways of avoiding vegetables at the dinner table, whether it's hiding them in a napkin or feeding them to the family dog. But parents who are diligent about vegetables at dinnertime are providing essential nutrients that make for healthier children in the long run.

Leafy greens such as cabbage, lettuce, broccoli, spinach and collards are top choices for good health. Though some kids don't care for them, many people grow to enjoy the pungent, earthy flavor of leafy greens. Cooked leafy greens have long been a traditional dish in the southern United States, and their popularity is spreading across the country.

Since leafy greens are rich in a wide array of nutrients, parents should encourage skeptical children to try them. Greens include the antioxidant beta-carotene, as well as calcium, magnesium, iron and folic acid, which is ideal for pregnant

All Star Game

Cont. from pg. 1

The six 2003 seniors enjoyed one final week of high school competition, and Coyote fans witnessed final performances to which they have grown accustomed over the years.

women. Greens are also excellent sources of vitamins A and C.

Most greens are available all year, but peak availability and freshness occurs between October and April. When shopping for leafy greens, look for crisp leaves with fresh green color. If you prefer a mild flavor, try young, tender collards and spinach, but if you prefer something that packs a little more punch, try mature mustard greens or turnip greens.

For more information about leafy greens and to find tasty recipes – such as pecan sourdough crostini with garlic greens and ricotta salata – please visit our Web site at www.picktexas.com.

Sale of Surplus Equipment

Borden County will accept bids for the following used equipment. Bids will be opened August 11, 2003 at 10:00 a.m. at the Borden County Courthouse.

Equipment can be inspected at Precinct #2 Equipment Yard. Yard is located 1/2 mile south of Gail on FN 669. Equipment is as follows:

- One 1983 Ford F7000 6yd. dump truck, diesel CAT motor.
- One 1977 Ford F600 with 2000 gallon water tank
- One 1976 Fontain dump trailer end dump
- One 1987 Holden equipment trailer

For further information contact Doug Isaacs, Commissioner, Precinct 1, phone 806/439-6619; Randy Adcock, Commissioner, Precinct 2, phone 806/756-4378; Ernest Reyes, Commissioner, Precinct 3, phone 915/965-3212; Joe Belew, Commissioner, Precinct 4, phone 915/573-7718 or Van York, County Judge, phone 806/756-4391.

Mail bids to P.O. Box 156, Gail, Texas 79738. All bids should be marked "BID" on outside of envelope.

Borden County reserves the right to reject any or all bids.

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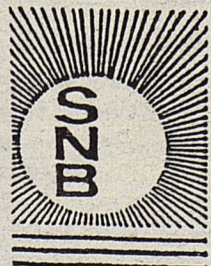
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ROOTS

By Sue Jane Mayes

Aunt Eula flew in last week from Yakima, Washington, for our McCleskey family reunion.

At 87 and in poor health, this will probably be her last trip home to her native Texas, a place she left in 1946 after the war ended.

Her husband had been a glider pilot during World War II but was now ready to take his bride of two years back home to Yakima.

But, he promised her when they married that she could make yearly trips back to Fisher County to see her mother, my grandmother.

He kept that promise—partly with Aunt Eula's help—as she continued to teach second grade even after her two children were born.

When my grandmother died in 1956, the yearly trips ended but Aunt Eula still visited often because Texas was and would always remain home.

This past Sunday morning my cousins and brothers and sisters and our children left Lubbock for the two-hour trip to the farm, some 11 miles northeast of Rotan. She became ill on the way down, so when we arrived in Rotan I decided to move her to my car since it had tinted windows.

The round-trip to the farm and back from Rotan—22 miles—was brief, but in that short time I saw and heard what was a reflection of her precious memories from days long gone.

Hunched over by osteoporosis, Aunt Eula barely could see over the dash of my small car, but she was all eyes as she strained to look at the cotton fields and mesquites on this piece of Texas.

The red soil south of the Double Mountains covered my car, as we were the last in a five-car caravan on the dusty roads.

Along the way I heard her tell about where the Tommy Nelms family lived and where her cousin Robert had stayed.

The old Nodo place was gone as were many of the terraces that had eroded since her last visit in 1990.

She showed me where her best friend, Mary Martin, had lived. Mary and Aunt Eula would both go on to college in 1933—Mary to Hardin-Simmons and Aunt Eula to ACC.

Even there in Abilene, she said, they would walk across open fields to visit, just as they had done as girls back home in Fisher County.

The final turn brought us to the homestead where Aunt Eula and her four siblings had lived with my grandparents since her birth in 1916.

Certainly it was too hot and she was too feeble to allow for one last walk, but we found a pear tree for shade down in the orchard. Here we set up the lawn chair, nestled between some cotton rows—what she wouldn't have given for that luxury 75 years earlier.

Sitting quietly in this spot, Aunt Eula recalled the evenings when her father had taught her, the eldest of five, to drive in those fields. These lessons came, ironically, just months before he died after begin gassed at a well that he was digging on the family property.

Because my grandfather had insurance, the family farm stayed intact—the first thing my grandmother did was to take that money and pay off the land and the house. She had told them that times would be hard—in 1931, that was putting it mildly—but they would always have this land.

My cousin Linda collected some of the red soil to put in a plastic bag to take back to Washington, soil that Aunt Eula had worked along with her brothers and sisters and her widowed mother.

My children, my nieces and nephews, and my cousins' children walked around the fields, throwing a few clods, kicking up a little dust—knowing those were things that used to get us in trouble.

Even in the midst of the playing around, the second and third generation McCleskeys knew they were witnessing a rite of passage.

It is easy to take such moments for granted, to be oblivious, but on this Sunday morning it appeared we were aware of this moment's significance.

Aunt Eula would fly home Tuesday, and we would not see her in Texas again.

What else became clear is the concept that home is many places.

Sentimentally, her home has remained Texas; physically it became Washington. That's where she lived most of her life, had her children, and taught

school for over 30 years.

It's where she'll be buried someday.

But neither Texas nor Washington can claim her for much longer.

"Home is where we're going," according to writer Louis Lamour.

Beyond the obvious eternal reward she's going to have, Aunt Eula is already much at home in some places often overlooked.

Those places are, in the words of poet Elizabeth Barret Browning, nearby.

"...tell thy soul their roots are left in mine."

Not many young people today have such roots, and if they do, they forget to nurture

them and they simply fade away.

The brief 22-mile round trip to the farm and back to Rotan just watered those roots for my family as we saw, not just listened to, her memories.

Aunt Eula gave us a memory at Sunday's farm visit that will be forever with us—a look back so that we can appreciate what lies ahead.

That's what roots do—provide strength below so that growth can take place.

It's a lesson we hopefully will keep, along with the farm, for generations to come.



Tips To Save You Money

During these uncertain economic times, we are all searching for ways to save money. While we may think "a nickel here and a dime there" doesn't amount to much, over time these savings can add up. Your local community banker suggests these ways to save money.



Tips from your Community Banker

✓ Lower the price of a round-trip airfare by as much as two-thirds by staying over Saturday evening.

✓ Rental car companies offer a variety of insurance and waiver options. Check with your automobile insurance agent and credit card company in advance to avoid duplicating any existing coverage you already have.

✓ Don't lease a car based solely on the fact that the payments are lower than a traditional auto loan. Remember, at the end of the lease, you won't own the car. A valuable source about auto leasing is available from the Federal Reserve Board—Keys to Vehicle Leasing: A Consumer Guide. To view this guide, log on to <http://www.federalreserve.gov/pubs/leasing/>.

✓ In order to avoid costly and unnecessary car repairs, find an honest and skilled mechanic, preferably one who has done repairs for someone you know.

✓ Talk to your agent about raising your deductibles on collision and comprehensive coverage to at least \$500, or, if you have an old car, dropping the coverage altogether.

✓ Make sure you purchase enough homeowners insurance to replace the house and its contents. "Replacement" on the house means rebuilding to its current condition.

✓ If you want life insurance protection only, buy a term life insurance policy. If you want to buy whole life, universal life or other cash value policy, plan to hold it for at least 15 years. Canceling these policies after only a few years can more than double your life insurance costs.

✓ You can save substantial dollars a year in lower credit card interest charges by paying off your entire bill each month. Also work to avoid late payment fees and over-the-credit-limit fees.

✓ To save hundreds of dollars a year on electricity, make sure any new appliances you purchase, especially air conditioners and furnaces, are energy efficient.

✓ Check with your local phone company to see whether a flat rate or measured service plan will save you the most money. Also, check to see if you have optional services you don't really need.

✓ Bank with a community bank. According to surveys of bank fees, community banks typically charge less than their large competitors.

One of the most important ways to save money is to determine whether you're a "chronic spender." Warning signs of chronic spending include:

- ✓ Buying something to improve your mood or attitude and help you feel better.
- ✓ Being an impulse shopper. Think about your purchase carefully and postpone decisions for 24 hours to determine if you really need it.
- ✓ Buying to impress others. Remember, you don't need a state-of-the-art kitchen if you don't cook.

If any of these warning signs seem familiar, hide your credit cards for 30 days and use only cash to purchase necessities like food and transportation.

By trying these easy money-saving tips, you'll be surprised how much money you'll really save.

Provided as a public service by the Independent Bankers Association of Texas

Contact: Mae Beth Palone, Independent Bankers Association of Texas (IBAT), 512/474-6889



Texas Stories

A showcase of the Texas Spirit

Tumbleweed Smith
Part owner of Texas



A Waitress Serves Up Courses in Russian

Nataliya Nimets was born in Russia and raised in Ukraine. She now teaches Russian at Lon Morris College in Jacksonville. She works part time at a restaurant to practice speaking English with a Texas accent and earn some extra money. She arrived in the US three years ago.

"A professor from Ukraine came over, visited Lon Morris and set up an exchange program" says Nataliya. "When he came back and talked about the program, I signed up for it. It took about a year to get all the paper work done."

Nataliya is 29 and was teaching English at a University in Ukraine when she took advantage of the opportunity to come here. "I was really excited because it was the biggest dream of my life to come to America."

Her day classes fill every semester and she teaches an evening class for the community. "This is something I enjoy. It's so much fun to teach 20 year old students who never even saw the Russian alphabet, which is so different from English. Russian is a very hard language."

Her students learn about Russian culture through audio and visual aids. She

says there is a big difference between Texas and Ukraine.

"When I left the plane and stepped on American land, I felt like the sky was very low and the sun was different. That was the first impression I had. I just felt the spirit of freedom everywhere. Freedom and good life and all kinds of choices and opportunities the country has to offer. I just felt free literally."

She originally had signed up to teach one semester but has made arrangements to stay longer. In a few months she plans to get her permanent residence card and stay here the rest of her life. She wants to visit every state. She's been to six so far. "So many of my students say they've never been out of Texas. They shouldn't do that. They should go to as many places as possible."

She has visited Houston, Dallas and Austin. She likes Austin best. Nataliya wants to continue her education.

"I don't feel old and I like to study. Two years ago I was accepted in the doctoral program at A&M Commerce. I had to make the decision to be a full time student or a full time Russian teacher. So I made the choice and now I'm not sure I want to get my doctoral degree. I already have my master's in English. I'm considering going to law school. I'm interested in immigration law. This school year I'll be studying for my law school entrance exam and go from there."

Nataliya's sister is with her and her mother came over from Ukraine to visit once.

"It's hard to leave family and friends in your home place and take up residence in another country. I consider myself a patriot, but apparently I'm not. I love my country, but I don't like the lifestyle the government has to offer. "I'll keep being Russian. I don't plan to hide my origin. But I could not pursue any dreams in my country as far as my career goes. Even if I went to law

school back there I would not be able to find a decent job that would reward me in any way. Economic conditions are bad and don't appear to be getting better."

Because she was taught British English, Nataliya had difficulty understanding Texans. "It took me a couple of months to catch on. Now I can speak Texan."

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PUBLIC NOTICE
 BRIEF EXPLANATORY STATEMENTS OF PROPOSED
CONSTITUTIONAL AMENDMENTS
 SPECIAL ELECTION
 SEPTEMBER 13, 2003

PROPOSITION 1
 (HJR 68, Section 1)

HJR 68, Section 1 would authorize the Veterans' Land Board to use excess receipts in the Veterans' Land and Veterans' Housing Assistance funds for payment of revenue bonds, and use excess assets in those funds to provide veterans homes.

The proposed amendment will appear on the ballot as follows: "The constitutional amendment authorizing the Veterans' Land Board to use assets in certain veterans' land and veterans' housing assistance funds to provide veterans homes for the aged or infirm and to make principal, interest, and bond enhancement payments on revenue bonds."

PROPOSITION 2
 (HJR 51)

HJR 51 would expand from six months to two years the period in which the former owner of a mineral interest that was sold for unpaid property taxes may buy back the mineral interest.

The proposed amendment will appear on the ballot as follows: "The constitutional amendment to establish a two-year period for the redemption of a mineral interest sold for unpaid ad valorem taxes at a tax sale."

PROPOSITION 3
 (HJR 55)

HJR 55 would authorize the legislature to exempt from taxation land owned by a religious organization that is leased for use as a school or that will be used to expand or construct a place of religious worship that yields no revenue.

The proposition will appear on the ballot as follows: "The constitutional amendment to authorize the legislature to exempt from ad valorem taxation property owned by a religious organization that is leased for use as a school or that is owned with the intent of expanding or constructing a religious facility."

PROPOSITION 4
 (SJR 30)

SJR 30 would authorize the legislature to allow conservation and reclamation districts to use taxes to develop and finance certain parks and recreation facilities. Also, the amendment would authorize the legislature to allow local elections for the issuance of bonds to improve and maintain parks and recreational facilities in the Tarrant Regional Water District or a conservation and reclamation district located in whole or in part in Bastrop, Bexar, Brazoria, Fort Bend, Galveston, Harris, Montgomery, Tarrant, Travis, Waller or Williamson County.

The proposition will appear on the ballot as follows: "The constitutional amendment relating to the provision of parks and recreational facilities by certain conservation and reclamation districts."

PROPOSITION 5
 (SJR 25)

SJR 25 would authorize the legislature to exempt from all property taxes certain tangible personal property, which could include a travel trailer not substantially affixed to real estate and not used as a residential dwelling.

The proposed amendment will appear on the ballot as follows: "The constitutional amendment to authorize the legislature to exempt from ad valorem taxation travel trailers not held or used for the production of income."

PROPOSITION 6
 (HJR 23)

HJR 23 would authorize a qualified homeowner to refinance a home equity loan with a reverse mortgage loan.

The proposition will appear on the ballot as follows: "The constitutional amendment permitting refinancing of a home equity loan with a reverse mortgage."

PROPOSITION 7
 (HJR 44)

HJR 44 would reduce the number of persons who make up the jury in a district court criminal misdemeanor case from twelve to six.

The proposed amendment will appear on the ballot as follows: "The constitutional amendment to permit a six-person jury in a district court misdemeanor trial."

PROPOSITION 8
 (HJR 62)

HJR 62 would authorize the legislature to permit a person to assume office without an election if the person is the only candidate to qualify in an election for that office and the election is required by the Texas Constitution. This proposition applies to state and local political subdivisions, whereas Proposition 18 applies only to local political subdivisions.

The proposed amendment will appear on the ballot as follows: "The constitutional amendment authorizing the legislature to permit a person to take office without an election if the person is the only candidate to qualify in an election for that office."

PROPOSITION 9
 (HJR 68, Section 2)

HJR 68, Section 2 would redefine the com-

position of the permanent and available school funds by requiring during the next two fiscal years, and authorizing thereafter, annual distributions to the available school fund of a percentage of any increase in the value of the permanent school fund's total investment assets.

The proposed amendment will appear on the ballot as follows: "The constitutional amendment relating to the use of income and appreciation of the permanent school fund."

PROPOSITION 10
 (HJR 61)

HJR 61 would authorize municipalities to donate surplus fire-fighting equipment, supplies, or materials to the Texas Forest Service, which would be authorized to distribute based on need the equipment to rural volunteer fire departments.

The proposition will appear on the ballot as follows: "The constitutional amendment authorizing municipalities to donate surplus fire-fighting equipment or supplies for the benefit of rural volunteer fire departments."

PROPOSITION 11
 (HJR 85)

HJR 85 would authorize the legislature to regulate the operation of wineries in Texas, regardless of whether a winery is located in an area in which the sale of wine has been authorized by local option election.

The proposed amendment will appear on the ballot as follows: "A constitutional amendment to allow the legislature to enact laws authorizing and governing the operation of wineries in this state."

PROPOSITION 12
 (HJR 3)

HJR 3 would immediately authorize the Legislature to limit non-economic damages assessed against a provider of medical or health care and, after January 1, 2005, to limit awards in all other types of cases.

The proposed amendment will appear on the ballot as follows: "The constitutional amendment concerning civil lawsuits against doctors and health care providers, and other actions, authorizing the legislature to determine limitations on non-economic damages."

PROPOSITION 13
 (HJR 16)

HJR 16 would authorize a county, city, town, and junior college district to freeze property taxes on a residential homestead of a person who is disabled or aged 65 or older.

The proposition will appear on the ballot as follows: "The constitutional amendment to permit counties, cities and towns, and junior college districts to establish an ad valorem tax freeze on residence homesteads of the disabled and of the elderly and their spouses."

PROPOSITION 14
 (HJR 28)

HJR 28 would authorize the Texas Department of Transportation to issue

notes or borrow money to fund highway improvement projects. The terms of the notes or loans may not exceed two years. The proposition will appear on the ballot as follows: "The constitutional amendment providing for authorization of the issuing of notes or the borrowing of money on a short-term basis by a state transportation agency for transportation-related projects, and the issuance of bonds and other public securities secured by the state highway fund."

PROPOSITION 15
 (HJR 54)

HJR 54 would prohibit a local retirement system and the political subdivision that finances the retirement system from reducing or otherwise impairing certain accrued benefits under the local retirement system.

The proposed amendment will appear on the ballot as follows: "The Constitutional amendment providing that certain benefits under certain local public retirement systems may not be reduced or impaired."

PROPOSITION 16
 (SJR 42)

SJR 42 would amend the Texas Constitution to allow home equity lines of credit and allow refinancing of a home equity loan with a reverse mortgage loan.

The proposition will appear on the ballot as follows: "The constitutional amendment authorizing a home equity line of credit, providing for administrative interpretation of home equity lending law, and otherwise relating to the making, refinancing, repayment, and enforcement of home equity loans."

PROPOSITION 17
 (HJR 21)

HJR 21 would prohibit an increase in school property taxes on residence homesteads of disabled persons.

The proposition will appear on the ballot as follows: "The constitutional amendment to prohibit an increase in the total amount of school district ad valorem taxes that may be imposed on the residence homestead of a disabled person."

PROPOSITION 18
 (HJR 59)

HJR 59 would authorize the legislature to permit a person to assume an office of a political subdivision without an election if the person is the only candidate to qualify in an election for that office and the election is required by the Texas Constitution. This proposition applies only to local political subdivisions, whereas Proposition 8 applies to state and local political subdivisions.

The proposed amendment will appear on the ballot as follows: "The constitutional amendment authorizing the legislature to permit a person to assume an office of a political subdivision without an election if the person is the only candidate to qualify in an election for that office."

PROPOSITION 19
 (SJR 45)

SJR 45 would repeal the legislature's

authority to create rural fire prevention districts. Effective September 1, 2003, all existing rural fire prevention districts will convert to emergency services districts.

The proposed amendment will appear on the ballot as follows: "The constitutional amendment to repeal the authority of the legislature to provide for the creation of rural fire prevention districts."

PROPOSITION 20
 (SJR 55)

SJR 55 would authorize the issuance of general obligation bonds in a total amount not to exceed \$250 million that will be used to provide loans for economic development projects that benefit defense-related communities in Texas.

The proposed amendment will appear on the ballot as follows: "The constitutional amendment authorizing the issuance of general obligation bonds or notes not to exceed \$250 million payable from the general revenues of the state to provide loans to defense-related communities, that will be repaid by the defense-related community, for economic development projects, including projects that enhance the military value of military installations."

PROPOSITION 21
 (SJR 19)

SJR 19 would authorize current and retired faculty members of a public institution of higher education to receive compensation for service as a member of the governing body of a water district.

The proposition will appear on the ballot as follows: "The constitutional amendment to permit a current or retired faculty member of a public college or university to receive compensation for service on the governing body of a water district."

PROPOSITION 22
 (HJR 84)

HJR 84 would authorize the appointment of a temporary replacement officer to serve on behalf of a state, district, or local public officer who is called into active military duty for longer than 30 days.

The proposition will appear on the ballot as follows: "The constitutional amendment authorizing the appointment of a temporary replacement officer to fill a vacancy created when a public officer enters active duty in the United States armed forces."

Estos son los informes explicatorios sobre las enmiendas propuestas a la constitución que aparecerán en la boleta el 13 de septiembre de 2003. Si usted no ha recibido una copia de los informes en español, podrá obtener una gratis llamando al 1/800/252/8683 o escribiendo al Secretario de Estado, P.O. Box 12060, Austin, TX 78711.

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