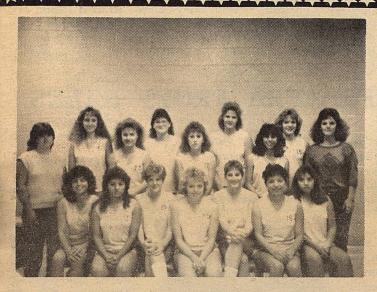


STAR

NOVEMBER 18,1987

Serving the Counties of Borden, Dawson, Garza, Howard, Lynn & Scurry <u>*</u>



THE

VOLUME XIV

1987-88 BORDEN COUNTY LADY COYOTES

COUNTY BORDEN **ELECTION RESULTS**

I. GRAIN WAREHOUSE AGAINST 119

2. RURAL FIRE PREVENTION

FOR 83 AGAINST 194

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4. ECONOMIC DEVELOPMENT

FOR 104 AGAINST 176

5. AID TOLL ROADS--BONDS

FOR 77 AGAINST 190

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FOR 109 AGAINST 169

7. PUBLIC FACILITIES--BONDS

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FOR 116 AGAINST 141

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20. OFFSHORE DRILLING EQUIPMENT

FOR 82 AGAINST 180

21. MEMBERSHIP EXECUTIVE AGENCY

SEEKS ELECTION STATE THE SCHOOL BOARD

Lubbock businessman served 12 years on the board of trustees for the Lubbock Independent School District, has announced his intention to file for election to the State School Board of Education. He will seek to represent District 15, which includes a wide swath of West Texas.

Hasie. a financial Monte Hasie, who has consultant with Thomson McKinnon Securities Corp., served as president of the Lubbock board of trustees for front page seven of his dozen years in the elected position. The Borden Star was He also was an adviser to the State School Board for two years. District 15 includes a

the southeast by Mitchell, Scurry and Howard counties, on the southwest by Ector and Andrews counties and includes all of the South and Panhandle areas.

A West Texas native, Hasie will run on the Republican ticket.

Hasie attended elementary school in Tahoka and Lubbock and graduated from Lubbock High School in 1955. He also is a graduate of Texas Tech, receiving a civil engineering degree in 1959. also did graduate work in civil engineering at Tech in 1963 and 1964. Hasie served as an officer in the U.S. Army artillery in 1956 and 1960

An active civic leader, Hasie is an advisory member of the board of directors of Whisperwood National Bank, sits on the board of the Red Raider Club and is a member of the Century Club at Texas Tech University, is a partner in Q Properties Development, is vice

cont. to pg. 8

TO ANSWER NUMEROUS INQUIRIES:

The photo of rattlesnake on the of November 11th issue of taken by a Borden County resident of a measured 6'6" broad expanse of West didn't much like having Texas and is bounded on his picture taken.

Basketball News

BORDEN GIRLS HOLD WELLMAN TO ONE BASKET

In one of the more dominate displays of defense, the Borden Coyotes Lady County Wellman to one hald field goal here Friday night in the basketball season opener for both teams. Borden held the Cats scoreless Lady from the field for over three and a half quart-Wellman's ers before Tabatha Moorehead connected on a three pointer late in the fourth quarter. Wellman did connect on 10 of 15 free throws compared to Borden's 18 of 24. In the 76-13 win, the Lady Coyotes opened up a 23-0 first quarter lead stretched it 44-8 at half. Leading 65-8 at the end of quarters, Borden three began experimenting with the three point shot more, as six 3 point shots were made by four people.

Leading scorer for Borden was Lisha Sternadel with 22 points followed in double figures by Elana Himes with 17, Kristi Adcock

The Borden Star Publication No. 895520 (USPS 895-520) Publication No. 895520

Editor Barbara Anderson

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Any errors that we make reflecting on the reputation or standing of any Firm, Corporation, or individual that may appear in the columns of the Borden Star will be gladly corrected when called to the attention of the staff.

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Lela Porter, and Marge
Toombs.

with 14, and Kate Phinizy with 10. Also scoring Elvira were Balague with 6. Ralvnn Key hit 5, and Felicia Romero made 2. Ralynn made history by becoming the first person to make a three point shot in the Borden Gymnasium. Leading in field goal percentage was Lisha with 47% followed by Kate with 43%. Kate led in free throw percentage with 100% making 2 of 2. Following in free throw percentages were Elana with 88% (7 of 8) and Kristi with 75% (3 of 4). As a team, Borden had just turnovers but came up with 32 steals. Ralynn also led in assists with 6. Leading reboundwere Elana and Lisha with 11 each. Kristi followed with 7 and Felicia had 5.

The J.V. was just as dominate jumping out to a 12-2 first quarter lead and never looking back in a 46-18 win. Borden increased its each lead quarter holding a 22-8 half-time lead and 30-14 entering final stanza. Leading scorer for Borden was Amy Lewis with 22 points. She was followed by Mary Ann Garcia with 7, Rachel Romero made 6, Randi Woodward and Julie Harris each had 5 and Elizabeth Garcia made 1. Mary Ann led in free throw percentage hitting 3 of 4 for 75%.

Borden plays at home against next Friday. The J.V. boys will begin at 5:00 and the Varsity girls will follow. It should be a tough girl's game as Loop returns all five starters off a team Lady that handed the its Coyotes on of defeats last year in the Borden Tournament.

The High School plays again at home on the 24th against Loraine.
J.V. girls begin at 5:00.



Randell Hollis placed lst. and qualified for Area in EXTEMPORANEOUS SPEAKER.



Jimmy Rios placed 3rd. in the CREED SPEAKING CONTEST.

FFA NEWS

The Gail FFA Leadership teams did well at the District Leadership Contest at Snyder High School on Tuesday, November 10, 1987.

Those qualifying for Area will compete at the Area contest on Saturday November 21, at Howard College in Big Spring.



SENIOR CHAPTER CONDUCTING team placed 2nd. and qualified for Area: (Top row) Robert Buchanan, Will Phinizy, Kerry Fryar and Wayne Wilson. (Botton row) Patrick Herridge, Cody Stone and Randell Hollis.

FFA-FHA FRUIT SALES

The Gail FFA and FHA organizations will once again be holding their annual fruit sales fund raising drive.

The sales will begin on November 16th and run through December 3rd. The following items will be sold.

(1) <u>Grapefruit</u>-Texas 401b. box-\$16.00 201b. box-\$10.00

(2) <u>Oranges</u> Navel California

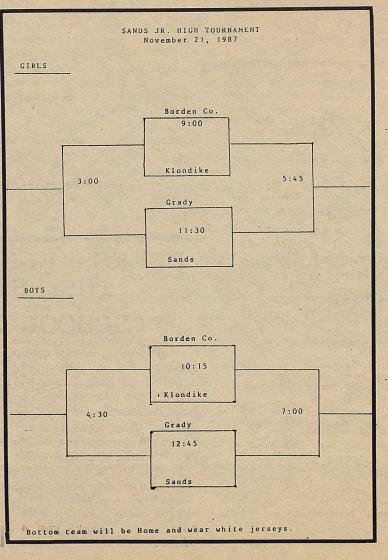
401b. box-\$16.00 201b. box-\$10.00

(3) Apples Washington 401b. box-\$18.00 201b. box-\$10.00

(4) Mixed Combo * 251b. box-\$14.00 *Includes: grapefruit, apples, oranges, and pears.

Anyone wishing to purchase fruit should contact an FFA or FHA member or Mr. Buddy Wallace: 915/856-4314, (work number) or Ms. Joan Grey: 915/856-4314, (work number).

The FFA-FHA organination would once again like to thank everyone for their support during these fund raising activities.



JR. HIGH OPENS SEASON

The Borden County Jr. High Coyotes will open its season in the Sands Tournament, November 21 in Ackerly. The firsta game will be at 9:00 Saturday morning with Klondike.

Regular Board Meeting November 16, 1987 - 8:00 p.m.

The Board of Trustees of the Borden County Independent School District met in regular session on November 16, 1987 at 8:00 p.m.

Board members present were Bill Phinizy, Tom Ed Vestal, Joel Dennis, Kent Holmes, Jack McPhaul, and Steve Hess.

Administrators present were James McLeroy, Superintendent; Mickey McMeans, High School Principal; and Ben Jarrett, Elementary Principal.

The meeting was called to order by Jack McPhaul, President.

Minutes
The minutes of the regular meeting of October 19, 1987 were read. A motion was made and seconded to approve the minutes.

Motion carried unanimously.

 $\frac{ \mbox{Visitors}}{ \mbox{There were no visitors present.} }$

Bills were reviewed. A motion was made and seconded to approve the bills for payment.

Motion carried unanimously.

Superintendent's Report

1. Financial Report and Budget Amendment
The Superintendent presented a year-to-date financial report and recommended the budget be amended to include the cost of two new school buses. A motion was made and seconded to amend the budget to pay for two new school buses.

Motion carried unanimously.

2. Attendance Report
Tit was reported that 61 students are enrolled in high school and 157 in elementary for a total of 218 students.

3. Personnel Report
The Superintendent reported that Patricia Gass had left the employment of the school to move to Post, Texas

A motion was made and seconded to accept the Superintendent's report.

Motion carried unanimously.

Annual Performance Report
Superintendent McLeroy led the Board in a review of the Annual Performance Report of the Borden County Independent School District for the school year 1986-1987. A motion was made and seconded to approve the Annual Performance report for the 1986-1987 school year.

Motion carried unanimously.

Textbook Committee
The Superintendent recommended the following personnel to serve on the 1987-1988
Textbook Committee:

James McLeroy, Chairman Dorothy Gray Mickey McMeans Peggy Westbrook Ben Jarrett Jan McCathern Beverly Copeland Rita Kilmer Doris Steadman Dave Briggs Ann McLeroy Joe Copeland Shirley McMeans Netta Jarrett

A motion was made and seconded to approve the Textbook Committee as recommended.

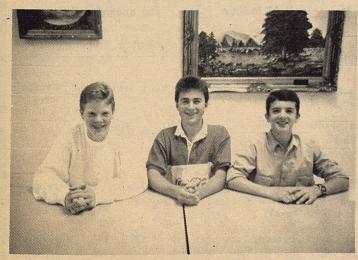
Motion carried unanimously

Dual Residence
All persons desiring dual residence must be in full compliance by the December
1987 board meeting.

Adjournament
There being no further business, the meeting was adjourned.



SENIOR SKILLS placed 2nd. and qualified for Area: Jon Herring, James Smith and Cody



JUNIOR SKILLS placed 1st. and qualified for Area: Cole Vestal, Shane Kemper and Eric Klondike.

LADY COYOTES CONCLUDE SCRIMMAGES

Borden County's Lady Coyotes played their final scrimmage before starting the regular season. Traveling to Tahoka, Borden showed great improvement over last week suffering just 12 turnovers and coming up with 14 steals. Shooting percentage was down but the high percentage shots just weren't falling.

Elana Himes hit in double figures for Borden with 14 followed by Lisha Sternadel with 8, Kristi Adcock with 5, and Elvira Balaque with 3. Elana led in field goal percentage with 58% hitting 7 of 12. Kristi led in free throw percentage with 50% making 1 of 2. Kate Phinizy came up with the most steals with 4 followed by Lisha and Elana with 3 each. Elvira led in assists with 3. Leading rebounders for Borden were Elana with 11 and Kristi and Lisha with 6 each. Borden led the first quarter 7-4 but fell behind 1-13 at half. Tahoka led 25-19 entering the final stanza before outscoring the Lady Coyotes 13-11 in the last quarter. For Tahoka it was a two man scoring display as Tisha Hood hit 18 points outside and 6'2" Angela Lawson hit 19 inside to account for 37 of the Bulldogs 38 points. Elvira gained the distinction by becoming the first Borden County player to connect on a 3 point attempt, a new rule this year.

The J.V. got scoring out of each of the six players as they routed the Bulldogs 33-14. Amy Lewis led with 14 followed by Rachel Romero and Julie Harris with 6. Randi Woodward hit 3 and Mary Ann and Elizabeth Garcia each had 2. Borden outscored Tahoka in each of the four quarters 6-2, 12-4, 7-2, and 8-6. Borden hit 1 of 4 free throws and Tahoka was 4



Borden County I. S. D. BASKETBALL SCHEDULE 1987-1988

BORDEN COUNTY HIGH SCHOOL 1987-88 Basketball Schedule

DATE OPPONENT PLACE	GIRLS	BOYS	TIME
Nov. 13 Wellman Gail	A	A-B	5:00
Nov. 17 Ira Gail	A-B	Α	5:00
Nov. 20 Loop Gail	A	A-B	5:00
Nov. 24 Loraine Gail	A-B	A	5:00
Dec. 1 Loop Loop	A	A-B	5:00
Dec. 3-4-5 Garden City Tournament	A	A	TBA
Dec. 8 Robert Lee Gail	A	A	6:30
Dec. 10-11-12 Sands Tournament.	A	Α	TBA
Dec. 15 IraIra	A-B	A	5:00
Dec. 17-18-19 *Borden County Tour.	Α	A	TBA
Jan. 5 Midland Chris. Gail		A	5:00
Jan. 12 **Klondike Gail		A-B	5:00
Jan. 15 **O'Donnell O'Donnell .	A-B	A	5:00
Jan. 19 **Grady Gail	A	A-B	5:00
Jan. 22 **Sands Ackerly	A-B	A	5:00
Jan. 26 New Life Chris. Gail		A	6:30
Jan. 29 **Klondike Klondike .	Α	A-B	5:00
Feb. 2 **O'Donnell Gail		A-B	5:00
Feb. 5 **Grady Grady		A-B	5:00
Feb. 9 **Sands Gail	Α	A-B	5:00
* Teams in Borden County Tournament: Borden (County, Ja	ayton, Klo	ndike,

Loop, Loraine, Sands, Wellman, & Westbrook.

BORDEN COUNTY JUNIOR HIGH 1987-88 Basketball Schedule

DATE	OPPONENT PLACE	GIRLS	BOYS	TIME
Nov. 21	Sands Tournament Ackerly	A	A	TBA
Nov. 30	Klondike Gail	A	A-B	5:00
Dec. 7	O'Donnell O'Donnell .	A-B	A	5:00
Dec. 14	Grady Gail	A	A-B	5:00
Jan. 4	Sands Ackerly	A-B	A	5:00
Jan. 18	Klondike Klondike .	A-B	A	5:00
Jan. 25	O'Donnell Gail	Α	A-B	5:00
Feb. 1	Grady Grady	A-B	A	5:00
Feb. 8	Sands Gail	A	A-B	5:00

LUNCH MENU

SCHOOL LUNCHES November 23 - 25, 1987

Monday	Corn Dogs	
	Pork & Beans	
	Vegetable Salad	
	Fruit	
	Milk	Salad Bar
Tuesday	Turkey & Dressing	
	Mashed Potatoes	
	English Peas	
	Cranberry Sauce	
	Bread	
	Milk	No Salad Bar
Wednesday	Tuna Sandwich	A PROPERTY OF SHAPE
	French Fries	
	Lettuce - Tomatoes	
	Cookie	
	Milk	Salad Bar
Thursday	Thanksgiving Holiday	
Friday	Thanksgiving Holiday	

A CELEBRATION

1937

1987

The Children of Mr. and Mrs. Albert Stone request the pleasure of your company at a Reception in celebration of the Fiftieth Anniversary

of their marriage Sunday, the twenty-second of November

from two to four in the afternoon

Graham Community Center

Post, Texas



Meghan are proud announce the birth of a she weighted 81bs. and girl cousin. Her name

and is Sarah Grace. When she to arrived November 16th, 8ozs. and was 21 2"



cont. from pg. 1

22. GOVERNOR TO FILL VACANCIES,

LIMITED AUTHORITY

23. WATER SUPPLY-BONDS

FOR 140 AGAINST 132

24. COUNTY WORK FOR ANOTHER

GOVERNMENTAL OFFICE

25. HOSPITAL DISTRICTS

FOR 133 . AGAINST 112

REFERENDUMS

1. STATE BOARD OF EDUCATION

FOR 39 AGAINST 269

2. LEGALIZATION OF PARI-MUTUEL

FOR 203 AGAINST 116

TOTAL NUMBER OF VOTERS



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Al and Marge Lage.

Paternal grandparents: James and Ann McLeroy.

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<u>*</u>***************

NOTICE OF APPLICATION FOR FLUID INJECTION WELL PERMIT

TRITON OIL AND GAS CORP., 4849 GREENVILLE AVENUE, DALLAS, TX 75206 (Company Name And Address)

has applied to the Railroad Commission of Texas for a permit to inject fluid into a formation which is productive of oil or gas.

The applicant proposes to inject fluid into the Wolfcamp

(Formation)

Hodnett-Shafer - Wolf Unit , Well Number 1 . The proposed injection (Lease)

well is located North 3 miles from Vincent in Rinecke, South (Direction/ Miles To Nearest Town)

Field, in _____ County. Fluid will be injected into strata

in the subsurface depth interval from 6308 to 6340 feet.

LEGAL AUTHORITY: Chapter 27 of the Texas Water Code, as amended, Title 3 of the Natural Resources Code, as amended, and the Statewide Rules of the Oil and Gas Division of the Railroad Commission of Texas.

Requests for a public hearing from persons who can show they are adversely affected, or requests for further information concerning any aspect of the application should be submitted in writing, within fifteen days of publication, to the Underground Injection Control Section, Oil and Gas Division, Railroad Commission of Texas, Drawer 12967, Capitol Station, Austin, Texas 78711 (Telephone 512/445-1373).



LET ME GET MY HAT

by Dennis Poole

BRUCELLOSIS BRANDINGS REQUIRED BY MORE STATES

against brucellosis is being made across Texas and especially in 13-county where infection rates are higher than the rest of the state.

Producers should continue efforts to eradicate brucellosis, Dennis says Poole. agent with the county Texas Agricultural Extension Service.

Texas moved up to Class B status in April and this means new regulations breeders need to be familiar with.

"It is now apparent Texas livestock producers must increase their efforts to control brucellosis,"

Seven Class Free and

Class A states are now requiring an "F" brand on certain classes of heifers imported from Class B and C states.

"In all cases, should check with the state of destination for complete regulations on entry of cattle."

Coming up soon are two new deadlines that breeders should aware of. They are:

1. As of October 1, 1988, heifer calves will not be moved from Class B states unless they are "S" branded or spayed.

2. After October 1, 1990, only steers, heifers, "5" spayed branded cattle certified free herds may be moved from Class B states.

securities during perceding six months, 8. 44 percent.

Bonds must be held five years or longer to receive market-based rates. Series E Bonds, Savings and Series EE Bonds issued through April 30, 1983, begin receiving marketbased yields--retroactive five years--as they reach their semiannual interest dates on and after November 1, The yield on 1987. Bonds. held through the first five years of the marketbased interest program, is 8.75 percent.

Yields at redemption are the average of semiannual market-based rates during the time held rounded to the nearest quarter percent compounded semiannually, or a minimum rate--whichever greater. The current minimum rate is six EE Bonds percent. held less than five years earn interest on a fixed, graduated scale



REQUEST FOR BIDS ON TEXAS HIGHWAY CONSTRUCTION

NOV. 18, 1987...4

Sealed proposals for constaruction 221.346 miles of seal coat on various limits of IH 20, US 84, SH 70, US 180, FM 612, SH 350, FM 1054, FM 419, FM 1210, FM 1170, FM 1081, & FM 2350 in Howard, Mitchell, Nolan, Kent, Borden and Scurry counties, covered by CPM 5-5-70, CPM 5-6-78, CPM 5-8-72, CPM 6-1-69, CPM 6-2-79, CPM 53-12-46, CPM 263-2-15, CPM 295-3-22, CPM 295-4-29, CPM 296-1-24, 682-2-9, CPM 693-1-25, CPM 693-2-9, 933-5-14, CPM 983-3-15, CPM 1714-2-5, CPM 295-4-29, CPM 296-1-24, CPM CPM 2033-2-6, CPM 2033-3-6, CPM 2329-2-10, & CPM 2769-1-4 will be received at the Department of Highways and Public Transportation, Austin, until 1:00 P.M., December 8, 1987, and then publicly opened and read.

Plans and specifications including minimum wage rates as provided by Law Resident Engineer, Snyder, Texas, and at the State Department of Highways and Public Transportation, Austin Texas. Bidding proposals are to be requested from the Construction Division, D.C. Greer State Highway Building, 11th and Brazos Streets, Austin, Texas 78701. Plans are available through commercial printers in Austin, Texas, at the expense of the bidder.

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NORTH 4TH AND AVE. F THE STREET FROM CLAIBORN'S

Lamesa, Texas

OWNER

BILLY BRASWELL

Chlordane banned from retail sales in Texas

other termite-control pesticides are no longer available to consumers for their Chlordane has been the most personal use. "After Nov. 1, 1987, it is illegal to sell chlordane, heptachlor, aldrin or dieldrin to anyone who is not a certified pest control applicator," said considers chlordane to be a possible TDA Assistant Commissioner Rick Lowerre.

Lowerre said TDA's actions were taken after months of discussions with help with a termite infestation to ask the manufacturer, with pest control applicators, with consumer groups and with persons who have been victims of methods before making a decision. misuse of termite-control chemicals. TDA's plan for restricting sales of the chemicals to consumers was first announced in April.

"We are convinced these steps are in the best interests of the health of Texans," Lowerre said, "The potential for misuse of these pesticides is great. The potential for harm is even greater, because these pesticides are used in our

Actions taken recently by the U.S. Environmental Protection Agency (EPA) will further limit the use of chlordane, Lowerre said.

Velsicol Chemical Corp., the at 7.17 percent, manufacturer of chlordane, has agreed to stop production of chlordane products. Under the agreement reached rate is 85 percent of with EPA, any products still on the market can be sold or used, but after Nov. I, they will be available only to yield applicators who are licensed and Treasury

(AUSTIN)--Chlordane and three trained by TDA or the Structural Pest

cancer-causing agent, based on laboratory testing.

Lowerre urged consumers who need licensed applicators for information on all alternatives for termite-control

BONDS RATE

SET

The semiannual marketbased interest rate for United States Savings Bonds, in effect from November 1987 through April 1988, has been set rate is 85 percent of market the average five-year on marketable



400 Main Street

267-5513

BIG SPRING, TEXAS

HOSPITAL NOTES OF COMMUNITY

In the last few weeks several of the Borden Star readers have expressed a need for the paper to print the names of Borden County residents who are in the hospital or have recently been released from the hospital. These people would like to These help in such times with visits, phone calls, cards and prayers. If you know of anyone in the hospital just recen-

the hospital or just recently out of the hospital, please contact Bro. Pat Ray at 915/

856-4363. He will pass the information on happiness into will be made.

is out of the hospital and is staying with a sister in Lubbock.

but should be home soon. L.D. Smith is in

Pat Telchik is home from the hospital.

Chad Williams is in Presbyterian Hospital in Dallas.

NEWS FROM WASHINGTON

WASHINGTON, D.C.--Con- Monday. Charles W. Stenholm led a bipartisan revolt against a \$12 billion tax bill that, despite impassionate speeches and often bitter exchanges, eventually passed the House of Representatives with the aid of unusual parliamentary procedures.

By a vote of 206-205, the House approved legislation that includes spending cuts of \$2.5 billion but also raises taxes by \$12.8 bi1lion as a means to reduce the federal deficit. One section of the bill included a three percent pay raise for Congress, which Congressman Stenholm particularly opposed.

The area congressman did not support the bill for several other reasons as well. He said voting on this bill during the precarious Wall Street situation was bad timing, that the domestic ecomonic summit between the President and Congress deserved a chance and that the divisive floor action would hurt the bipartisan efforts to balance the federal budget.

The congressman rallied Democrats in opposition to the bill. He said Congress must confront the severe ecoonomic problems facing this country. In a floor speech, Congressman Stenholm rose to say, "This package is not a response to Black

In my judgement this is the partial cause of Black Monday because it is business as usual in the worst possible way. Surely we can do better than that. Surely we can find more than \$2.5 billion in spending cuts."

For the third time this year, Congressman Stenholm voted against a measure giving Congress a pay increase. He said such a move is inexcusable and called for repeal of the in-Late last crease. week, the House leadership gave signals that it would allow a separate vote to revoke the increase. "Since coming to Washington, I have voted against every pay raise Congress has given itself and vote against it again," Congressman Stenholm said. time, I hope the majority understands the hyprocrisy of this action and votes the right



The first concrete road in the U.S. was laid in Detroit

Drinking and Driving is Double Trouble



LOVE YOU LIKE A SON OR DAUGHTER

They bring joy and to the paper. No ment- home; keep you young by ion of the illness sharing fresh ideas; have a deep sense of understanding from Christine Cunningham within their invaluable provide friendship those to around them and become D.L. Poston has been part of your life in the Snyder hospital forever. Most of all, they give the gift of themselves. This is Harris Hospital in Fort what a foreign exchange student enrolled in the Youth Exchange Service program can bring to you, family and community. By inviting one of these eager high schooler's into your home you are opening yourself to experience feelings joy, happiness and pride only a parent can truly know.

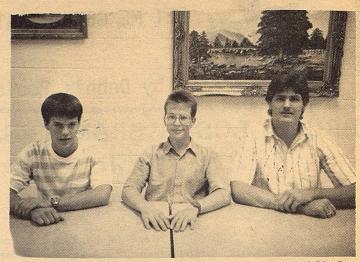
> At this moment, there an international somewhere in the world who is patiently waiting for the opportunity to share their hopes and dreams with you for the second semester of the 1987-88 school year. Hosting an exchange student very simple with invaluable rewards. To find out just how easy it is to host, simply contact the Youth Exchange Service at 1-800-848-2121 for all the details.

> "Be joyful always; pray continually; give thaks in all circumstances, for this is God's will for you in Christ Jesus."

1 Thessalonians 5:18 (N.T.V.)

HELP WANTED

TYPISTS Hundreds weekly at home! Write: P.O. Box 17 Clark, NJ 07066



THE FARM RADIO TEAM placed 1st. and qualified for Area: Lance Latimer, Cody Stone and



Arnold Portales and Paul Sturdivant alternates for Aq. Contest.

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Wheat & Oats Cleaning

LAMESA TEXAS BUSINESS PHONE



Security State Bank

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1411 Gregg

Big Spring, Texas

Member F.D.I.C.



LET ME GET' MY APRON

Home Economics News

BY DENNIS POOLE, COUNTY AGENT AG.

HOW MUCH SHOULD YOU SPEND ON CREDIT?

You're all set to go interest and shopping. You've got credit card your credit cards ready charges 14% and waiting to "charge." that's a 5% displayed by the state of the stat

There are two simple rules to follow when figuring out how much you can afford to charge. First, vour credit bills - - includpayments, ing car credit card bills and other installment credit, but excluding your mortgage payment -should be kept to under 15-20% of your take-home pay each month. Second, be sure you are able to pay off everything in 18-24 months.

Interest rates on credit cards depend upon the rates set by the issuing financial institutions. Credit cards, such as Vias or MasterCard, aren't all the same. Interest rates and terms and conditions of computing interest rates can differ.

Depending upon how you use your credit cards, lower interest rates can be beneficial. If you pay your credit card bills in full each month, you don't have to worry about paying a finance change so the interest rate wouldn't matter. You're using your credit cards for convenience, not credit.

But a true credit user may benefit by shopping around for a credit card with low interest rates. Because true credit users regularly use credit, and always carry over an outstanding balance, they pay a finance charge each month.

If your current credit card charges 19%

another credit card company charges 14% interest, that's a 5% difference. Now, if you usually have a monthly balance of \$800, mulitply that figure by 5% and you come up with \$40. That's the amount you'll save each year by switching to the credit card with a lower interest rate. If you have several credit cards at high interest rates. the savings could be substantial.

There's one catch to this, however. There may also be a difference in the annual fee charged by each company. Subtract the annual fee from the amount you calculated to see the real savings. If, for example, the card with 14% interest has a \$17 dollar annual fee, you are actually saving \$23 (\$40 - \$17 = \$23) by changing cards. Lower

interest rates may mean a high annual fee, which could cost you more in the long run, depending on the balance you carry over each month.

CONSUMER DEBT

Consumer debt stands at an all-time high. Since the average consumer has two bank cards and seven other credit cards, and an average balance of about \$800, it's no wonder. Last year, consumers charged \$70 billion worth of purchases, \$10 billion between Thanksgiving and Christmas alone. That's nothing compared to this year's craze. As of July 1987, consumers owe \$600 billion or \$2400 per capita on purchases, credit excluding home mortgages.

GREAT AMERICAN SMOKEOUT

November is National Smokeout Month, and the American Cancer Society has declared November 19 as the Great American SmokeOut.

According to the ACS, an estimated 150,000 new cases of lung cancer will be reported this year. The incidence rate in white males dropped from 82.7 per 100,000 in 1982 to 79.3 in 1983. However, the incidence rate in white females and in black males and females continues to rise.

The symptoms or warning signals of lung cancer are a persistent cough, sputum streaked with blood, chest pain, recurring attacks of pnemonia or bronchitis. However, early detection of lung cancer is often a problem in lowering the risks.

Lung cancer is very difficult to detect early because the symptoms often do not appear un til the disease has advanced considerably. If a smoker continues the habit, cells may form abnormal growth patterns that lead to cancer.

The survival rate of lung cancer is also devastating. Statistics from the ACS show that only 13 percent of lung cancer patients (all stages, both blacks and whites) live five or more years after diagnosis. The survival rate is 33 percent for individuals who detect the cancer in a localized stage. However, only 24 percent of lung cancers are discovered that early.

GAIL BAPTIST HAPPENINGS

The First Baptist Church's Jr. High and High School Sunday School classes will meet at the church, Wed. at 6:00 p.m., Nov. 18 for the first Chritmas Program practice.

BE THERE OR BE SQUARE AND LOOSE YOUR HAIR!!

THE FOUR "D's" of DATING

A movie named "The Four "D's" of Dating" will be shown in the Blue Room, November 21st at 7:00 p.m. It is sponsored by the First Baptist Church of Gail and all youth in grades 6-12 are invited.

Rich Wilkerson, a youth counselor, talks about God's design and human desire for male/femal relationships and addresses many questions concerning dating. Rich stresses that it is God's will that we decline immorality and delight in a life style lived according to biblical principal. It is powerful teaching for today's youth.

* * * LOST * * *

DIAMOND AND GOLD NUGGET BRACELET.

Saturday night at the Borden Co. Jr.

Livestock Association Dance. November 7

* * * REWARD * * *

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THANKSGIVING MESSAGE

Grandpa Miller spoke The as usual. Miller household tradirequired that before Grandpa carved the turkey or anyone spooned cranberry sauce onto their plate, each person around the Thanksgiving table had to share one particular blessing.

"Well," started "I've gotten Grandpa, another year through without too many more aches and pains, so I guess I'm thankful for my health."

"I know thankful for," chimed in Susie. "I'm glad I made so many new friends at my new school. I'm

What are you thankful for? Maybe that's an easy question. But then again, maybe that's the wrong question! Let me explain.

Thanksgiving evokes mental pictures Pilgrim men in their wide-brimmed hats and wives in their flowing skirts around a long, loaded table roast turkey, potatoes, pumpkin pie. And it was on Thursday. November 29, 1623 that Governor William Bradford called together the residents of Plymouth, Mass, for one of the first celebrations of Thanksqiving. Listen to Governor Bradford's proclamation:

Inasmuch as the great Father has given us this year an abundant harvest...and has made the forests to abound with game and the sea with fish and clams, and...has spared us from pestilence and [and] has granted us freedom to worship God according to the dictates of our own conscience; now, I, magistrate. proclaim that all ye Pilgrims..render thanksgiving to ye Almighty God for all His bless-

This early Thanksgiving after which we pattern our holiday was not intended merely to

express thanks something, but primarily to voice gratitude to Someone-the Almighty

How foolish it is to acknowledge the gift and ignore the Giver. it's not just foolish..it's dangerous! The Bible explains that "although [men] knew God. thev neither glorified Him as God nor GAVE THANKS TO HIM, thinking furtile and their foolish hearts were darkened" (Romans 1:21). Ignoring thanksgiving to God is the first step on a path away from Him, and that path's end is disaster.

Will you spend this Thanksgiving only giving

thanks for God's gifts without giving thanks to God? Maybe you haven't ever received His greatest blessing: forgiveness of sins and Himself said that "My Father's will is that everyone who looks to the Son and believes in Him shall have eternal life, and I will raise him up at the last day" (John 6:40). You see, "Christ died for sins for all. the once righteous for the bring unrighteous,. to God" (1 Peter 3:18). Jesus paid the that you debt could never pay, then rose from the grave, and now His sacrifice for you. Have you asked Christ and forgive to save you?

If you do know Christ as your Savior, your prayer of thanks could be like the Apostle

Paul's: "Praise be to this year. the God and Father of Lord Jesus Christ, heavenly realms the every spiritual blessing in Christ" (Ephesians 1:3).

Thanksgiving This give thanks for all your blessings, physical and spiritual to our God who "richly provides us with everything for our enjoyment"(1 Timothy

SEEKS ELECTION

cont. from pg. 1

president of the Lubbock County Club and chairman of the Basketball Congress International West Texas Region.

He has received numerous awards from school associations and civic ing the Roy Bass Memorial Award for community service contributions, presented earlier

The State Board of Education will revert to who has blessed us in an elected board in 1988 after a binding referendum to retain an appointive board failed by a margin in statewide general election Nov. 3. viously, the elected board prevailed in Texas from 1949 to 1985.

POSTPONEMENT

Due to a scheduling change, the Mike Warnke Concert to be November 21, has been postponed to Thursday, March 10, 1988.



