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EDITORIAL

Facing A New Year — 1974!

The New Year, 1974, is fast approaching, and coming is a time of considerable change in the American way of life style, and probably continued inflation while this nation will see a shortage caused recession or a period of declining production and increased unemployment. At least these are the predictions of national economists.

The old year, 1973, however, was a "once in a lifetime" year for cotton farmers, with good winter moisture and an abundance of rainfall during the growing season, made dryland farming profitable. With less than normal losses to hail and sand, good fall moisture and a late freeze, the entire High and Rolling Plains cotton yield is going to be a record setting one.

The plains Cotton Growers organization predicts that the 1973 cotton crop in the counties they serve is worth a cool \$750 million or more at the farm level. That value estimates the average price at 40 cents a lb. for lint and \$100 a ton for seed. A portion of the crop was contracted for sale prior to harvest, maybe as much as 70 per cent at prices ranging from about 24 or 25 cents a pound all the way up to 70 cents and better. And there were contracts written at almost every price level in between. So the 40 cents average for the Plains may or may not be high enough. Either way, three-quarters of a billion dollars for a single crop on the Plains is really something—at least \$300 million above the value of any previous year's crop.

Cotton in the Rolling Plains, with higher per acre yields on dry land than the Plains counties will run many millions more in addition. This makes it an ideal cotton crop year like "never before."

On the other side of the coin, Texas Agriculture Commissioner John C. White said recently, "Even though fed cattle prices are above historical averages, the cattle feeder is losing as much as \$100 per head." This decrease is an aftermath of the government price freeze earlier this year. "The phase-outs we all had to endure this year from the administration are all but now phasing out the feedlot operator," White said.

"In Texas, cattle prices have plunged from highs of around 60 cents per pound to less than 40 cents since last August. Beef cattle prices have dropped three cents a pound during the past month," he said.

Texas, being the nation's largest cattle feeding state has about five million head expected to be fed in Texas feedlots this year.

Higher food prices for the consumer and decreased supplies will occur in 1974 unless agriculture gets assurances on fuel supplies, Commissioner White has warned. If the state has 1972 fuel supplies and tries to produce 1974 production goals, then only about three-fourths will actually be produced, it is predicted.

Commissioner White pointed out that agriculture came to the rescue of the American dollar this past year, by record volume exportation and kept the dollar from shrinking below 50 cents. The plain fact is that agriculture saved the economy of this country this past year, he pointed out.

Looking at the rest of the economy, the fuel shortage, increases in diesel and gasoline, and major increases in shipping and freight costs, will fan the flames of inflation. Factories are putting out notices of increases in prices of 10 percent and more to go into effect early in 1974. These will be on top of several price increases already passed on to the consumers in 1973.

Price increases are coming so fast that wholesalers are having trouble getting new catalog pages printed fast enough to give retailers notification of all the increases.

Retailers are being warned to be quick to mark up the "in stock" items in order to have funds available to reorder merchandise.

In summation, for an indefinite time, rising costs along with inadequate supplies of fuel and energy could cause alterations in demand and living habits, just as high prices and short supplies of food forced changes in our diet. Industrial and commercial establishments and even the nation's international position could be affected. There is no doubt about continued inflation at a point somewhere in the neighborhood of six per cent during 1974. In order to make ends meet, citizens will have to be even more economy minded.

Neighborhood stores, merchants in small communities, and small shopping centers in residential areas of the big cities are expected to have more shoppers as gasoline shortages put restrictions upon shoppers.

\$\$\$
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ACROSS THE DESK

What Other Editors Say

A Bizarre Solution
 The good chance the Mr. Nixon's voluntary conservation program won't save enough energy to get through the winter has some of his advisors frantically searching for a solution.

Some in the White House favor rationing and warn that it may be near by January 1. Others, who recognize that peacetime rationing would turn into a catastrophic mess, prefer to slap on a federal surtax to drive up the price of fuel and hope that this cuts into the demand.

This is a poor solution to a difficult problem. A penny a gallon surtax would yield an estimated \$1 billion federal revenues and some Congressmen have their mouths watering at the prospect of so much easy money coming in, available for spending.

A 30 cent surtax would bring in \$30 billion, which makes it that much better from some points of view.

Clearly, the government can't take that much money out of the economy without sending it into a tailspin. Siphoning even \$10 billion out of the economy with a dime surtax would spell certain recession for 1974.

Congress could get this cash into the mainstream by raising Social Security benefits again, which after all have only been boosted 50 per cent in the last three years. But a more prudent allocation would be to provide these surplus funds to the problem at hand. Use half of the money to build mass transit, bail out the bankrupt railroads, etc. And give the other half to the oil companies on the understanding that they will develop new energy sources, build new refinery capacity, and step up costly exploration projects.

This approach is somewhat clumsy.

So let's consider a bizarre approach designed by Milton Friedman, the well-known economist.

His plan is simple. He thinks

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 We sell Country Sausage
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oil depletion allowance from the books.

If Congress, in its wisdom, decontrolled natural gas prices, it would have to jump out of the way or be trampled by the competitive forces it would unleash.

Not only would the Friedman plan put cash into industry's pocket but also would line the federal treasury because the corporate income tax rate is 52 per cent.

Congress could earmark this money for mass transit, railroads, etc.

This is a radical plan, so straightforward and simple that it will never be considered. Any suggestion that the American economy can adjust to a free market system is so bizarre as to be unreal.

—The Wall Street Journal

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 9:30 — 5:30 Tuesday — Saturday
 Gussie Williams, Photography Complete Wedding Catering
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Memories

From
 The Democrat Files

30 YEARS AGO Dec. 30, 1943

Captain and Mrs. A. L. Gailey of Abilene are the parents of a son, Donald William, born Dec. 27. Mrs. Gailey is the former Jerry Kinard, daughter of Mr. and Mrs. D. L. C. Kinard.

The Mystic Weaver Club had their annual Christmas dinner and tree Wednesday evening, Dec. 22, in the home of Mrs. J. W. Fitzjarrald.

Don Q. Tarver, student in Kansas State Agricultural college, Manhattan, Kan., came Friday to spend the holidays here with his Parents, Mr. and Mrs. Horace Tarver.

The worst storm of the winter and one of the worst in years, hit the Panhandle Sunday night with a four inch snow falling in Memphis as a low of 12 degrees was registered, according to J. J. McMickin, local government weather observer.

20 YEARS AGO Dec. 31, 1953

Law enforcement authorities reported this week that the Christmas holidays were relatively quiet in the Memphis area. No serious traffic accidents occurred. One motorist was arrested for driving while intoxicated.

The Teen Corner will be open every Saturday night from now on, Bill Ballew, member of the Memphis Junior Chamber of Commerce, announced Tues.

A joint luncheon of the Lions, Rotary and Business and Professional Women's Clubs at noon Tuesday will officially launch the 1953 March of Dimes campaign in Hall County.



Fifteen cars of drag agency hay have been here and two more are sit.

Presents were distributed to boys and girls who attended Christmas party at the Baptist Church last Tuesday sponsored by the local Chamber of Commerce youngsters also received for their brothers and home.

The annual Memphis Basketball Tournament, underway at 9:30 a. m. T. Jan. 7, Nolan Potset, of the Memphis Cyclone announced Tuesday.

10 YEARS AGO Jan. 2, 1964

Memphis and Lakeview ball teams are in Wetland day competing in the Wetland tournament.

Roland Salmon, a farmer in the Lakeview area, has had his cattle herd grow faster than he had expected winter. Two of Salmon's have given birth to something that is most unusual. Ben Parks, chairman of Hall County Hospital Board, announced this week that the line 100F Lodge No. 1027 donated \$250.00 towards new rooms at the county hospital.

Two Memphis High School senior girls have been named "Outstanding Commercial students" for the month of December and December by the Business and Professional Women's Club. They are Miss Lindsey and Miss LaQue.

"Let's Talk Memphis"

NEW YEAR'S EVE DANCE
AMERICAN LEGION HALL
 322 SOUTH 6th St.
MONDAY, DEC. 31, 9:00 P. M.
MUSIC BY
JEEP MILLS
AND THE TRADE WINDS

Question:

Is Lone Star doing everything it can to hold down costs?

Answer:

Yes!

We're operating more efficiently than ever before. But our costs are going up none the less... just like yours.

For instance, the interest rates on money we have to borrow for constructing new gas supply systems have increased dramatically. These rates have recently been at all time highs.

Within the last 18 months, we have invested nearly \$100 million:

- to build a large diameter, 400-mile pipeline from West Texas to the Dallas-Ft. Worth area,
- for other facilities along this pipeline,
- to attach major new reserves and
- to pay for well drilling by producers... all for the purpose of assuring continuing natural gas supplies to our customers.

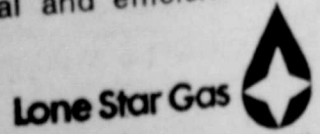
These investments don't even include the cost of all the gas we must buy to fill the line. In 1969, natural gas

cost us about 19 cents per thousand cubic feet.

Recently we paid more than 85 cents is still rising.

Costs like these are the price Lone Star must pay for your continuing natural gas supplies. It's important that you understand our need for adequate rates so we can continue to deliver clean gas energy to your home for winters to come.

We're doing everything possible to hold down controllable costs. But even with gradual rate increases, natural gas from Lone Star will still be your most economical and efficient non-polluting fuel.



Clean Energy for Today and Tomorrow

B. B. Shots

By BYRON BALDWIN

Goodpasture had as his Heritage Hall last week, Henry of Dallas, Henry will be remembered as the late Mr. and M. O. Goodpasture who from Tennessee in Aug. Henry graduated from High School in 1925. In Memphis he worked for Memphis Mercantile Co., Neel and Franks Dept. Store Southeast corner of the Henry also operated a business for a time here. ended college at A&M and M. U.

leaving Memphis he for Levine's Dept. Stores Childress, Lubbock, N. M. While working he met Mary Evelyn N. M. They did and they now have daughters and two granddaughters. Their daughter, Kathy, studying law at the University of South Carolina at Columbia. Her husband is a professor at this university. Their daughter is now Mrs. Larry of Tyler, Texas. Her husband is with the Military. They have two children.

I met some out-of-town visitors in one of our local drugstores a few days ago. I asked them if they had relatives living here. They said they did not and had just stopped in Memphis for a cup of coffee. I asked them why they happened to stop here, and their reply was that this was one of the cleanest, neatest looking small towns on the highway. These people were Mr. and Mrs. R. A. Wolverton of San Diego, Calif. They were on a trip visiting friends and relatives in Texas and Oklahoma.

modern and well kept. Henry was editor of the 1925 school annual. The other members of the M. O. Goodpasture family are: Orville of Memphis, and Cordell of Amarillo, who was named after the late Cordell Hull.

Henry gave a very interesting story of what happened when he was driving the Ford topless delivery truck for Neel Grocery. He said Hubert Dennis and Gip McMurry had about worn this truck out before he started working at this job, so he was late to work so many times that Mr. Neel finally told Henry to take the truck to the Travis Bros. garage and have "what the truck needed" done. Jim Travis checked the truck and said: "What it needs is a new engine," so Henry told him to put in a new engine. Jim did and everything was lovely until the first of the month when the Travis Brothers presented the bill, which made Mr. Neel sweat, scratch his head and call Henry to okay the bill. Henry told him that he had done what the boss said, "get what it needs," and Mr. Neel did not fire him.

Times have changed. Now you see freight trains come through about as long as the distance to Giles. The engine can be in Giles and the caboose in Memphis. The way Mackie Allen and his crew are stacking bales of cotton north of the Compress, it may

R. A. is a retired Navy Captain. Since retiring he has the rock hound habit of collecting rocks and stones. When I left this couple, R. A. and Mike Branigan were having a stony conversation.

I had a telephone call a few mornings ago from Mrs. Edna Cook, telling me of the Hall County Cotton Christmas tree she and others in the Turner Cotton office had created. Mrs. Cook gave me a special invitation to see this tree. It showed up very good with cotton stalks and full open cotton bolls. It is too late this year, but next year we could use this as a pattern for a 50 ft. tall cotton tree, in keeping with the "Cotton Capital of the Panhandle." This tree was very attractive in the office with red ties and miniature bales of cotton surrounding it.

I met Mr. Cuba White in this office. Mr. White has been in the cotton business for a number of years in Dallas. I found out that he was well acquainted with one of our former residents. Mr. A. Owens, who was associated with the late Arthur Howard. A. is still living in Dallas, but has retired from the cotton business and his son is carrying on. I missed the bird flying over the Comb's house, with that live doll, as Joel Lee Combs landed at 9:45 p. m. Dec. 8th. This doll was just an early Christmas gift.

A card was received from Libby (Snowdon) Hatch of Portales, N. M. She gave the fact that post office box 311 was used by the Snowden family from the time the post office first opened for business until 1947, when she and Billy Bob moved to Portales, N.M.

Another out of state card was received from Mr. and Mrs. Tony

just be a few days until the cotton yard for the Compress will reach to Giles and maybe to Hedley.

Craig of Guymon, Okla., Tony is retiring from the telephone Co. this next spring and their new address will be Bluffton, Texas 78607. Other out of state cards received from friends who wish their Texas friends a happy holiday season are: Mr. and Mrs. Edwin C. Gilliam of 34 Woodland Dr. Road in Jackson, Tenn., also the Robert A. Gaynor's of 1865 S. Roseway in West Linn, Oregon

After listening to Christmas Carols, interspersed with news broadcasting on the radio, a three year old child recited this version of "The Night Before Christmas": "Now Dasher, Now Dancer, Prancer and Vixen, on Comet, on Cupid and President Nixon.

Someone reported to me a few days ago that Comet did not go with the other reindeers last year as he had to stay home and clean the kitchen sink.

Other visitors in Hall County Heritage Hall were Mr. and Mrs. L. B. Dowlin of Amarillo and Mr. and Mrs. Hayden Dowlin of Panhandle, Texas. These two couples were on their way home after attending the Washington Redskins and Dallas football game. These two families have lived in Panhandle and Amarillo for over 50 years. They were very complimentary of Hall County Heritage Hall.

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day, selling and gift wrapping. Two of these people I remembered checking a year ago on Saturday and they were barefooted their feet hurt so bad. I checked Gladys Power and Mary Lockhart again this year and they were wearing shoes. They had bought larger shoes for the rush.

Candler Hawkins of Houston, Texas was a visitor in Heritage Hall the past week. We want to thank him for his contribution. Even though his home is in Houston, he helps share the tax burdens of Hall and Collingsworth counties.

We appreciate that our Senator, Jack Hightower, chose Memphis as his home town before he met the world of hard knocks. Most of us older people in Hall knew him when he drew his first breath of Hall County air, when his first costume was birdseye pants and diaper shirt. He started trying to go places by kicking out of his diapers and getting into coveralls, and on to jeans and overalls. We knew him when he was very young, before his teen years. He wanted to work and accomplish something without asking what the pay would be. I checked some records of our chamber of commerce and found that Jack worked for this organization when he was very young, delivering circulars for the salary of 50c a day. He was always full of ambition. When Jack graduated from high school I asked him what his major would be in college and he replied, "law". I told him with his physique he almost looked the part of a Congressman, and I ex-

pected him to be one. So I am expecting him to carry this out, buy him a Fedora hat and make his entrance to our National Capitol to serve us as faithfully as he has the office of Senator.

I think the ones who planned Senator Jack's announcement party should be congratulated. It was enjoyed by all with a lot of good fellowship. Memphis and many other towns were represented on this occasion. It was a real cooperative event with Dick Fowler, Larry Parks, and Jim Ed Wines of the Chamber of Commerce; and Guy Smith and his wife, Tommi Lou who was responsible for a table centerpiece created from Hall County Cotton with the red velvet ribbon and miniature bales of cotton. Someone told me that Mrs. John Deaver used Dick Fowler's crop of pecans on top of the good cookies.

In my visit to Hall County Hospital I noticed a few things. One of them was that Pauline Wynn was almost grey. I did not ask her if it was worry with Ruppert or the new house they built that put grey hairs on her head.

A few days ago Mr. and Mrs. Billy Ray Jones entered the hospital as papa and mama, but when they left the hospital last Saturday morning they were Grandma and Grandpa, as they had a grandchild presented to them by Chris and Melissa Linch.

A Quote: "If you can't be thankful for what you received, be grateful for what you escaped."



REDDY TIPS

On how to live better

Conserve energy and save money too!

• For savings on operating costs... remember the lower you set the thermostat in the winter, the more money you save on energy cost.

• Let the sunshine help warm your home... open the drapes during the day. Close the drapes at night, this will help insulate your windows and keep cold air out.

• Heat your home, not the outdoors, be sure all doors and windows are closed. Close damper when not using your fireplace.

• Before you leave home, or go to bed, turn off all unneeded lights and small appliances.

West Texas Utilities Company

HAPPY NEW YEAR THRIFTWAY

STYLE HAIR SPRAY
REGULAR, UNSCENTED, SUPERHOLD
13-oz. CAN **59c**

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5-LB. PAPER BAG **79c**

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REG. 65c SIZE BAG **39c**

SALAD DRESSING
SHURFINE 32-oz. JAR **49c**

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BATH BONELESS, FULLY COOKED "NUGGETT" HAMS 1 1/2 to 2-LB. AVG. LB. \$1.99	FRESH PORK BUTT ROAST LB. 79c	DRY SALT PORK JOWLS LB. 59c	GROUND BEEF LB. 69c
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PORK BUTT STEAKS..... LB. 79c	WILSON'S FRANKS..... 12-oz. 79c	OSCAR MAYER CHICORY BRAUNTSCHWEIGER..... 6-oz. 59c
MEDIUM SIZE SPARE RIBS..... LB. 89c	SHURFRESH SLICED COOKED HAM..... 6-oz. 89c	LITTLE BOY BLUE CORN DOGS..... LB. 89c
FRESH CHICKEN BREASTS..... LB. 69c	CLASSIC'S KUMHAR WHOLE OR BONES PICKLES..... 79c	SHURFRESH SALADERS OR PIMENTO CHEESE SPREAD..... 7 1/2-oz. 49c
FRESH DRUMSTICKS..... LB. 69c	OSCAR'S SLICED ITALIAN PEPPERONI GERMAN SALAMI..... 79c	
FRESH CHICKEN THIGHS..... LB. 65c	OSCAR MAYER LITTLE SMOKIES..... 12-oz. \$1.19	

SHURFINE COFFEE 89c
CHICKEN OF THE SEA TUNA Chunk Light 49c
Ragu SPAGHETTI SAUCE 39c

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CANADA DRY, GINGER ALE, CLUB SODA, OR COLINS MIXERS IN NO RETURN BTL.

28-oz. BTL. **29c**

Shurfine Pure Vegetable Shortening **\$1.09**

ALL PURPOSE RUSSET POTATOES 10 LB. BAG **69c**

ORANGES TEXAS NAVAL 2 LBS. 29c
TURNIPS PURPLE TOP LB. 19c
CARROTS 1-LB. CELLO PKG. EA. 15c

GRAPEFRUIT Texas Ruby Red 2 LBS. **29c**

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CONTADINA TOMATO SAUCE 8 8-oz. CANS **\$1**

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ASPIRIN SHURFINE 5-BRAND 200-CT. BTL. **39c**

EXCEDRIN 60-CT. BTL. **99c**

ALKA SELTZER 8-oz. BTL. OF 25 **69c**

BIZ LAUNDRY PRE-SOAK GIANT SIZE BOX FOR PRE SOAKING YOUR LAUNDRY **79c**

GRAVY TRAIN 25-LB. 39c
PANCAKE MIX 32-oz. 49c

VALUABLE COUPON

INSTANT **SANKA** 8-oz. JAR **\$1.89**

WITH THIS COUPON THRIFTWAY FOOD STORES VOID AFTER JAN. 1, 1974

VALUABLE COUPON

NO. 27954

CHIPO'S 9.5-oz. BOX **49c**

WITH THIS COUPON THRIFTWAY FOOD STORES VOID AFTER JAN. 1, 1974

Thriftway Dairy Specials 49c

SHURFRESH SOFT MARGARINE 1-lb. 99c
SWEET CREAM BUTTER 1-lb. 99c

SHURFRESH BUTTERMILK 1/2-GAL. CTN. **59c**

SHURFRESH COTTAGE CHEESE 30-oz. CTN. **79c**

Davis & Scott Thriftway

Thriftway Frozen Food Specials

MORTON FROZEN RED. FRIED CHICKEN, FISH & CHIPS, MEAT LOAF, SALISBURY STEAK, & TURKEY EACH **53c**

DINNERS CTN.

SHURFRESH BROCCOLI SPEARS 10-oz. CTN. **29c**

MORTON FROZEN ECONOMY DINNERS 11-oz. CTN. **43c**



Mrs. Jim Weatherly presenting Mrs. Wilson with Corsage and pin.

American Legion, Auxiliary Have Christmas Party

Post number 175 American Legion and Auxiliary held its annual Christmas party Tuesday, Dec. 18th.

Due to the illness of president, Mrs. John McLeavley, Mrs. Travis Maynard was hostess for the occasion.

Mrs. Hulda Wilson, an Auxiliary member for the past 52 years, was presented with a pin and corsage. Mrs. Wilson told of her experiences in the Auxiliary since 1921.

After dinner, Santa arrived to distribute gifts and goodies for the little ones.

Memphis Public Schools Cafeteria Menus

Thursday January 3

Brown beans, tomatoes with macaroni, spinach with chipped boiled eggs, corn bread squares, peach cobbler and white milk.

Friday, January 4

Country fried steak, cream gravy, mashed potatoes, hot rolls, white syrup, butter, lettuce with dressing and chocolate milk.

CARD OF THANKS

Our heartfelt thanks to all who extended comforting sympathy and help in our recent sorrow. For the beautiful service, floral offerings, food and other kindnesses, we are deeply grateful. The Family of L. C. Mitchell

CARD OF THANKS

We want to take this means of thanking the Memphis Fire Department for helping fight the fire at Paymaster Gin. The fire was tragic, but without your help it would have been more tragic. Ralph Grady, Mgr.

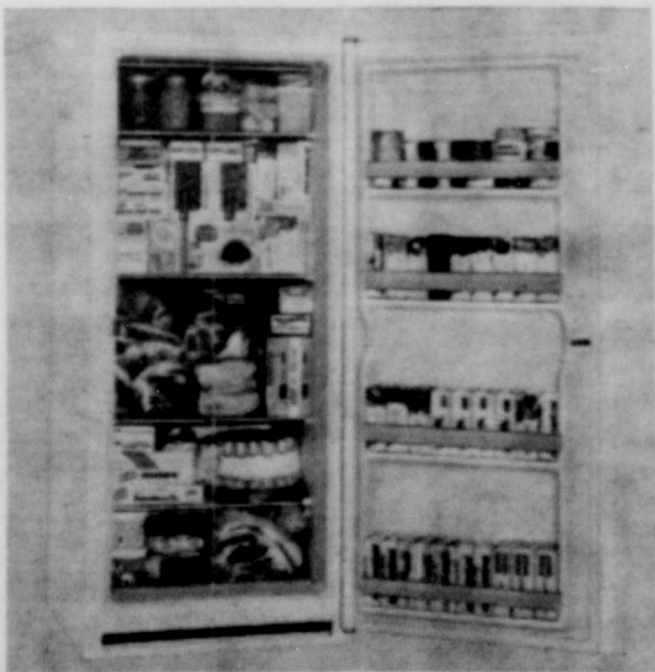
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CHEST TYPE AND UPRIGHT FREEZERS



JUST ARRIVED...
FROM THE LARGEST TO THE SMALLEST!

THOMPSON BROS CO.

Church Of Christ Takes Christmas Baskets to Shut-in

About 30 women of the Church of Christ helped to spread Christmas cheer this year by preparing baskets of fruit, cakes and cookies which were taken to the nursing homes in Memphis, Wellington and Childress.

Also receiving the Christmas baskets were a number of widows and orphans who are members of the Memphis Church of Christ, Art Miller, minister, stated.

American Legion To Hold New Year Dance Dec. 31

The American Legion and Auxiliary will hold a New Year's dance and party at the American Legion Hall, 322 South 6th St., in Memphis Monday evening, Dec. 31.

The dance will start at 9 p. m. Music will be played by Jeep Mills and the Trade Winds.

Mrs. Herschel Combs and granddaughter Debra Combs flew to Carbondale, Ill., Saturday to spend the Christmas holidays with Mrs. Combs and Debra's parents, Mr. and Mrs. Adrian Combs and Kent and Kevin.

Babson's Report - (Continued from Page 1)

payment. Long term, this is healthy and lays the groundwork for the next cyclical upbeat in the economy, but the short-run impact is negative. Less consumer spending will mean reduced inventory buying, with perhaps some backup of goods.

Employment—Personal Income
Aggregate personal income during 1974 will not show the vigor of the past two years. It will be up, but boosted more by transfer payments (social security, unemployment compensation, etc.) than by earned income. Salaries and wages and income of proprietorships and partnerships will average lower than in 1973 because of the slower business pace. Support will come, however, from wage hikes in multi-year union pacts, new agreements, and built-in cost-of-living adjustments. Employment faces reductions in 1974, and the jobless rate could average 6%, but may run as much as 7% at the topmost point. As in the early years of this decade, unemploy-

ment will be difficult to shrink because of the flood of new workers into the labor pool.

Building And Construction

While the nation's housing needs are still enormous, tight and costly money has snuffed out the boom after the high rate of residential starts in 1972 and the first half of 1973. Government figures on building permits issued give no hint of early improvement in this sector which utilizes so much manpower and materials. Resumption of vitality must await a longer spell of anti-recession credit policy than the past six weeks. By late spring of 1974 or sometime during the summer, residential building should bottom out, probably near the 1.1-million annual rate, and thereafter the economy can derive much-needed support from this source. For 1974 as a whole, new residential starts should approximate 1.3 million units. Industrial and commercial construction bolstered overall building activity for a good part of 1973. But high cost, supply shortages, and now the lack of clarity as to consumer spending plans and shopping patterns are likely to cause some hesitancy for non-residential building during the coming year.

Corporate Profits and Dividends

The amazing 1973 gains in overall business profits after taxes were due to basic and uncomplicated business principles and not to profiteering on the part of corporate enterprises, as claimed by some unthinking critics. Fact is, we saw what happens to profits when plant and equipment operate at full capacity and there is little simultaneous cut-throat price competition. For 1974, however, the outlook is less promising. In general, we cannot count on the strong demand of the past years, and costs will continue to move upward. The situation will be worsened if fuel allocations prevent profitable use of operating facilities. But, barring extremes, net corporate profits should dip about 14% overall, with the greatest year-to-year slippage in the first half of 1974. But some firms, notably

those with food-related operations, may even stack up favorably vs. 1973 because of the afflictions they suffered at least part of last year.

As to dividend disbursements, if operational disruptions are not overly severe, corporate dividends can increase again in 1974. The reason for this is that anti-inflation rules permitted only a tiny slice of 1972 and 1973 profits to be paid out.

Politics—Domestic And International

Politics caused a good deal of the uneasiness and uncertainty which marked 1973. The unending sequence of "shocks" in connection with the investigations on Capitol Hill make any reasonable forecast of political prospects for 1974 an exercise in futility. It is to be hoped that the biennial congressional and gubernatorial elections upcoming next fall will produce some semblance of reason to replace the chaotic circus. While those most eager to have the President impeached may have lessened their efforts, just how much of a working relationship between the Administration and Congress will be restored is questionable. Past election years have usually brought forth some productive efforts on Capitol Hill; these will be most vital needed in 1974. There should be no federal tax increases except on the Social Security impost in the year ahead.

While the staff of Babson's Reports is hopeful that there will be no resumption of fighting in the Mideast, negotiations leading to more stable conditions there will be arduous. Arabs will doubtless use their oil strategy as an overhanging threat for years to come in dealing with the industrialized nations of the world, although they may moderate their attitude somewhat. The emergence of underdeveloped nations is never smooth, and unrest will surface from time to time. We do not expect, however, actual military action between the great powers in 1974.

Interest Rates And The Bond Market

Late in 1973 the monetary

authorities at least temporarily relented their anti-inflation credit restriction in order to forestall a serious recession due to fuel shortages. Confronted with both inflation and recession, the Federal Reserve may be forced to vary its tactics. For now, the need to protect the economy prevails. So the peak in interest rates may have been seen for this go-round. With an economy-proping monetary policy and business needing less borrowed capital as activity eases, short-term money rates will likely back away from recent peaks but long-term rates, which had risen less than short-term in the past two years, will recede more slowly.

This means healthier bond markets in 1974 than for the past two years. Investors requiring the best possible yield on their investments should find, therefore, that bonds, preferred stocks, and even some common stocks generally regarded as "income issues" can now provide an attractive yield, plus some capital appreciation as interest rates decline.

Stock Market Outlook

Two significant 1973 scares for the stock market were (1) the early-year panic over food prices and supplies, and (2) the still-current worries over oil and gasoline shortages with the unhappy consequences for business and employment. The former proved temporary and should not be overly distressing in 1974, but fuel-energy troubles will be harder to resolve. Hence, depending on the Mideast picture, the stock market may face more uneasiness that could carry well into spring. By then, Israeli-Arab peace talks may have made sufficient progress for investors to

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start thinking in terms of better business some months away. And the stock market could assume a more hopeful stance.

Now is a practical time for investors to effect portfolio realignments to meet individual goals. Start switching to improve your position whether you are seeking growth or a combination of reasonable income and some inflation. These changes can be tied in with tax considerations. With numerous depressed issues in virtually every industry group, go bargain hunting for well-established stocks and convertible securities (of companies with proven earnings capabilities) which are selling at the lower end, historically, of their price-earnings range.

Industry groups looking particularly promising for 1974 include fuel and energy stocks, some of the life and property-casualty insurance issues, offshore securities, and farm equipment stocks. The farsighted investor will find potential

warding buys in medical and supplies and goods. Even the current of-favor S & L, building, parcel groups will offer good candidates where reserves are ample. Such should be selective in early uncertainties are brought clearer perspective, more sive buying might be in short, as 1974 makes in Babson's Reports—instead peating the caution sounded a year ago—that this is the time for and courage, longer-range and a healthy measure of this country and our eco-



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 lee, Cornell, Ike Rains,
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 Davis, Joe Reyes, Clyde
 Apple, Such
 Antonio Ruiz, Pearl Lee
 Lois Dennis, Carrie
 Sherman C. Fowler, Shar-
 man, John Trones, Jim
 Nora Smith, Lula Wiley,
 Lorene Liner,
 Evans, Thomas Henson,
 man Reque.

Discharged
 Liner, Myrtle Gafford,
 Myrtle, Charles Schauble,
 Cleveland, Myrtle Wood,
 Mae Anderson, Alice
 John Burnett, Jewell
 John Peters, Billy Ballew,
 Creager, Antonio Ruiz,
 Whitten, Modesta
 baby boy, Lawr-
 Ben Hillhouse, Win-
 and baby boy, Dixie
 and Leslie Beavers.



ROLL CALL

Martinez was born
 Mrs. Toribio Martinez
 on Dec. 19. He
 6 lbs. and 5 1/2 oz.

OF THANKS

I sincerely thank Dr.
 the Nurses and the Staff
 County Hospital for their
 care while I was a
 the hospital. Also, the
 visits were so
 appreciated. I want to wish
 Happy New Year.
 E. Monzingo

OF THANKS

I take this way of thank-
 you for your prayers,
 and other evidences
 during the illness and
 our loved one.
 I especially want to thank
 the nurses of Hall
 Hospital. May God bless
 you.
 The Family Of
 Mrs. Lillie Bagwell

OF THANKS

Mrs. Preston Russey of
 North spent the Christmas
 here with relatives.

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**AIRMAN MICHAEL KINARD
 Is Student Air
 Force Leader**

Airman Michael Kinard, a student of the 369th Student Squadron, Chanute AFB, Illinois, has been selected to fulfill a leadership position in his squadron, a letter to his parents, Mr. and Mrs. Jack Kinard of San Antonio, from TSgt. James A. Henley, Military Training Instructor, said this month.

Airman Kinard is the grandson of Mr. and Mrs. John Chaudoin of Estelline.

"It may be of interest to you to know that the selection procedures for student leaders are quite demanding and only those who show exceptional leadership and scholastic abilities are selected.

"We are impressed with your son's ability and feel he will be an asset to this organization and the United States Air Force. You have every right to be proud of your son's achievement," the letter to Michael's parents said.

Mr. and Mrs. Thos. E. Noel and Tomnye of Denton, spent the weekend in the homes of M. G. and Gary Tarver observing an early Christmas. They returned home the 24th to celebrate Christmas Day with Mrs. Noel's family in Dallas.

The Preston Russey's of Ft. Worth, Spent Christmas with The Bobbie Barbee family and Aubrey Robertson's of Lakeview, Keith Robertson's of Carrollton, Mr. and Mrs. Hap Johnson and Mr. and Mrs. Jr. Barbee of Memphis, were in the 'Rex Peoples' home in Sannorwood Monday night. They enjoyed dinner and exchanged gifts.

CORRECTION

One of the pall bearers was inadvertently omitted from the list of pall bearers in the news story of the funeral services of Mrs. Bessie Ann Adams last week. The list should have read:
 Pall Bearers were: Ollie E. Simmons, Arthur Clark, Joe N. Berry, Carroll Fowler, Ben Moss and Kent Byars.

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Grandmaw's Attic

Personals

Mr. and Mrs. Keith Robertson and family of Carrollton spent Christmas with Mrs. Sylvia Lewis and Mr. and Mrs. Aubrey Robertson.

Mr. and Mrs. C. W. Robertson and family of Lubbock spent Christmas with Mr. and Mrs. Aubrey Robertson.

Danny Martin of Guymon, Okla. spent Christmas in Memphis and Lakeview.

In the Bobbie Barbee home for Christmas dinner were: Mr. and Mrs. Rex People and family, Mr. and Mrs. Preston Reese of Ft. Worth, Mr. and Mrs. Hap Johnson of Memphis, Mr. and Mrs. Boyd Cummings of Quanah, Mr. and Mrs. Aubrey Robertson of Lakeview, and Paul Smith.

Cheryl Foster Magri of Norfolk, Va., is visiting here with her father, Henry S. Foster, and other relatives and friends. She is an English Instructor at Tidewater Community College. Her husband, Mike, is a student at Old Dominion University at Norfolk where he will receive a B. S. degree in May, 1974.

Visiting last Sunday in the home of Mr. and Mrs. Marion E. Posey and daughters were Mr. and Mrs. R. G. Downs of Panhandle. They welcomed Kari home from the hospital and attended the band booster luncheon and annual Christmas Band Concert in which Marian and Shari participated.

Visiting in the homes of Mr. and Mrs. Jim Beeson and Ruby Hoffman during the holidays were Mr. and Mrs. F. N. Blevins of Houston, Mr. and Mrs. Johnny Hoffman and family of Lubbock and Tom Beeson of Olton.

Mr. and Mrs. Roddy Waites and Kimberly of Junction spent the weekend with their parents, Mr. and Mrs. Wymas Davis and Mr. and Mrs. Stacy Waites.

Mr. and Mrs. Alvin Taylor and family of Arlington spent the holidays with his mother, Mrs. T. L. Waddill of Estelline.

Mr. and Mrs. John T. Barbe, of Oklahoma City and Katherine Hawthorne of Abilene, Tex. spent Christmas with their mother Mrs. Estelle Barber.

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Frank Phillips Col. To Register For Spring Jan. 10-11

Registration for the spring semester at Frank Phillips College is scheduled for January 10 and 11 in the James W. Dillard Library.

Students will be admitted and registered according to alphabetical listings on their last names and should contact the College for their respective hours to register.

Those missing their hours will register on Jan. 11 between 6:30 and 7:30 p. m. and anyone who has not previously registered should also come at this hour.

Evening students only register Jan. 10 from 6:30 to 7:30 p. m. Army Reserve Officer Training program will be offered at Frank Phillips College beginning in the spring semester. Courses to be offered are transferable among all senior ROTC units. FPC ROTC cadets will receive transcripts for participation in the program through the military science division at WTSU.

Mrs. Joanna Wright, Bruce, Nancy and Susan of Amarillo; Mr. and Mrs. Don Reeves, Kathleen, Bill and Wesley of Wellington visited in the home of Mrs. Lucile Wright over the Christmas holidays.

Visiting during the Christmas holidays with Mr. and Mrs. Gene Lindsey were her mother and brother, Mrs. H. B. Gilmore and H. A. Biley Gilmore of Dallas, their daughters, Mitzie, student at Texas Tech, Lubbock and Mr. and Mrs. Noel Clifton Jr., and son Paul of Lubbock, and Mr. Noel F. Clifton of Clarendon.

Rebekah Lodge Has Christmas Party In McIntush Home

The Memphis Rebekah Lodge had a lovely Christmas party in the beautifully decorated home of Mrs. Floyd McIntush.

The party began with a delicious salad supper. Mrs. D. B. Kennedy gave the invocation. After the supper, several members read poems or short stories. Mrs. Lynn Jones offered a prayer remembering the sick and bereaved.

Gifts were exchanged, and Mrs. McIntush acted as Santa. The following Rebekah enjoyed the party: Mmes. Estelle Barber, Eula Moreland, Clo Rogers, Florene Yarbrough, Linnie Kennedy, Edna Merrill, Marguerite Smith, Agnes Bailey, Lura Eddleman, Flora Halford, Hildreth McMin, Mattie Ora Jones, Dorothy Gurley, Emma Stevens, and Burnie McIntush. Mr. Halford and Mr. McIntush were the guests.

Spending the Christmas Holidays with the Bill Cosby's are their sons: Bob from Texas Tech in Lubbock; Bill from the Mozart team in Salzburg, Austria; Henrik Lohns from Bad Reichenhall W. Germany and Miss Nancy Allen a Tech student from Perryton. Bob and Nancy will leave Lubbock Friday morning with the Tech Band for Jacksonville, Florida to attend the Gator Bowl.

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THE MEMPHIS DEMOCRAT

Parnell Club Meets For Social Wed., Dec. 12

The Parnell Club met Wednesday, Dec. 12, in the home of the president, Lucille Cope.

Members repeated the Lord's Prayer in unison after which the devotional was given by Cordye Hood.

The minutes of the last meeting were read by Leona Burk and a short business session was held.

The losing team members then

entertained the winning team with a program and served refreshments.

Appearing on the program were Clessie Jouett, and Leona Burk who gave two readings. The Night Before Christmas was handed to the winning team to unscramble and read in verse by verse. The group then enjoyed singing Christmas Carols led by Billie and Leona. Five guests were present.

Nearly 26 million of America's more than 29 million living veterans served during a period the country was involved in war, according to the Veterans Administration.

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THIS WEEKS WINNERS
HAMS Charlie Ween, Shari Robertson
TURKEY'S Tom Holmes, Mrs. L. A. Stillwell

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Your Life

"To lead a life worthy of the Lord, fully pleasing to him, bearing fruit in every good work and increasing in the knowledge of God."
—Colossians 1-10

Perhaps you have heard someone make the expression, "It's my life and I shall do with it what I want." Perhaps you have said it yourself, or had some thoughts along this line.

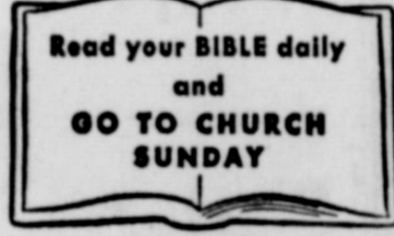
Stop for just a moment and consider the implications of such an attitude. The statement, in effect, says two things: 1. "I'm concerned only about my own happiness," and, 2. "I have no responsibilities to anyone other than myself." Is this so—in your life, in the life of others you know? Of course not.

Your life is worth something, to yourself, to your family, and to your friends. It has value, because there is in you, no matter how you deny it or ignore it, the potential to serve yourself, your family and friends, and your God in many ways.

Be reminded of the little things of life—love, help, cheerfulness, brotherhood—and so many more. Put a little of each into your life and each day will be more pleasing than the last.



He restoreth your soul....Worship together this week



Baptist Church Estelline
10:00 a. m. — Sunday School
11:00 a. m. — Morning Worship Ser.
6:00 p. m. — Training Union
7:00 p. m. — Evening Worship Ser.
Mon., 3:45 — WMU
Wed., 7:00 p. m. — Prayer Meeting

Baptist Church Brice
10:00 a. m. — Sunday School
11:00 a. m. — Morning Worship
5:00 p. m. — Training Union
6:00 p. m. — Evening Worship
Wed., 7 p. m. — Mid-Week Service
J. I. Herndon, Pastor

West Side Church of Christ Estelline
10:30 a. m. — Morning Worship
6:30 p. m. — Evening Worship

Jehovah's Witnesses Memphis
Sun. 10 a. m. — Bible Lecture
Sun. 11 a. m. — Watchtower Study
Tues. 8 p. m. — Bible Study
Fri. 7:30 p. m. — Ministry Meeting
Fri. 8:30 p. m. — Service Meeting
Presiding Minister:
Robert Mikesell

Assembly of God Church Memphis
9:45 a. m. — Sunday School
11:00 a. m. — Worship Service
6:00 p. m. — Christ Ambassadors
7:00 p. m. — Evening Service
W. L. Sanders, minister

Church of Christ Memphis
9:45 a. m. — Bible Study
10:45 a. m. — Morning Worship Ser.
6:00 p. m. — Evening Worship
Wed., 7:30 p. m. — Bible Study
Thurs. 9 a. m. — Ladies Bible Study
Art Smith, Minister

Baptist Church Newlin
10:00 a. m. — Sunday School
11:00 a. m. — Morning Worship
L. J. Crawford, minister

Church of Christ Lakeview
10:00 a. m. — Bible Study
11:00 a. m. — Morning Worship Ser.
6:00 p. m. — Evening Worship Ser.
Wed. 7:30 p. m. — Bible Study
Kenneth Rhodes, minister

East Side Church of Christ Estelline
10:00 a. m. — Bible Study
11:00 a. m. — Morning Worship Ser.
6:00 p. m. — Evening Worship
Wed., 7 p. m. — Bible Study
Steve Stewart
Coleman Lemons of Lubbock

Baptist Church Lakeview
10:00 a. m. — Sunday School
11:00 a. m. — Morning Worship
5:00 p. m. — Training Union
6:00 p. m. — Evening Worship
Wed., 7 p. m. — Mid-Week Service
Rev. Bill Curry

Assembly of God Estelline
10:00 a. m. — Sunday School
11:00 a. m. — Evening Service
6:00 p. m. — Bible Study
Thurs., 7 p. m. — Bible Study
Rev. E. G. Johnson, pastor

First Christian Church Memphis
9:45 a. m. — Sunday School
10:45 a. m. — Morning Worship
6:00 p. m. — Youth Meeting
7:00 p. m. — Evening Worship
Wed., 7:30 p. m. — Mid-Week Service
Tom Posey, minister

Travis Baptist Church Memphis
9:45 a. m. — Sunday School
11:00 a. m. — Morning Worship
6:30 p. m. — Training Union
7:30 p. m. — Evening Worship
Wed., 7 p. m. — Teachers Meeting
Wed., 7:30 p. m. — Mid-Week Service
Wilburn Coffman, pastor

Church of God Memphis
10:00 a. m. — Sunday School
11:00 a. m. — Morning Worship
7:00 p. m. — Evening Worship
Clyde W. Boyd, pastor

First Baptist Church Memphis
9:45 a. m. — Sunday School
11:00 a. m. — Morning Worship
6:00 p. m. — Training Union
7:00 p. m. — Evening Worship
Wed., 7:30 p. m. — Mid-Week Service
C. H. Murphy, Minister

Methodist Church Lakeview
10:00 a. m. — Sunday School
10:55 a. m. — Morning Worship
MYF 7:00 p. m. — Wed. Evening
6:00 p. m. — Evening Worship
WCS 7:00 p. m. 1st & 3rd Thurs.
John M. Dorn, Pastor

Presbyterian Church Memphis
11:00 a. m. — Morning Worship
7:30 p. m. Tues. — Study Group
7:30 p. m. 2nd & 4th Thurs.
Wed. — Mizpah Guild Meeting
Owen McGarity, pastor

St. Mary's Church Clarendon
8:00 a. m. — Sunday Mass
Sacred Heart Catholic Church
Memphis
10:30 a. m. — Sunday Mass
Rev. Ladislaus Wolko, S. T. D.
Ph. M.

United Pentecostal Church Memphis
11:00 a. m. — Morning Worship
10:00 a. m. — Sunday School
7:00 p. m. — Sunday Evening
7:00 p. m. — Tuesday Evening
Rev. Gordon Page

Methodist Churches Estelline
10:00 a. m. — Sunday School
11:00 a. m. — Morning Worship
5:00 p. m. — Evening Worship
Tell
9:30 a. m. — Morning Worship
10:30 a. m. — Sunday School
6:15 p. m. — Evening worship

First United Methodist Church Memphis
9:45 a. m. — Sunday School
11:00 a. m. — Morning Worship
5:00 p. m. — Training Union
6:00 p. m. — Evening Worship
Tommy E. Nelson, pastor

These Memphis Business Firms Make This Page Possible in the Interest of a Christian Community . . .With the Hope That More People Will Go To Church Regularly

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- Ferrel's
- Memphis Tire and Supply
- Dunbar and Dunbar
- Brown Auto Supply
- Bruce Bros. Mobil
- Foxhall Motor Company
- Branigan Jewelry
- Williams Oil & Gas Co.
- Memphis Compress Company
- First State Bank

- Nell and Jim Beeson
- Donny and Fran's Place
- Kinard-Gailey Agency
- Clent's Barber Shop
- Dr. Jack L. Rose
- Smith's Auto Store
- Patrick Chemical Company
- Hall County Electric Co-Op., Inc

- O. R. "Doc" Saye
Mobil Products Consignee
- Fowlers Drug
- John Lemons Furniture
- Memphis Lumber Company
- Lockhart Pharmacy
- Vernell's Drive-In
- 287 Restaurant
- First National Bank
- Spicer Funeral Home

- Simpson's Men & Boys Wear
- Campbell Insurance Agency
- Cablecom-General, Inc.
- Ann's Shoppe
- Caprock Translator Systems
- Hall County Farm Supply
- Ward Motor Company
- The Lady Fair

Study Club Members Enjoy Annual Christmas Dinner in Greene Home Tues.

Members of the 1913 Study Club enjoyed a Christmas Dinner Tuesday evening, Dec. 26, at the home of Mrs. Gayle and Mr. Bob Hutcherson. Mmes. Bob Hutcherson, M. Richards, T. M. Har-

rison, J. P. Fowler and Tommy Nelson serving as co-hostesses. The Greene home was beautifully decorated for the occasion with the gaily decorated tree being the focal point in the living room.

A delicious menu was served buffet style from the dining table which was laid with a Christmas cloth and centered with a lovely Christmas arrangement and candles.

After the invocation by Mrs. D. L. C. Kinard, guests were seated at foursome tables which were centered with Christmas candles.

"Christmas Means Caring" was the theme of the program for the evening. Members responded to roll call with "What Christmas Means." Mrs. Frank Foxhall gave a beautiful Christmas story entitled "Hark: The Herald Angels Sing."

Gifts were exchanged from the tree and to conclude the evening, members sang Christmas carols with Mrs. D. L. C. Kinard at the piano.

Enjoying the social were Mmes. Byron Baldwin, Joe Allen Ballard, Deway Britt, Virginia Browder, Herschel Combs, Bray Cook, F. W. Foxhall, Gayle Greene, T. M. Harrison, Edwin Hutcherson, Bob Hutcherson, D. L. C. Kinard, Paul Montgomery, Mack Richards, M. G. Tarver, Bill Wood, Clyde McMurray and Misses Helen Madden and Neville Wrenn.

Even though forest fires are the most spectacular destructive agents in woodlands, more than 90 percent of forest losses are due to insects and disease.

Artist Studio Club Meets In Kinnard Home

On Dec. 18th, the Memphis Artist Studio Club met in the beautifully decorated home of Lottie Kinnard. Susie Kesterson was co-hostess.

Nat Scott, President, held a short business meeting, and plans for a Feb. show were discussed. Year books were presented to each member. On the year book committee are La Nora Wood and Sue Fowler.

Mrs. Scott introduced the special guest, Nelda Wright of Canyon, who showed slides of club members paintings.

Refreshments consisted of chicken salad, cranberry omelet topped with whip cream, cookies, party mix, bread and butter sandwiches, coffee and small red boots filled with candy.

Gifts were exchanged by the following members: Zettie Baker, Ann Byars, Ada Ruth Craighead, Ruby Farrar, Mary Hudgins, Wilma Leslie, Ethel Saunders, Jimmie Wheller, Lanora Wood, Nat Scott, Nelda Wright, Hostess Lottie Kinnard and Susie Kesterson.

H. M. Nelsons To Celebrate 50th Anniversary

Mr. and Mrs. Hall M. Nelson will be honored by their children with a reception on Sunday, December 30, at 2:30 p. m. Mr. and Mrs. Nelson will be celebrating their fiftieth wedding anniversary. The reception will be held at the church of the Brethren in Waka, Texas. Friends are cordially invited to attend.

Leo Fields Home Is Scene For Annual Memphis Little Theatre Christmas Party

The home of Mrs. Leo Fields was the setting on Friday evening, Dec. 14, for the annual Christmas Party for members of the Memphis Little Theatre.

The home was beautifully decorated for the occasion with Christmas decor and featuring the traditional Christmas tree.

Serving as co-hostess for the social were Virginia Browder, Myrtle Helm, Annette Boswell and Charlene Douthit.

Guests were seated at foursome tables laid with Christmas cloths in red and centered with Christmas candles. The meal was served buffet style from the dining tables which was laid with a red Christmas cloth.

As the program, members related memorable Christmas happenings in the past and concluded by singing Christmas carols. Gifts were exchanged from the beautifully decorated tree with Virginia Browder and Gladys Powers acting as Santas. In their charming and clever fashion, the two gave original verses about the member who was about to receive a gift.

Enjoying the social were Nell Beeson, Virginia Browder, Annette Boswell, Helen Combs, Charlene Greene, Tomacile Greene, Peaches Harrison, Myrtle Helm, Kathryn Jones, Lottie Kinard,

Christmas decor and featuring the traditional Christmas tree.

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Enjoying the social were Nell Beeson, Virginia Browder, Annette Boswell, Helen Combs, Charlene Greene, Tomacile Greene, Peaches Harrison, Myrtle Helm, Kathryn Jones, Lottie Kinard,

Janet McMurray, Mary Helen Sexauer, Mildred Stephens, Gladys Power, Wilma Voyles, Tanja Widener, Charlene Douthit, and one guest, Mrs. McMurray.

CARD OF THANKS

To the Cousins Home and all its staff for the loving care they gave my father, Ernest Corbin, the many months while in their care, many friends who brought food and flowers. Especially do we thank Mr. Spicer for his wonderful work for which Memphis is blessed. Also thanks to the Minister and Charlie Baker, a wonderful boy, for singing his favorite songs. Thanks again. Ruby E. Corbin Patterson

Mr. and Mrs. Holmes Posey and Mrs. Albert Gerlach spent Christmas day in Vega, visiting Mr. and Mrs. Jack Wolf and Jack H. Wolf of Lubbock. Jack H. Wolf was en route to Tres Ritas, N. M. where he will be associated with Rev. Jack Gray of Dallas and Rev. Bob Stamps of Oral Roberts University in Tulsa, Okla. for a five day retreat.

Let's Talk Memphis!

Bethel Class Meets In Hayes Home

The Bethel Class of the First Baptist Church met in the home of Henry Hayes Dec. 13th for an annual Christmas party.

Mrs. Mona Robertson and Mrs. Frank Ellis were co-hostesses. President, Mrs. Mollie Carlos welcomed guests and members & a delicious plate was served to the group.

Mrs. Bud Godfrey gave the devotional, (Luke 2) "The Birth of Christ", and closed with a prayer.

Mrs. Mollie Carlos told an interesting story entitled "Christmas on a Bus".

The group exchanged gifts from the Christmas tree and the following were present. Mmes. Osmie Scott, Katie Scoggins, Sabra Rice, Clara Pritchett, Enod Godfrey, Lucille Wright, Ruth Gardenhire, Una Rambo, Dorothy Gurley, Mollie Carlos, Anna Mauch, Leta Ellis, Ethel Kilpatrick, Mona Robertson and hostess Mrs. Henry Hayes.

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Buttermilk 59c
CLOVERLAKE 1/2 GAL.

Ice Cream 89c
CLOVERLAKE 1/2 Gal.

Orangeade 79c
HI-C, 46 OZ. CAN 2 FOR

Peaches 39c
HUNT'S NO. 2 1/2 CAN

Peaches \$1.29
KING SIZE

Roast 79c
PORK LB.

Steaks 98c
CLUB LB.

BEEF 79c
GROUND LB.

Bacon 1.89
SMOKED RITE 2 LB. PKG.

FRANKS 79c
DECKERS 12 Oz. Pkg.

Potatoes 69c
COLO. RUSSET 10 LB.

GRAPEFRUIT 29c
RUBY RED 2 FOR

CARROTS 29c
1 LB. PKG. 2 FOR

PIZZA 69c
LAMBRECHT 13 OZ. PKG.

Dinners 49c
BANQUET TV 11 OZ. PKG.

Juice 89c
FLAV-R-PAK, 12 OZ. CAN 2 FOR

WISHING WELL WINNERS

MARGARET LUNDSCHEN

BESSIE WELLS

MARGUERITE McKOWN

Action NOW CAN MAKE YOU MONEY

If You Are A Farmer, Rancher, Professional Person

Or Any Other Self-Employed Individual

You Are Eligible

For A Tax Break Under The Farmers State Bank & Trust Co. of Clarendon.

Retirement Plan

Up to 10 percent of earned income, not to exceed \$2500 a year, may be set aside for your retirement. An Income Tax deduction may be claimed for the full amount set aside. These accumulated funds and their earnings from investments are not taxed until distribution.

For Full Details

Go by The Farmers State Bank and Trust Co. of Clarendon and ask for their brochure—"A Retirement Plan for the Self-Employed." Then you too can build financial security for your future and at the same time take advantage of a real opportunity to save on your income tax. Remember, there are many advantages in using a bank trust department administered plan which is fully approved by the Internal Revenue Service.

Our Trust Department is examined annually by the Federal Reserve System and State Banking Department. December 31st is the deadline for the current year. —Internal Revenue Service Approved Plan No. 723026—

THE FARMERS STATE BANK & TRUST COMPANY, CLARENDON, TEXAS
MEMBER OF FEDERAL RESERVE SYSTEM
MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION



