Football games

Haskell 7th, 8th, JV vs. Olney Thurs., Nov. 2, 4 p.m. at Olney

Haskell Indians vs. Olney Fri., Nov. 3, 7:30 p.m. at Haskell

Paint Creek JH vs. Patton Springs Thurs., Nov. 2, 5:30 p.m. at Patton Springs

Paint Creek vs. Patton Springs Fri., Nov. 3, 7:30 p.m. at Paint Creek

Rule JH vs. Jayton Thurs., Nov. 2, 5:30 p.m. at Jayton

Rule JV vs. Jayton Thurs., Nov. 2, 7 p.m. at Jayton

Rule Bobcats vs. Jayton Fri., Nov. 3, 7:30 p.m. at Jayton

Rochester Steers Open Fri., Nov. 3

Calendar

Arts and crafts show

The Haskell Young Homemakers will hold the annual Arts and Crafts Show Sat., Nov. 11 at the Civic Center. Hours will be from 10 a.m. to 5 p.m. Admission is \$2 for adults and \$1 for children ages 6-12. Children under 5 will be admitted free. Booths will feature wooden crafts, clothing, jewelry and holiday crafts and gift ideas. A concession stand will be available. Proceeds benefit the scholarship fund of the Young Homemakers.

Revival

The Church of God, Hwy. 380 East in Haskell, will hold a revival Sun., Nov. 5 through Wed., Nov. 8. Sunday services will begin at 6 p.m. Services Mon. through Wed. will begin at 7 p.m.

Smoke detectors

Members of the Haskell Volunteer Fire Dept. will install smoke detectors Mon., Nov. 6. from 6 to 8 p.m. for those selected to receive free smoke detectors from the department.

Social Security

A representative from the Social Security Administration will be in Haskell at the old City Hall annex, 305 N. 1st, Thurs., Nov. 2 at 9:30 a.m.

Lodge meeting

The Sons of Hermann Lodge meeting will be held Sun., Nov. 5 at the Haskell National Bank Community Room. The building will open at 2 p.m. The meeting begins at 3 p.m. The lodge will furnish the ham and those attending should bring a vegetable and dessert. Bring canned goods for "Helping Hands."

Calf roping

A calf roping will be held Sun., Nov. 12 at 2 p.m. at the Haskell County Arena. B ropers will rope 3 for \$45 and open ropers will rope 3 for \$60. For more information call Carl Hopkins 940-864-5299 or Fred Hernandez 940-864-2493.

Society to meet

The Haskell County Historical & Genealogical Society will meet Nov. 6 at 7 p.m. The group will meet and tour the Fields Museum in Haskell.

Veterans breakfast

Area veterans are invited to a breakfast in their honor at the Stamford Wal-Mart Fri., Nov. 10 from 8 to 9 a.m.

Index

Obituaries	Page 2
Out of the Past	Page 4
Sagerton News	Page 5
Around Town	Page 8
Menus	Page 10
Classifieds Page	s 10-11

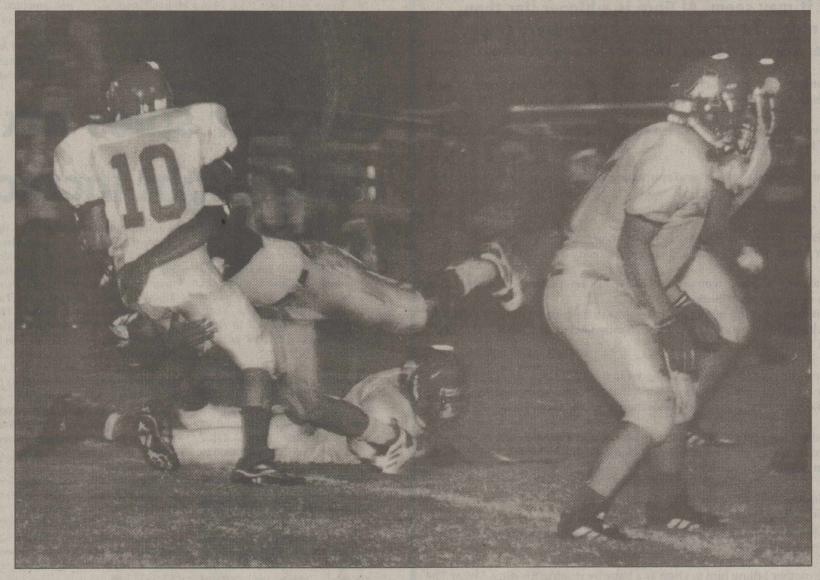
Vote Tuesday

the kell free Press

VOL. 114-NO. 44, @NOVEMBER 2, 2000

"The People's Choice'

12 PAGES-ONE SECTION-50 CENTS



STOPPING A LION-Haskell Indian #64 Chris Acosta tackles the Albany quarterback for a loss in the District 8-2A game played at

Indian Field Fri., Oct. 27. The game ended in a loss for the Indians, with Albany 20, Haskell 7.

Haskell loses to powerful Albany team

Too much muscle left Haskell trailing Albany in the game, last Friday at Indian Field.

Behind a powerful line, Albany defeated Haskell 20 to 7, to run their record to 6-2 overall and 2-1 in District 8-2A play.

Albany led off the scoring for the night at the 2:38 mark of the 1st quarter when quarterback Zeth Smith hit split end Javiel Garcia for a 46-yard TD strike. The PAT kick by Marcus Alcaraz was good. Both teams battled during the entire defensive unit made a goal-line Alcaraz kicked the extra point. start just before the half to keep the Lions within reach.

The 2nd half of play saw Albany flex their muscle. Taking the opening 3rd quarter kickoff, the Lions marched down field to score. Fullback Joe Tidwell, with all 205 pounds, found pay dirt on a 4-yard run. The PAT kick failed. This score came at 8:52 mark in the 3rd. With only 4:53 left to go in the

1st half, with neither team gaining game, Tidwell again found the goal much of an advantage. Haskell's line on a 4-yard run, and Marcus

> Standing at 3-5 overall and 1-2 in District 8-2A play, the Indians put together their own drive during the later part of the 4th quarter. Split end Eddie Loyd caught a 32yard pass from quarterback Jeff Blanks. This lone TD for the Indians came with only 2:54 left in the game. Ernest Palacios kicked the PAT. Final score was Haskell 7, Albany 20.

In the sub games, Haskell's 7th grade was defeated by Albany 6-18. The 8th grade lost 0-36, and the Junior Varsity was defeated 0-14. All in all, it was a red week for the Indians.

Things do not get any easier for the Indians as they play host this Friday to state-ranked Olney. With Olney running through opponents like wind through the valley, they will be a handful for Haskell. With only two more weeks of District 8-2A play left, the playoff picture is shaping up.

The Varsity Indians play at Indian Field Friday to close out their home schedule for the 2000

The 7th, 8th and JV will play at Olney Thursday. Game time there is 4:00 p.m. for the 7th, with other games following.

General Election set Tues.

Early voting in the General Election will continue through Fri., Nov. 3, at the County Clerk's office in the Haskell County

The General Election will be held Tues., Nov. 7, from 7:00 a.m. to 7:00 p.m., at the ten county precinct voting locations listed below:

Pct. 1, Catholic Church Activity Center, North 16th,

Pct. 2, Assembly of God Church, North Ave. E, Haskell. Pct. 3, Extension Bldg., South Ave. D, Haskell.

Pct. 4, Experienced Citizen's Center, South 1st St., Haskell.

Pct 5, High School Gym, Rule. Pct. 6, Fire Department, Rochester.

Pct. 7, City Hall, O'Brien. Pct. 8, Weinert School Bldg. Pct. 9, School Library, Paint Creek.

Pct. 10, Community Room, Sagerton.

As of the Oct. 10 deadline for voter registration, 4494 voters are registered in Haskell County. County Clerk, Rhonda Moeller reminds all voters to bring their voter registration card with them to reduce the amount of time spent in verifying their eligibility to vote.

Rule defeats Rochester

In their District 4 Six Man game with Rochester, Rule's Josh Smith passed for four TDs and ran for three others for a 64-27 win.

Smith ran 40, 22 and 1 yards for scores, then threw TD passes of 25. 5. and 31 yards to Bert Sotelo and 43 yards to Justin Coker. Sotelo also ran 18 and 5 yards for

Rochester's Jason Taylor and Josh Rodriguez had two scores each. Taylor ran 27 yards and 1 yard, while Rodriguez went in from the 6 and 3 yard line.

Rochester homecoming dedicated to longtime supporter, B. O. Roberson

Haskell County native B. O. (Beverly) Roberson was honored Oct. 28 by the Rochester Homecoming Association when they dedicated the 2000 Homecoming to the longtime generous supporter of Rochester and the surrounding area.

Descended from early-day Haskell pioneer families moving here from Montague and Hamilton Counties, Roberson is the grandson of Jud Roberson, who gave land for the townsite of Jud.

Attending school in O'Brien until about the seventh grade, when the family moved to the home place north of Rochester, he finished high school in the class of 1941 at the age of 16.

His college studies at Tarleton in Stephenville were interrupted when he was drafted at the age of 18 and sent to Camp Wolters at Mineral Wells for infantry training. Assigned to the 745th Tank Battalion, he was shipped out to Europe.

Returning to Texas in 1945, he arrived home at cotton planting time and began driving a tractor for his father. Soon beginning work in Sweetwater with International Harvester, his experiences with the company involved lots of travel as a salesman for various equipment, including milking machines, which he demonstrated for weeks at a time on Holsteins at the State Fair of

Roberson and his wife. Billyjo Stewart, whom he married in 1947, have three children, Stewart, Edwin and Melissa, who attended Rochester schools after the family moved back to Rochester when the children were young. Billyjo taught many years in the Rochester school and also gave voice and piano lessons. The couple bought Mansell Smith Hardware, and Roberson also began his farming operations.

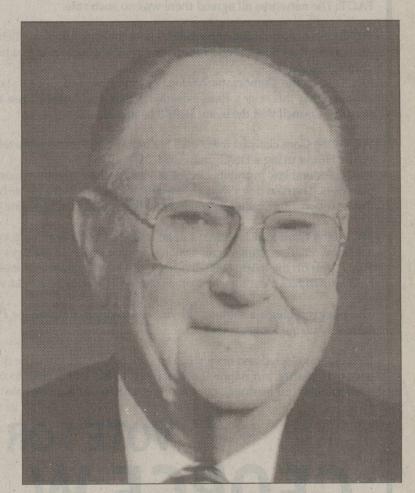
Elected mayor of Rochester, he resigned the position to run for county judge in 1966. Always interested in politics, he learned that he did not have to be a lawyer to be a county judge, but could rely on advice from the county attorney. Although experiencing a lot of

surprises and education after being elected, he said that the administrative part was pretty much what he had expected but the law part was all new. "I was very fortunate to have the help of all the attorneys in the county," he said. "Bill Ratliff was the County Attorney and Ben Charlie Chapman was District Judge. They and others were always ready to lend a helping hand and give valuable

Although serving 25 years as County Judge, B. O. Roberson says that the most important office for anyone is that of private In a tribute, written by Susan

Turner of Rochester, and presented to Roberson at the Homecoming ceremony in honor of his years of service and continued support of the Rochester business sector and County 4-H activities, she said,

He has made his community a better place by the gracious life he has led. He has taken the time to look for the best in others while helping them find the best within



HONORED AT HOMECOMING-B. O. Roberson of Haskell was honored by the Rochester Homecoming Association when they dedicated the 2000 Homecoming to him for his years of support and contributions to the city and surrounding area.

FOR NEWS ITEMS OR TO SUBSCRIBE, CALL 864-2686

****** DO WE REALLY NEED **ANOTHER PATHOLOGICAL** LIAR FOR PRESIDENT?

As incredible as it may seem, Al Gore is a bigger liar than Bill Clinton. Clinton lied mostly about his adultery to get out of trouble. Gore, it seems, lies about everything.

FICTION: While running for office, Gore's campaign literature claimed he was a "Brilliant Student." FACT: Washington newspapers said he barely passed Harvard and consistently earned D's and C's.

FICTION: Gore claims extensive knowledge of law as a result of his extensive study at law school. FACT: Al Gore dropped out of law school.

FICTION: Gore claimed that his knowledge of God and spirituality came to complete fruition while "finishing" divinity school. FACT: Al Gore dropped out of divinity school.

FICTION: Gore said that his sister, Nancy, was the very first person to join the Peace Corps. FACT: By the time Gore's sister joined the Peace Corps, there were already over 100 members.

FICTION: When the same sister, still a young woman died in 1984 of lung cancer, Gore vowed to never accept tobacco money as campaign contributions.

FACT: Just four years later, while campaigning for office, Gore spoke to the tobacco industry and said he was one of them because "with my own hands, I've planted it, raised it, cut it, dried it and sold it." He raised over \$1,000,000.00 in "reported" contributions.

FICTION: Gore claimed responsibility for inventing the Internet in the 1990's. FACT: Shocked scientists were quick to speak out, explaining that the Internet had been in widespread use by government and educational institutions since the early 1970's.

FICTION: Gore claimed the book "Love Story" was based on his life and Tipper's. FACT: Author Erich Segal called a press conference to deny his claim. (Couldn't he at least lie about a love story where his sweetheart doesn't die?")

FICTION: Gore told the Des Moines Register that as an investigative reporter for the Nashville newspaper he "got a bunch of people indicted and sent to jail."

FACT: He later apologized for his claim saying he had made an honest mistake. Nobody went to jail. Honest mistake? Around here we call that lying.

FICTION: Gore remembers his mother lulling him to sleep as a baby by singing the ditty, "Wear The Union Label."

FACT: The popular ditty was created by the unions when Gore was 27 years old.

FICTION: Gore claimed to co-sponsor the McCain-Finegold Campaign Reform Act. FACT: The Act was not introduced until he had been out of the Senate for over a year.

FICTION: Gore claims to be instrumental in keeping gas prices low.

FACT: Gore had voted on numerous occasions to raise the tax on gasoline. In his book "Earth in The Balance" Gore claims that the nation's Number One enemy is the internal combustion engine. (That's the motor in your vehicle that gets you to work, takes your kids to school, and plows your land.) He thinks the best way to lower the use of gasoline is to increase taxes till it is too expensive for most people to use.

FICTION: Gore pretends to champion the rights of poor women to be tested regularly for breast cancer with the most modern technology.

FACT: While giving a speech on the subject in September, Gore didn't know what a mammogram

FICTION: In the 1st Presidential debate Al Gore said he had personally come with the director of FEMA to oversee Texas' wildfire disaster; that he had a letter from a Florida high school student who had to stand during her chemistry class each day because of classroom overcrowding; and that kids were having to start their lunch breaks at 9:30 because of cafeteria overcrowding.

FACT: Gore admitted he had not come to Texas when he said he did, that the young lady he mentioned was not having to stand during her chemistry class, and students do not start eating lunch at

FICTION: When taking flack for grunting, sighing, sneering, and tearing paper while Governor Bush was speaking, Al Gore said the news media broke the rule that only the person speaking would be televised.

FACT: The networks all agreed there was no such rule.

FICTION: Al Gore claimed he didn't know the now infamous 1996 fund raiser at a Los Angeles Buddhist monastery was a "fund raiser" or illegal. He explained that he thought it was just a "community

FACT: Both the Democratic National Committee and Gore's staff admitted that Gore was told in advance that this was a fund raiser, and that the White House had been warned by the National Security Council that the event would be illegal.

FICTION: Gore claimed that "on a few occasions I made some telephone calls from my office in the White House using a DNC credit card."

FACT: Federal law prohibits elected officials or their staff from using their offices for partisan political purposes. The next day White House officials admitted that Gore had not used a DNC credit card and the "few occasions" actually totaled 86 illegal fund raising phone calls.

FICTION: Gore told National Public Radio's Bob Edwards, "I certainly learned a great deal from 3,000 town hall meetings across my home state of Tennessee over (my) 16-years (in Congress). **FACT:** You do the math. 3000 divided by 16 = 187.5 town hall meetings per year. That means if Gore held a town hall meeting every other day for 16 years, he would still be short 80 meetings.

The man is a laugh a minute, till you realize he is running for President of the United States, and suddenly it's no longer funny.

If Al Gore is elected and does what he says he will do, it will be devastating to our armed forces, our national security, our national sovereignty, to the Boy Scouts, to our civil and religious freedoms, to education, to our business, our economy, and to our pocketbooks.

VOTE FOR GEORGE W. BUSH

a man of compassion, character, morals and honesty.

Pd. Pol. Adv. Paid for by Darold Roberson

Obituaries

Ouida Eloise Sargent Shubert

Graveside services for Ouida Eloise Sargent Shubert, 86, of Wichita Falls were held Thurs., Oct. 26 at Crestview Memorial Park with Rev. Charles Nichols, pastor of Southside Baptist Church, officiating. Services were under the direction of Hampton Vaughan Crestview.

Mrs. Shubert died Mon., Oct. 23 in Haskell.

Born Jan. 24, 1914 in Haskell County, she was the daughter of the late Charles and Minnie Sargent. She was a homemaker and attended Southside Baptist Church. She was preceded in death by her husband, Howard Shubert

Survivors include one daughter, Susan Julsen of San Mateo, Calif.; one sister, Delma (Chat) Adams of Haskella two brothers, Charles Sargent of Pleasanton and Bob Sargent of Arlington.

Vernell Tatum

Graveside services for Vernell Tatum, 48, of Haskell were held Sat., Oct. 28 at Willow Cemetery in Haskell with Kenneth Blair officiating. Services were under the direction of Holden-McCauley Funeral Directors.

Mr. Tatum died Tues., Oct. 24 at a Midland hospital. Born Jan. 23, 1952 in Haskell, he was the son of George Lewis Tatum and Carmen Hudgins Tatum. He was raised in both Haskell and Abilene where he was a resident of the Hendrick Home for Children. He worked as a taxi cab driver and was a Baptist.

He was preceded in death by one brother, Benny Mark

Survivors include one son, Russell Tatum of Odessa; one daughter, Misty Newton of Florida; two sisters, Barbara Askins of Haltom City and Janice Jordan of Graford; four brothers, George L. Tatum of Grand Prairie, Bobby D. Tatum of Albuquerque, N.M., Carl E. Tatum of Houston and Richard D. Tatum of Athens; three grandchildren, Scottie, Brandon and Devan.

October sales tax receipts show slight increase

Texas Comptroller Carole Keeton Rylander recently sent \$212.5 million in local sales tax revenue to 1,106 Texas cities and 119 counties. October sales tax rebates are up 20.8 percent compared to October 1999. Yearto-date, sales tax rebates to cities and counties are up 9.2 percent compared to 1999.

The sales tax rebates Comptroller Rylander delivered include \$195.7 million to Texas cities, up 21 percent compared to October 1999. Texas counties received October rebates of \$16.7 million, up 19 percent compared to a year ago.

In addition to city and county sales tax rebates, \$75.7 million went to Texas' six metropolitan transit authorities and two city transit systems and \$7.2 million was paid to 54 special purpose

October sales tax rebates epresent sales taxes collected in

August and reported to the Comptroller in September. Retailers who file quarterly sales tax reports have not yet reported their August sales, so the results of Texas' second annual Sales Tax Holiday are not yet known. The Comptroller will calculate Sales Tax Holiday results in early November.

Haskell County had a 5.42 percent increase for Oct., 2000 of \$20,655.95 in comparison to \$19,592.32 for Oct., 1999. 2000 payments to date of \$261,435.05 reflect a 1.40 percent decrease over 1999 payments to date of

The City of Haskell had a 3.95 percent increase for Oct., 2000 of \$19,529.72 in comparison to \$18,787.04 for Oct., 1999. 2000 payments to date of \$241,510.25 reflect a 1.97 percent decrease over 1999 payments to date of \$246,372.68.

O'Brien had a 28.13 percent

decrease for Oct., 2000 of \$18.42 in comparison to \$25.63 for Oct., 1999. 2000 payments to date of \$823.54 reflect a 5.56 percent increase over 1999 payments to date of \$780.11.

Rochester had a 68.82 percent increase for Oct., 2000 of \$349.33 in comparison to \$206.92 for Oct., 1999. 2000 payments to date of \$5,571.84 reflect a 6.41 percent increase over 1999 payments to date of \$5,236.18.

Rule had a 35.03 percent increase for Oct., 2000 of \$714.50 in comparison to \$529.13 for Oct., 1999. 2000 payments to date of \$11,529.88 reflect a 2.85 percent increase over 1999 payments to date of \$11,210.38.

Weinert had a 0.87 percent increase for Oct., 2000 of \$43.98 in comparison to \$43.60 for Oct., 1999. 2000 payments to date of \$1,999.54 reflect a 27.20 percent increase over 1999 payments to date of \$1,571.95.

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UNWANTED ITEMS The Haskell Free Press

SELL THOSE

"We The People"

From: Richard Palma, Haskell County Republican Party Chairman and The Texas Eagle Forums' Cathie Adams

"We The People . . . U. S. Constitution and Party Platforms help you choose candidates"

Who gives the President his authority? . . . We The People of the United States. Abuse of those executive powers granted him by the U.S. Constitution led to President Clinton's Impeachment. Will "We The People" trust his running mate, V.P. Al Gore to do any better at upholding the Constitution or will we choose Gov. George W. Bush on November 7th? Will "We The People" hold the winner accountable to the U.S. Constitution?

Who gives Congress the power to create our Law? We the people of the United States. The U.S. Constitution prescribes the authority to Declare War to the Congress, yet there has been no Declaration of War since World War II, even though our military is now serving in more "conflicts" than at any other time in America's History. It is also Congress' responsibility to "make rules for the Government and Regulation of the Land, and Naval Forces" (Art. 1, Sec. 8, Clause 11), yet President Clinton by illegal executive orders established rules allowing Homosexuals in the military and women in combat. What will "We The People" decide on November 7th?

These abuses did not happen in a vacuum, nor did they occur all at once. "We The People" have a lot of work to do. It is not easy, but we need to make the U.S. Constitution and the Party Platforms created by "We The People" our standards for choosing candidates on November 7th!!

Ignorance of the Constitution invites abuse of it. A recent statewide survey revealed that four out of ten Texans could not correctly name a single right guaranteed by the First Amendment to the U.S. Constitution, that led Rob Wiley, a Houston lawyer who is President of the Freedom of Information Foundation of Texas to say, "The Greatest Ally of Oppression is Ignorance.

"We The People" have a lot of work to do. Get a copy of the U. S. Constitution from your Congressman; read your party platform and then make them your standards for choosing candidates on November 7th!!

(Paid for by Richard Palma)

God Bless America!!

Pastor Stan Leaf and his wife. Norma, were honored at Faith Lutheran Church in Sagerton Sunday night at a Pastor Appreciation Night fellowship.

Over 70 members and guests attended the program and sandwich supper paying tribute to the Leafs.

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J. B. Toney, congregational president, was emcee for the program. He introduced the handbell choir who played two selections and led the congregation in singing Jesus Loves Me. A poem entitled Our Pastor was read and dedicated to the Leafs followed by the presentation of a money tree to the guests of honor.

Tables were covered with white cloths, centered with arrangement of fall flowers. The dessert table was decorated with a cornucopia filled with fall foliage and fruit and featured a decorated cake picturing a horse walking down a path to a church with the inscription: Thank you, Pastor Stan.

Pastor Leaf has been serving the congregation at Sagerton as interim pastor since Jeff Zell was called to serve another congregation. He and Norma are members of the congregation and the membership feels blessed to have them worshiping with them and serving them as pastor.

Homespun Club 'Takes a Commissioner to lunch'

Homespun Club of the Haskell County Extension Education Association (formerly FCE-Family and Community Eduction) hosted a luncheon for the county judge and commissioners Oct. 24 in the Haskell County Extension office meeting room.

The TEEA plans a special event each October. The county commissioners and county judge have been very supportive of their organization during the past several years. Club members wanted to show these county officials their appreciation by "Taking Commissioner to Lunch."

The meal prepared by club members consisted of lasagna, green beans, garden salad, sliced French bread and made from scratch peach cobbler topped with ice

Attending were County Judge David Davis, commissioners Bud Turnbow, Kenny Thompson, Tiffen Mayfield and his wife Erlinda, Bill Hester and his wife

Also present were County Agent Brandon Anderson and his wife Penny, Extension Agent Lou Gilly and her husband Duane and club members.

Students visit Rotary Club

Felix Arguijo is the son of Felix and Norma Arguijo. He attends the Catholic Church.

Drawing and mechanics are his favorite activities. When he finishes high school he plans to leave Haskell to go to an art

JohnRoy Rivera is the son of Lupe and Freddy Rivera. He as a member of the Catholic

Since entering high school he

has had a perfect attendance record. His plans after finishing high school include attending Universal

Technical Institute in Houston

County youth groups receive grants

As a part of the Wal-Mart Foundation Grant program, three Haskell County youth groups have been awarded matching grant funds through the Stamford Wal-Mart

The Haskell County Senior 4-H Club was awarded the grant for their program and refreshments presented for the residents of the Haskell Healthcare Center in honor of National Grandparent's Day. The day was established to champion the cause of lonely elderly and to encourage young

people to spend time with grandparents and tap into the wisdom and heritage their older family members have to provide.

The Haskell County Junior 4-H Division was awarded a matching grant for their project. It will be used by them to fund banquets and club awards.

The Paint Creek Senior Class has received a matching involvement donation from the corporation, which they will use to help fund their senior trip in the

Student in the News

Dacia G. Carter, daughter of Lisa Milburn of Haskell, was among the 59 new members inducted into Harding University's chapter of Alpha Chi Oct. 22. Alpha Chi is a nationally affiliated society encouraging and recognizing superior scholarship.

Harding's chapter, the Arkansas Eta chapter, is open to the upper 10 percent of the senior class with a minimum 3.75 grade point on 104 semester hours and to the upper 10 percent of the junior class

with a minimum 3.85 grade point on 80 semester hours.

Carter, a senior majoring in elementary education, attended Haskell High School before entering Harding.

The new members were inducted by faculty sponsors Dr. Dennis Organ, Dr. Don England, Dr. Arthur Shearin and Dr. Neale Pryor. The national offices of Alpha Chi are located on the Harding campus.

A tribute to the 1940's Bunch by Frances Hamilton Clark

A Dream Come True

As each one enters the room we see faces of those whom

We remember from 55 years ago,

when we were young and knew no woe.

Our young life came to an end

When Uncle Sam called our young men.

But it seems like only yesterday

When we all went our separate way.

We drifted apart, met others, married and moved away

To make a new life in our own way.

It's so wonderful that we made contact again

Renewed old friendships we don't want to ever end. Thank God for old Friends.



MR. AND MRS. SYDNEY JOE HESTER

Hesters to celebrate 50th anniversary

Sat., Nov. 11, Sydney Joe and Joyce Hester of Rule will be honored by their children with a reception celebrating their fiftieth wedding anniversary.

The couple has two children, son Joe Hester and daughter Peggy Barrier. They have four grandchildren and three greatgrandchildren.

Graduates of O'Brien High School, the couple was married at the Knox City Methodist Church parsonage, Nov. 10, 1950.

Formerly living in Brownfield and Amarillo before they moved to Rule, Sydney Hester is retired as an investigator of welfare fraud for the the Attorney General's office out of Abilene. Also now retired, Joyce Hester is the former owner of Designs by Hester.

The reception for the couple will be held at the couple's home at 801 Sunny Avenue in Rule, from 2:00 to 4:00 p.m.

The family requests no gifts be brought, please.

Tips to deal with holiday overspending

by Lou Gilly Haskell Co. Extension Agent

With the holidays approaching, it becomes more difficult for some of us to avoid the temptation of overspending on gifts or food

It's a festive time of the year, so who wants to worry about how much something costs? But, when the bills start rolling in, the fun we had is replaced with worries about how to pay them.

· Our goal should be to enjoy the time with family and friends without wrecking the family budget, according to Sue Lynn Sasser, extension family economics specialist with the Texas Agricultural Extension

"Advertisers, children and others can be very persuasive this time of the year," Sasser said. "So, we need to know what triggers our temptation to overspend.

Sasser provides the following tips to help combat these temptations:

•Take a walk with your children or spouse or visit a local park with family and friends.

·Make a list before you go shopping. Buy only those things on that list or less expensive substitutes.

·Avoid grocery shopping when you are hungry.

•Replace "recreational shopping" with other forms of exercise or games at home.

·Visit your local library where books and videos can be checked out free of charge.

•Read to your children instead of buying them expensive toys. ·Shop for toys, clothing and

other items at garage sales. •Use cash instead of credit cards

when shopping. ·Avoid shopping when you are rushed or stressed.

•Be firm with children or other family members when they want.

toys or other budget-busters. •Take time for yourself. A relaxing bath, a quiet walk or a good book will re-energize your spirits and help you resist those



1940's bunch holds reunion

The first reunion for the 1940's Bunch was held Fri., Oct. 20 at the First National Bank Building in Haskell. The 1940's Bunch were a group of kids who hung out together in the early 1940's. This was the first time in more than 55 years they had all been together. Over the years, most had lost contact with each other, but thanks to the computer age, most were

The evening was spent catching up on old times, finding out what had happened to each one, looking over old pictures and taking

Refreshments were served to the following: Bill R. Pool of San Angelo, Beryl Giddens Hendrix of Breckenridge, Nelda Smith

Browning of Corpus Christi, Cleo Wilson Gann, Nevel and Allene Wilson, LeeRoy and Frances Wade Wilson and Minnie Pearl Hodges Kinney of Rule.

Charlene Cameron Funk of Abilene, George Martin of Keller, John Hamilton, Jr., Kindra and Stephanie Hamilton of Houston, Elizabeth Wilson Byrd of Rochester, Ernest Martin of Granbury, Lola Mae Blair Duff of Decorah, Iowa.

Udell and Louise Blair of Roswell, N. M., Frances Hamilton Clark of Wichita Falls, James Smith of Munday, Jack and Velma Sharp Lusk, Joe and Joyce Sego Davis, Ophelia Wade Newsom and Judy Wilson Anderson of Haskell.

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South Side of Square

Haskell, Texas





OPINION



HIGHLIGHTS

By Ed Sterling TEXAS PRESS ASSOCIATION

AUSTIN — Texas Commissioner of Health William R. Archer III, M.D., resigned Oct. 23 amid allegations that he used racial slurs toward a high-ranking African-American female employee.

The Health and Human Services Commission suspended Archer with pay Oct. 19 while investigating his job performance, but after the weekend he resigned.

The suspension followed the release of a tape Dr. Demetria February, six months before she lost her job. According to widely publicized reports on the contents of the tape, Archer makes reference to lynchings and said Montgomery's fair skin put her in an "elite" among her race.

Archer, the son of U.S. Rep. Bill Archer, R-Houston, became Texas health commissioner and chief executive officer of the Texas Health Department in September 1997

"Reyn Archer has served as an energetic and dedicated public health official and I thank him for his years of service to the State of Texas," Health and Human Services Commissioner Don Gilbert said. "Notwithstanding today's resignation, a review of outstand-

ing civil rights issues involving the Texas Department of Health will continue.

Dr. Charles Bell was named acting commissioner of health and will continue in that role until the Board of Health meets Nov. 16 to discuss a replacement.

Researchers question TAAS gains

A respected Washington, D.C., think tank last week released a report challenging the validity of gains Texas students made on the math and reading portions of the Texas Assessment of Academic Skills (TAAS) test.

Researchers from the nonprofit RAND Corp. examined Texas students' performance on the TAAS and compared the gains to scores on the National Assessment of Education Progress (NAEP), a nationwide test that also measures student performance.

The report "What Do Test Scores in Texas Tell Us?" found Texas students only achieved slight increases on the NAEP while TAAS scores gained significantly. The report also showed that the gap between Texas' white students and students of color on NAEP is very large and increasing slightly while the gap on TAAS is much smaller.

The report noted that "many schools are devoting a great deal of time to highly specific TAAS preparation" and may not be helping students develop necessary reading and math skills.

Texas Education Agency officials discounted the study and pointed to another RAND study released last summer that found Texas students' performance on NAEP ranked among the nation's

"As reported by Dr. (David) Montgomery secretly made last Grissmer earlier this year, the gains of Texas minority children and Texas children living in poverty have been truly impressive and outpace their peers all across the country," Commissioner of Education Jim Nelson said.

Unclaimed property tops \$786 million A record 130,163 new names appear on Texas Comptroller Carole Keeton Rylander's unclaimed property list this year and together those people have \$68 million in cash and property coming to them.

'These are names of only the unclaimed property owners who have been reported to the state within the last year," Rylander said. "Altogether, the state is holding \$786 million that rightfully belongs to Texas families and business owners, and I want to give it back."

Examples of the unclaimed property include \$133 million in uncashed checks, \$96 million in dormant bank accounts, \$105 million in insurance, \$12 million in utility refunds and \$26 million in unclaimed wages. State law requires businesses and financial institutions to turn over unclaimed assets after three to five years.

Last year the state returned more than \$49 million in unclaimed property to its owners.

The list is on the comptroller's web site at www.window.state. tx.us/up. For more information, call 1-800-654-3463.

Other Highlights

· Gov. George W. Bush appointed Amarillo attorney Jerome W. Johnson and Houston attorney Mickey Jo Lawrence to the Texas Ethics Commission, which administers and enforces state ethics laws. Their terms end in 2003.

• Secretary of the Texas Senate Betty King will retire effective Dec. 31 after 24 years in the post and more than 50 years service at the Texas State Capitol. The secretary of the senate is an officer elected by the senators to serve as chief administrator.

DON'T WORRY, SIR-SHE SAYS SHE'LL ONLY THAT'S WRITE WHAT'S WHAT WORRIES TRUE... ME! CAUGHT IN A TRUTH—AGAIN

From Out of the Past

From the files of The Haskell Free Press

10 Years Ago November 1, 1990

Four Rochester FFA members have been selected to serve on the Courtesy Corps at the National FFA convention in Kansas City. They are Kyle Hollingsworth, Alexy Hearn, Ela Yeary and Michael Hester. Their advisor is Rod Townsend.

Two new directors have been added to the board of the First National Bank of Haskell. They are Kim Morris of Houston and G. V. Reedy Jr. of Abilene.

Haskell teacher Martha Jarred will be a presenter at the 13th annual Texas Association for the Gifted and Talented Convention in Houston.

> 20 Years Ago October 30, 1980

The Haskell Indians defeated Crowell 21-8 to bring their district record to 1-1.

Donations to a fund for the Haskell County Experienced Citizens Center continue to be received with the total now at \$3,791.00.

Abilene policeman, James N. Berry, son of Mr. and Mrs. H. B. Berry of Haskell, has been promoted to Sergeant by Abilene Police Chief Warren Dodson. Berry is a 1969 graduate of Haskell High School.

> 30 Years Ago October 29, 1970

A Hereford heifer shown by Cindy Thomas of Haskell was named champion at the Junior Livestock Show at the State Fair in Dallas.

The Haskell County Home Demonstration Council Fall salad luncheon was a huge success. Twohundred people were served and the luncheon netted around \$275.00 for the West Texas Rehabilitation

Evelyn Mayfield, speech major from Weinert, is among the twelve senior women nominated for the Hardin-Simmons University Oueen.

Dennis K. Chapman of Haskell has been named a Distinguished Air Force Cadet at Texas A&M University.

40 Years Ago November 3, 1960

Virgil Cobb of Haskell has been appointed chairman of the Haskell County chapter of the National Polio Foundation.

Janet Hannsz, daughter of Mr. and Mrs. Albert Hannsz, has been named Sweetheart of the Future Farmers of America chapter of Rule High School.

The Florence Pinkston WMU Circle of the First Baptist Church met in the home of Mrs. I. N. Simmons for a regular Bible study.

William Overton of Paint Creek has been named to represent North Texas State College in Denton in the 1961 edition of "Who's Who Among Students in American Universities and Colleges." Overton is a 1957 graduate of Paint Creek High School and a senior education major at NTSC.

> 50 Years Ago November 2, 1950

Bobby Ann Herren, Haskell freshman student in the University of Colorado, Boulder, has been elected Intra-Dorm social chairman of Hardin Hall. She is the daughter of Mr. and Mrs. R. W. Herren of Haskell.

Mrs. D. N. Powell of the Willing Workers H. D. Club of Jud became a modern Betsy Ross when she made a United Nations Flag to be flown at the community center along with Old Glory.

Horace Randolph Crawford and Edwin Scott Helber, both of Haskell, were recently inducted into the Army and were transferred from Fort Sill, Okla. to Camp Chaffee, Ark., for further assignment.

90 Years Ago October 29, 1910

The new Methodist Church is nearing completion. The memorial windows and all the stained glass is now being placed and the new pews are in the auditorium.

James A. Greer of Stamford and W. S. Hicks, who was for several years in the mechanical department of The Free Press, have purchased the Haskell Herald.

A box supper was held at the Powell schoolhouse. Proceeds benefited the fund for the church organ.

Record keeping tips

by Lou Gilly Haskell Co. Extension Agent Developing a system for

keeping your family's financial records is an important step in taking control of your finances. According to Sue Lynn Sasser, family economics specialist with the Texas Agricultural Extension Service, having a strategy for your financial records provide a tool for discussing your family's financial priorities and helps you track your financial health.

The following are tips for establishing a record keeping plan for your family:

•Choose one place to keep your records.

·Decide who will take major responsibility for record keeping in

your family. •Develop a regular schedule for bookkeeping and resolve to stick to

SPEED LIMIT 70

Keeping an Eye on Texas

Texas Highway Fatalaties Down

During the past two decades, the death rate on Texas highways decreased

each year until 1996, when speed limits were raised in Texas and nationwide.

In 1997, speed limits were lowered on selected highways. According to the

might have contributed to the subsequent drop in the highway death rate.

Texas Department of Public Safety, the selective lowering of speed limits

•Keep all sales receipts and record payments made without

receipts. ·Sort receipts and notes by expense category. Total them weekly to see what has been spent in each category to determine how much is needed per category, or whether spending could or should be reduced.

•Reconcile your bank statements and credit card statements monthly.

•Use envelopes or folders for each budgeted category. Record expenses on the outside of the envelope to monitor spending.

•Put "sticky notes" noting credit limits on each card. Subtract charged amounts as you make purchases.

•Keep a running tab of expenses in your checkbook. Set a balance minimum and if the balance drops below that amount, it is an alert to potential problems.

•Use a calendar with large spaces to write both when pay is received and when expenses occur.

•Maintain log of "financial emergencies" for a few weeks to determine what they are, what triggers them and then find ways to avoid them.

•Purchase inexpensive computer software designed for electronic record keeping.

•Carry a small notepad in your purse, car or pocket to jot down spending.

Correction

Matthew McFadden, not Jeff McFadden, was a member of the Buffalo Patrol of Scout Troop 136 who attended the camporee at Fort Phantom Lake. The item appeared in last week's Free Press in the From Out of the Past column 10 years ago

Ask the AG

By John Cornyn **Attorney General**

Q: Why isn't there an agency that regulates people who commit fraud through the Internet? Is there some place where I can file a complaint?

A: The Internet offers tremendous freedom and opportunity and has fostered incredible economic growth in Texas. Sadly, some people use it to engage in questionable enterprises.

As Attorney General, I am committed to ensuring that the Internet is a safe place to surf and shop. On September 21, I announced the formation of the Attorney General's Texas Internet Bureau, which will focus on Internet- and computer-related crimes. Funded by a grant from the Governor's Criminal Justice Division, the Internet Bureau is staffed by prosecutors and investigators who will assist local law enforcement agencies in fighting computer-related crimes.

The Internet Bureau will accept reports from citizens and investigate cyber crime and cyber scams. Other areas the Internet Bureau will focus on include:

· Child Pornography: The Attorney General's office accepts complaints and conducts investigations into online child pornography. Internet Bureau staff will work with local, state, and federal authorities to prosecute crimes involving child pornography.

Consumer Fraud: The Attorney General's office is committed to protecting Texas consumers from deceptive business practices and fraud online and offline. Consumers can file complaints about Internet-related business transactions through our online complaint form in the "Consumer Protection" section of our Web

• Children's Privacy: A new federal law, the Children's Online Privacy Protection Act (COPPA); seeks to protect the privacy of children online. The Internet Bureau will monitor Web sites and take enforcement actions against those that are not in compliance with the Act.

The Attorney General's Web site contains a section specifically related to the Internet Bureau. The section provides information for consumers on various topics. There are tips to help consumers protect themselves when shopping or doing business online. An ounce of prevention is worth a pound of cure.

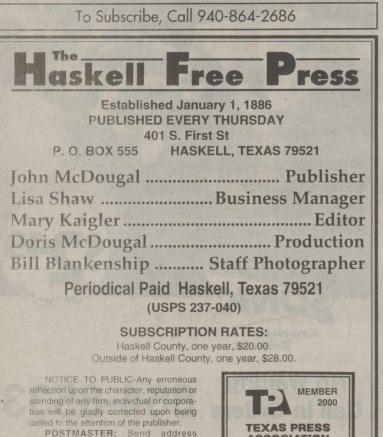
There are also tips for parents to help them protect their children while online. The tips include information on COPPA and how to avoid dangers that lurk in cyberspace. There is also a list of tips written for children to make them aware of how to safely navigate the Internet.

Consumers can fill out an online reporting form to report Web sites or e-mails that may contain illegal Internet activity. Examples include child pornography, consumer scams, and privacy concerns.

The section also contains updates on enforcement actions taken by the Internet Bureau against Web sites or companies that have violated the law. In addition, links to other online sources of information and assistance are provided.

For more information on the Texas Internet Bureau, or to file an online complaint or report, visit the Office of the Attorney General Web site at www.oag.state.tx.us. You can also get information by calling (800) 252-8011.

By working together, we can make the Internet a safe place for



This issue mailed Wed., Nov. 1, 2000

to The Haskell Free Press, P.O.

Sagerton News

On Nov. 2, 1995 I introduced myself as the new correspondent for the Sagerton News. Today, five years later I will say goodbye as uch. I will no longer be writing about the activities in Sagerton and I encourage someone to come forward to do this. Almost each week someone outside the community reminds us that they enjoy reading about the happenings in our little town and for this I

Small town newspapers bring people together and keep former residents abreast of what continues to go on in their respective communities. It's good to stay in touch and that is what I have tried to do these past five years.

Thanks to all that cooperated so well and best wishes to the forthcoming reporter.

Everyone is reminded of the community supper at the center next Mon. night, Nov. 6 at 6:30 p.m. Joyce and Delbert LeFevre, Frances Clark and Joe and Dorothy Clark will be hosting the ham and bean supper. Ladies of the community are asked to bring a salad or dessert.

We also remind everyone to be sure to vote in the general election Tues., Nov. 7

Members of the Methodist Church met Wednesday night for their monthly supper and fellowship hosted by Wilma Teichelman. Soup and sandwiches was served to Frances Clark, Alvin and Ev Ulmer, Charles and Dorothy Clark, Delbert and Joyce LeFevre and Pastor Tommy Wilson.

The jr. high and high school football teams played excited games this week, both defeating Rochester. Josh Smith, great

grandson of Minnie Monse, played an outstanding game against the Steers from Rochester and led our team to a most impressive win. He passed for four touchdowns and ran for three others to lead Rule to a 64-27 win in a District 4 six-man contest. He ran 40, 22 and 1 yard for scores, then three touchdown passes of 25, 5 and 31 yards to Berto Sotelo and 43 yards to Justin Coker. Josh is the grandson of Doris and the late Norvell Lehrmann. Former residents of Sagerton will remember what an outstanding athlete Norvell was during his high school years. Again we congratulate our young athletes and students who represent our town so well at Rule.

In other sports news Rule students participated in the Cross Country competition at Spur on Saturday. Sagerton students running in this event were Tully Brown who placed first in junior high, JoAnna Lehrmann, participant; Kristin Hertel who placed 7th and medaled in the JV, Abby Dudensing, participant and in the high school division, Kinsey Brown and M'Lynn Lehrmann placed 5th with their team. Jill Brown coaches the girls sports at

Joe and Dorothy Clark, Ray Clark of Stamford and Kyle Aaron of Wichita Falls attended the Marine Band concert at Hardin-Simmons University Saturday night. The President's Own U. S. Marine Band was founded in 1798 and has performed for each U.S. President since Adams. Most of the time the band stays in Washington, D. C. and plays at official White House functions. The band has

played at each presidential inauguration since Thomas Jefferson's in 1801. The band's first tour was in 1891 when John Philip Sousa was the conductor. After touring intermittently in the early 20th century, the band has toured parts of the nation each autumn since 1946. The concert in Abilene featured music by Sousa, Rodgers and Hammerstein and Schumann.

Alvin and Alice Bredthauer recently attended the Gaskamp family reunion. Alvin's son, Harold Lee Bredthauer of Bartlesville, Okla. accompanied them.

The prayers of the community are needed for the recovery of a former Rule High School student and friend of many here after word was received of the automobile accident at Plainview. Jody Harvey, friend to many was seriously injured Saturday at Plainview, has had surgery and will be having more in the future to repair injuries sustained in the accident. Jody is remembered by all that knew him as an outstanding athlete for the Rule Bobcats, a fine Christian young man and a real friend to many. We wish him a speedy and complete recovery.

Delbert and Joyce LeFevre, Peggy Tabor, Frances Clark and Alvin and Ev Ulmer attended the golden wedding anniversary reception in Roby Sunday honoring Pastor Tommy and Evagene Wilson. The party was hosted by the Wilsons' daughter and granddaughter, Tommy Jean and Jennifer. Pastor Wilson is the pastor of the Sagerton United Methodist Church. Congratulations to the Wilsons on this special

Take steps to repair your credit history

by Lou Gilly Haskell Co. Extension Agent Building a good credit history is important because many decisions about you are made on your ability to maintain a good track record with your creditors. That initial step is sometimes difficult for young people who are trying to get their first jobs and for older adults who have never used credit.

The same can be said for people who want to restore their credit rating. With a little work, you too can gradually erase the past and rebuild your credit worthiness, according to Lou Gilly, family and consumer science agent with the Texas Agricultural Extension Service in Haskell County.

"First of all, avoid the credit repair clinics. Most of them charge for their services and make a lot of promises that they may or may not be able to keep. They offer to help you by using 'loopholes' in the law that only they know about. For example, they may promise to remove negative information from your credit report or promise you a major credit card - all for one small fee. And, those are not factors in their control," she noted.

In fact, these companies may encourage you to take illegal actions that can get you into even more trouble.

"So, don't let anyone persuade you to distort the information in your credit file or help you initiate a new file with a new address and social security number. These are not the steps to take to improve your net worth or restore your credit history."

You can take the necessary steps to rebuild your credit without paying someone else's expensive fees. It will take time and effort on your part, but it is not an impossible task.

The following are some tips to

1. Do a reality check. Add together everything that you owe and compare it with your current level of income. It may be painful to realize that your debt is much more than your income, but that's the first step to determine where

you stand. 2. Stop using your credit cards. Remember, your goal is to get out of debt-not to accumulate more. While you may not want to close your accounts immediately, you can lock away your credit cards to keep them safely out of sight.

3. Send for a copy of your credit report and carefully review it for any errors. You can take the necessary steps to correct the errors or send a letter to the credit bureau explaining the reason for the credit

4. Pay your bills on time. Even if you only make minimum payments, you need to pay them by the due date. The amount you pay isn't as important as being on time. Making regular, timely payments is the most important sign that you are serious about repairing your credit history.

5. Devise a plan of action to get help if you cannot make all of your monthly payments on time. This may include getting a second job for additional income or seeking assistance from a credit counseling agency. You may also be able to negotiate with your creditors for lower interest rates, minimum payments or other options if you are having problems repaying your debt. Once you devise a plan, it is important to stay with it and not create more credit problems.

6. Cut your expenses. Examine your monthly spending habits and find ways to trim expenses, such as buying less expensive brands of food or driving a less expensive vehicle. Any reductions in your expenses will add to the money available to reduce your debt.

While none of these solutions are pleasant, it is to your benefit to take every step possible to repair your credit history rather than simply filing bankruptcy. Having a good credit report is an important step in building financial stability for you and your family.



Tri-County Electric holds successful annual meeting

Mr. and Mrs. Billy Leach, of Knox City, were presented with a 25" RCA color television by Eddie Adkins, B-K District Director of Tri-County Electric Cooperative (TCEC) and B-K District Manager Don Gregg Thurs., Oct. 12. TCEC mailed 1,942 notices and proxy voting ballots to the B-K District's

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Meeting which was held Tues., Oct. 10 in Weatherford. Each of the B-K District members who returned their proxy ballot was eligible to win a 25" color television in a random drawing.

Tri-County Cooperative's 60th Annual Meeting was a great success with members expressing support of

auditorium, which will seat 2,400 people, was almost filled to capacity. Thirty-six people, twenty-two members and fourteen spouses, rode the bus to Electric Weatherford. Two other members attended, but did not ride the bus. Lillie Ptacek won a 13" TV with VCR; Rufus Webb won \$25 off his electric bill; and Jesse Hajek

> following the business meeting. B-K will have a District Meeting in 2001. The purpose of the meeting is to nominate a director to serve a three year term on the Tri-County Electric Cooperative's Board of Directors. All district-nominated directors are confirmed at the Annual Meeting.

won a small drill set at the drawing

their electric cooperative. The

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Rice Springs Care Center

Activities Director

Our Halloween Carnival was held Tues., Oct. 24 with a good turn out. The staff would like to thank each person who made it a success. Our residents reported a

We really appreciate the family members who attended and donated the cakes for our cake walk. Thanks to Herman Hearn, Dorothy Clark and Johnnie Brown who furnished the live music for our cake walk

The children seemed to enjoy our fortune teller and the Go Fishing booth. Two clowns, one with large feet and leading a dog, showed up unexpected which was a big treat. Mr. Goeble, we didn't know you could make such a good looking woman!

We also had a birthday party Thurs., Oct. 26. The Church of Christ ladies class furnished cake and punch. Residents with October birthdays are Troy Hanson, Harvey Dudensing, Susie Strickland and Joe Nell Camp.

Monthly Calendar of Events

NOVEMBER 2000

Haskell Independent School District

SUN	MON	TUE	WED	THU	FRI	SAT
		Section 2012	1	Haskell at Olney 7th & 8th 4 p.m. JV 7 p.m.	Olney at Haskell V 7:30 p.m. Lions Club Supper 5:30 HS Cafeteria	Middle & HS District Band Tryouts
5	leviole 6	Voices Unmasked HS 2 p.m. JH 2:40 p.m.	8	Hamlin at Haskell JV 6 p.m.	Haskell at Hamlin V 7:30 p.m.	Regional Band Tryouts
12	13	Double Mt. LDE 14 Anson 10 a.m. Leadership Contest BB Hawley Here 4 p.m. JVG-JVB, VG&B	Assembly Straight Talk	7th Grade Career Breakfast	BB lowa Park There 4 p.m. JVG-JVB, VG&B	MS & HS DistrictBand Clinic & Concert McMurry Area II LDE Contest Howard College Big Spring
19	BB Stamford Girls There 4 p.m. Boys Here 4 p.m.	BB Eula There JVG-JVB, VG&B	22	23 24 Thanksgiving Holidays		25
26	College Fair 27 BB Anson 4:30 Girls There Boys Here	BB Munday Here 4 p.m. JVG-JVB, VG&B	Goree Tour. 9th B&G	BB Haskell Tour. VG-VB TBA	Jays Ti Burgess Sir Differentia	Brian -

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Mats, Liquid Pond Fertlizer and Gift Certificates. Delivery will be Saturday, November 11, at the times listed for the following towns and locations

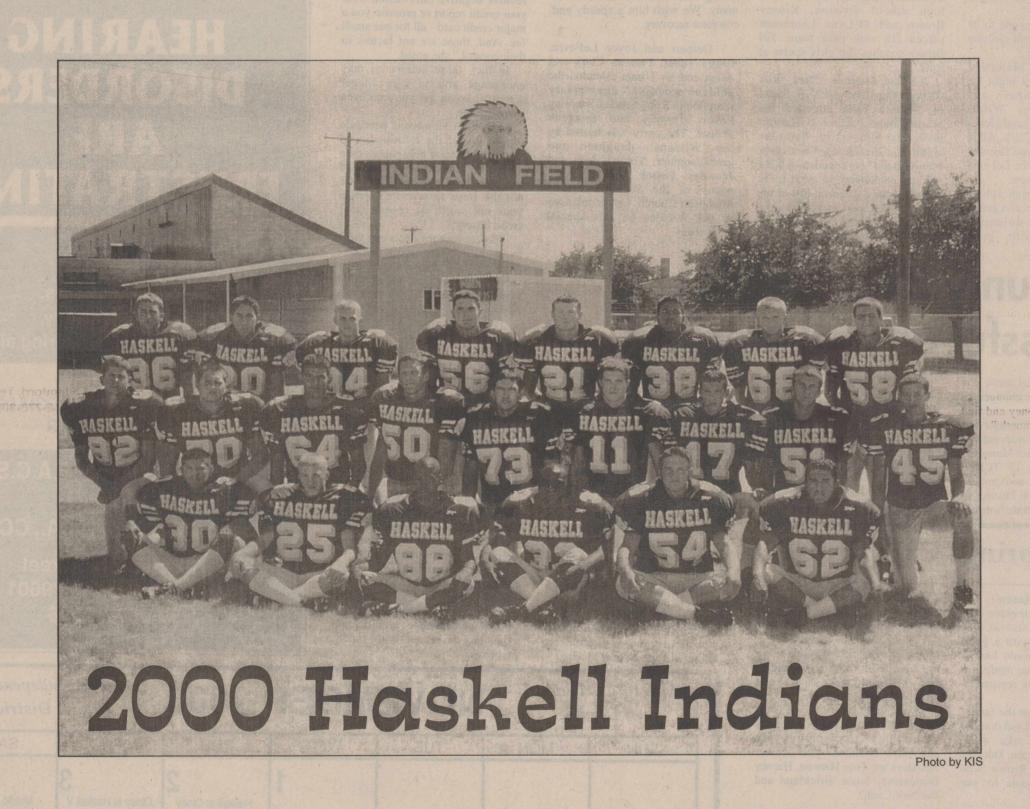
Aspermont – D & D Feed & Seed (940) 989-2994 8:00-9:00 a.m. Haskell - Richardson's (940) 864-8551 10:00-11:00 a.m. Knox City - Benjamin Fertilizer (940) 658-3642 12:00-1:00 p.m. Crowell - Borchardt Purina Chow (940) 684-1866 2:00-3:00 p.m. Quanah - Quanah Farm & Ranch (940) 663-5949 4:00-5:00 p.m. To place your order or for more information contact one of our fishery consultants or your local dealer. Mon.-Fri. 7 a.m. to 10 p.m. CST/Sat.-Sun. 8 a.m. to 10 p.m. CST Phone 1-800-433-2950 ~ Fax 1-580-777-2899

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Haskell County Insurance Agency
Double A Drive Inn

First National Bank
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Bill Wilson Motor Co.
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Conner Nursery & Floral
Martha's Beauty Center
Haskell Tire & Appliance
G & G Carpets
McFadden's Bar-B-Que & Grill
Haskell National Bank
Haskell County Gin
Haskell Livestock Auction
Matlock & Associates
Holden-McCauley Funeral Directors

Retirement planning needs to be top priority for women

by Lou Gilly Haskell Co. Extension Agent

The retirement challenges that face women are different from those that face men. It's often more difficult for women to save enough money for retirement, so it is especially important for women to know how to get the most from their money.

According to the U. S. Department of Labor, there are several reasons why retirement planning by women should be a high priority.

•Women tend to earn less than

men and work fewer years. This can translate to lower retirement income unless special attention has been paid to building a retirement nest egg from an early age.

•Women tend to change jobs or work part-time more often and they interrupt their career/work life to raise children. As a result, they may be less likely to qualify for company-sponsored retirement plans or receive the full benefits of such plans.

•Women live longer than men do, five to seven years longer on average. This means that they need a larger retirement nest egg to carry them through a longer life span.

•Women invest their money less aggressively than men, according to the results of some research studies, less aggressive investment behavior may be related to lower risk tolerance levels or to having less financial information upon which to base investment decisions.

•Women tend to lose more income than men following a

•Women are twice as likely as men during retirement to receive

home? Can you brown bag it for

lunch instead of eating fast food?

Do you always choose the most

expensive item on the menu? Do

you order "speciality" coffee or

"extra toppings" when the basic

Insurance policies - Have you

checked your deductibles? Are you

paying higher premiums for low

deductibles on your homeowners,

rent or car insurance? If so, you can

lower your insurance costs and save

several dollars by raising your

change in your pocket or billfold?

If you'd take that money each

evening and put it in a jar by the

bed, you will be surprised at how

much you can save in a short

period of time - especially if you

will put it in your savings account

may be small to start with, they

can quickly add up. Did you know

that saving \$1 a day can turn into

\$67,815 in 30 days, if invested at

10 percent? And, it isn't that hard

While some of these savings

Pocket change - Do you carry

will do?

deductible.

once a month.

income below the poverty level. Among the elderly poor, most are

The long-term financial security of any woman will depend on how much she learns about financial management now and how she applies what she learns.

by employer contributions.

Another step a working woman can take is to establish a Individual Retirement Account, preferable a Roth IRA. With a Roth IRA, no taxes will ever be due on money withdrawn during retirement. By saving and investing wisely, a retirement nest egg can be built that will supplement retirement

future.htm

Regardless of age, women can take steps to plan for their future retirement now. Women should take an active role in thinking about and planning for retirement.

One step a working woman can take right away is to learn as much as she can about employer-provide retirement plans. Some people do not take full advantage of the plans that are offered. This is equivalent to leaving money on the table when one fails to take advantage of an opportunity to invest for retirement. If tax-advantaged plans are available, maximize your participation, especially if the plans are matched fully or partially

income from other sources.

The maximum amount that can be contributed each year is \$2,000, but the investment options are seemingly endless. For some women, coming up with a \$2,000 lump sum may be difficult. However, re-working one's monthly budget include a \$166.66 IRA deposit may be more practical. The important thing is to make the money go to work for you through a wise investment choice.

Women interested in learning about making investment choices can sign up for a free investment home study course available through the Texas Agricultural Extension Service, at the following

http://fcs.tamu.edy/monman/invest

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Hidden source of cash may be secret to saving money by Lou Gilly Haskell Co. Extension Agent Telephone bills - Are you paying for special services from

How many times have we said that 'we would like to save money, but we can't,'; how about 'we would like to take a vacation, but we can't afford it,' or 'we would like to pay more each month on

extra money. These are common complaints from many people who would like to make changes in their lifestyle, but feel overwhelmed by the daily

our existing debt, but there's no

Perhaps they haven't explored the hidden sources of cash in their

"We sometimes feel like it takes every dollar we have to make ends meet and we can't afford to do the things we would really like to do, such as save for a rainy day or pay off our credit cards," said Lou Gilly, family and consumer science agent with the Texas Agricultural Extension Service in Haskell County.

"But there's good news. We may actually be able to find some ways to make minor changes in how we spend our money and find some extra cash each month."

Cable bills: How much do you pay each month for premium cable stations? Do you really watch them? Would it be cheaper to rent the movies you want to watch instead of making those regular payments for stations you rarely have time to enjoy? If that's the case, then it's time to disconnect them and put that extra money into

The following is a list of money saving ideas:

your telephone company? Do you really need caller ID or call forwarding? Are you paying fees for long distance services that you don't need or use? If so, then contact your telephone company and reduce your monthly bill.

Grocery shopping - Do you shop without a list or make impulse purchases? Do you buy name brands instead of store brands or generics? Do you buy nongrocery items such as cards, videos and gifts at the grocery store? If so, then you can reduce your grocery bill by making a list and sticking with it, comparison shopping for the best buys and purchasing nongrocery items at discount stores.

Gas stations - Do you always buy gasoline at the same station regardless of its price? Gasoline prices can vary within a few miles, saving us several cents per gallon each time we fill up. Sometimes, just breaking a pattern of behavior can save money

Parking - If you work in a city or make trips to different locations around town, you may be required to pay for parking. Can you pay less and walk a few blocks rather than pay higher prices for the convenience of parking next to the building? You may be able to save several dollars, plus have the

pleasure of taking a nice walk. Dining out - Eating out, drive through windows and take outs are a part of most families routine. But, it can also be an expensive option. How many times a week do you eat out rather than eating at

Co-ed sports

More and more girls are participating in team sports, but should they be allowed to play next

Dr. Albert Hergenroeder, an expert in pediatric and adolescent sports medicine at Baylor College of Medicine in Houston, said it's perfectly acceptable for girls and boys to share the same athletic field-up to a certain age.

"I recommend co-ed sports up to ages 7 and 8," Hergenroeder said. "However, as children start in to puberty, they tend to want to play separately and shouldn't be forced to compete together.

Most girls enter puberty from ages 10-12, about two years before boys do. After puberty, boys often gain the edge in size and speed, but not always. For that reason, the decision to play on the same team needs to be individualized.

"It's a matter of matching up in size and strength in a way that the adolescent can compete and have fun," Hergenroeder said.

Hergenroeder considers soccer a good sport for children.

"To me, that seems to be a sport where young girls and boys can compete together fairly equally," he said.

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Cattle Market Report

The market at the Haskell Livestock Auction was on a run of 494 head of cattle at its sale on Sat., Oct. 28, according to Gary Tate, reporter.

Stockers 2-5 higher; feeders 1-3 higher. Stocker cows and pairs 10-20 higher. Short sale due to rain. Jersey, Longhorns, Holsteins,

cripples, sick, out cattle and goons \$5-\$25/100# less than figures quoted!

Cows: fat, .34-.39; cutters, .37-.43; canners, .20-.31. Bulls: bologna, .44-.51; feeder,

.68-.79; utility .35-.42. Steers: medium and large frame No. 1 200-300 lbs., 1.05-1.35; 300-400 lbs., .95-1.15; 400-500

lbs., .85-1.05; 500-600 lbs., .78-.88; 600-700 lbs., .75-.86; 700-800 lbs., .72-.85; 800-up lbs., .65-

Heifers: medium and large frame No. 1 200-300 lbs., 1.00-1.20; 300-400 lbs., .88-1.00; 400-500 lbs., .80-.95; 500-600 lbs., .77-.88; 600-up lbs., .68-.85.

Bred Heifers: medium frame,

Bred Cows: young to middle aged, 600-700; aged or small, 475-

Cows with calves: medium frame No. 1 young and middle aged, 700-850; aged or small, 650-

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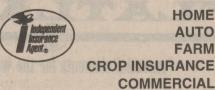
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Knox County Historical Commissions' **Veterans Memorial** Committee

will host the

Veterans Memorial Dedication

November 11, 2000 10:00 a.m.

> East of the Knox County Courthouse

Hamburger Lunch \$5.00 (proceeds go to the Veterans Memorial Fund)

11:30 a.m. – 1:00 p.m. Memorial Building Benjamin, Texas

Knox County memorial to be dedicated

Keith Wells, retired Major USMCR will be the speaker at the dedication of the Knox County Memorial located in Benjamin,

After the 10:00 a.m. dedication ceremony, a hamburger lunch will be served until 1:00 p.m. at the Benjamin Memorial Building. Cost of the dinner will be \$5.00,

with all proceeds going to the Memorial Fund.

A long time resident of Abilene, Wells earned his place in history by commanding the 3rd Platoon, Company E, 2nd Battalion, 28th Marine Division, as they assaulted Mt. Sunbachi on the Island of Iwo Jima, where the famous flag raising took place. That flag raising was to become the model

for the Iwo Jima Memorial near Arlington National Cemetery.

Wells and his men made up the most decorated platoon to ever come out of a single engagement in the history of the United States. The platoon awards included one Congressional Medal of Honor, three Navy Crosses, a Silver Star and 100% Purple Hearts.

Finishing his education at Texas Tech after the War. Wells has continued to work in the field of petroleum engineering. A popular speaker, in 1995 he wrote a book, Give me Fifty Marines Not Afraid to Die--IWO JIMA, It will be on sale at the dedication.

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In addition to Wells, an Honor Guard from Fort Sill, Oklahoma will be in attendance

Around Town

Ernestine Herren has returned from a visit with her daughter and husband, Louisa and Bill Archibald in Minneapolis, Minn. While there they floated on the Mississippi River, visited apple orchards and took a beautiful fall foliage tour.

Dr. and Mrs. Frank Cadenhead and Mary Martin went to Corpus Christi for a Baptist Convention.

Mr. and Mrs. Bailey Toliver have been to visit their daughter and family Mr. and Mrs. Robin Colbert. They saw their granddaughter perform with the pepsquad of Plano.

Steven Drinnon of the metroplex visited his grandmother Vivian Roberson and did some

Creora Tatum spent the weekend with Wichita Falls visiting friends Shereta Tidrow and Bobby Scheets. She reported that it rained most of the time she was there.

Bernice Hilliard and children Ron and Edith Hilliard of Odessa, Kenneth Hilliard and friend Carolyn of Waco and Linda Short of Rochester attended the Methodist Church and went out for lunch.

Like what you're reading? Call 940-864-2686 to Subscribe.

Teach children to get in the practice of saving money

by Lou Gilly Haskell Co. Extension Agent Teaching young children to save is an important step in building resilient families in the future,

according to Lou Gilly, family and consumer science agent with the Texas Agricultural Extension Service in Haskell County.

"It's a challenge to teach young people the value of delayed gratification, especially when their friends are allowed to spend, spend, spend," she noted. "But if we want to prepare them for greater financial stability in their adult lives, then we need to start those habits at a

Children can learn to save money just like they can learn to collect dolls, trading cards or other

"They tend to learn early in life

that they need to practice in order to play on the baseball team or play a musical instrument in the band," she said. "Helping them 'practice' savings is the same concept. It prepares them to be better financial managers.

"Even something as simple as putting their change in a nonbreakable piggy bank instead of spending it at the store is a start. When that bank gets full, you can let them spend part of the money saved on something they want and put the rest into a savings account for them.'

In addition, parents can strengthen their children's math skills by letting them count their own money and keep a weekly statement or poster of how much they have saved.

Having a savings goal is also

important. If there is a special toy they want to buy or if they want to go to an amusement park, parents may want to tape a picture of that "goal" on the bank to help their child visualize why they are saving

Another technique is to challenge your child to save money by matching the amount. For example, you may set a \$5 savings goal for the month and promise to match it if they meet their goal. "If you make that promise, be sure you keep it," she noted.

Saving can be learned, no matter how old you are. By getting your children into the practice of savings, it will become a habit they're likely to carry into their adult years and give them a head start toward their own financial security and future success.

Credit cards: Use them wisely

by Lou Gilly Haskell Co. Extension Agent Having a credit card is not just a privilege, it's also a responsibility, according to Lou Gilly, family and consumer science agent with the Texas Agricultural Extension Service in Haskell County.

"Once you use a card, then you have automatically agreed to abide by the company's policies and practices. It's important to know what those are before you start making charges. Avoiding those additional charges means that you have more money to reduce your debt or add to your savings

While making payments on me avoids expensive late fees, there are other practices that will reduce your cost of using credit

"Reading your bill and disclosure statements carefully will protect you from being caught unaware of additional charges associated with the use of your particular card," she said.

Most companies impose a fee for exceeding your credit limit. If you are approaching that limit, it is best to stop using the card. While some companies will allow you to continue making purchases above the credit limit, paying the over-limit fees in addition to the daily finance charges can be an expensive choice.

Another thing to watch for is the junk mail offers received with our bills Be sure you read them carefully before discarding them. Some offers may state that you will be billed for this product or service unless you sign and return the offer.

Some mailings include "checks" crediting your account for signing up with a costly service or offering you a "free trial" membership or subscription. Most of these offers are gimmicks that will only increase the amount of money you owe the credit card company Therefore, it is important to carefully read through the enclosure and decide if the offer is something you really need before making the purchase.

The same principle applies to telephone offers from your credit card company giving you special incentives for joining a club or subscribing to a service. Keep in customer service representatives are paid a commission on any in-house products they sell, so they can be very persistent.

You have the right to ask them to remove your name from their calling list and you can also request they remove your name from any lists that are rented, traded or sold to any other companies. According to federal law, they are required to honor your request.

"Credit cards can be a great convenience and a good money management tool, as long as we are aware of our liabilities and careful about how we use them," she added.

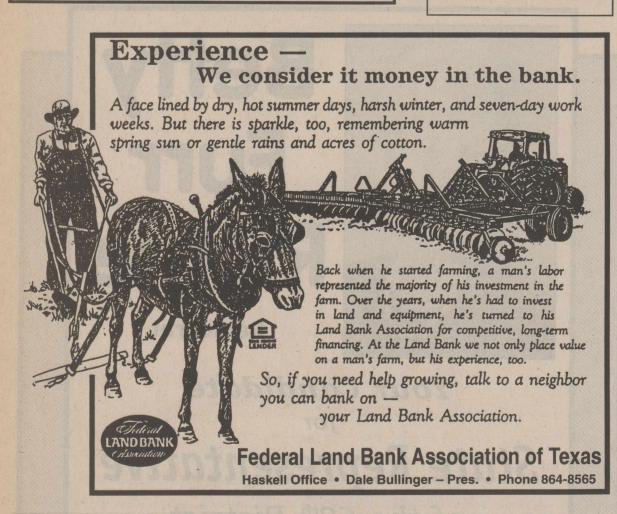
Early detection key in Alzheimer's

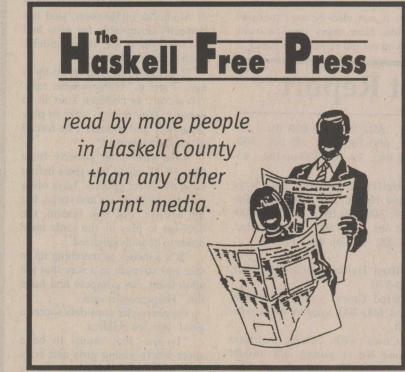
Early detection is the key to diagnosing and treating Alzheimer's disease.

'A person in the early stages of Alzheimer's disease might begin to forget things and become disoriented performing what were once simple tasks," said Dr. Rachelle Doody, an associate professor of neurology at Baylor College of Medicine in Houston. "A person might also develop changes in personality, mood and behavior.

Alzheimer's disease is a degeneration of brain cells that affects a person's memory and thought processes. If someone knows they are in the early stages of the disease, they and their families can better deal with the problem. Symptoms of Alzheimer's disease warrant a trip to the doctor's office.









Cholesterol levels tell risk of heart attack

Cholesterol can be both good and bad, so it's important to know what cholesterol is, how it affects your health and how to manage the cholesterol levels in your blood. Your heart will thank you for it.

Cholesterol is a soft, waxy substance found among the fats in your bloodstream and in all your body's cells. It is normal to have cholesterol. It's an important part of a healthy body because it's used to form cell membranes, some hormones and other needed tissues. Too high a level of cholesterol in the blood is a major risk for heart disease, which may lead to heart attack or stroke.

You get cholesterol in two ways. Your body makes some of it and the rest comes from animal products that you eat such as meats, poultry, fish, eggs, cheese and whole milk. Food from plants like fruits, vegetables and cereals do not have cholesterol.

Cholesterol and other fats can't

dissolve in the blood. They have to be transported to and from the cells by special carriers called lipoproteins and there are two kinds that you should know about.

Low-density lipoprotein, or LDL, is known as the "bad" cholesterol. Too much LDL cholesterol can clog the arteries to your heart and increase your chance of heart attack. High-density lipoprotein, or HDL, is known as the "good" cholesterol. Your body makes HDL cholesterol for your protection. It travels away from your arteries. Studies suggest that high levels of HDL cholesterol reduce your risk of heart attack.

If a clot forms where there is cholesterol build-up in the artery, the blood flow can be blocked to part of the heart muscle, causing a heart attack. If a clot blocks blood flow to part of the brain, a stroke results. It is key to note that the lower your LDL cholesterol, the lower your risk of heart disease.

Total blood cholesterol level is measured to evaluate your risk of having a heart attack. •Desirable - Less than 200

•Borderline high risk – 200-239

•High risk - 240 mg/dL and

There are many lifestyle changes an individual can make to lower

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these numbers. Eating foods low in saturated fat, regular exercise and taking medication under a physician's supervision can decrease your numbers.

For more information on cholesterol, call 1-800-AHA-USA1 or visit us on the web at www.americanheart.org.

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Credit card offers can be trouble

Haskell Co. Extension Agent Have you checked your mail recently? How many credit card offers did you receive in the last

If you are like most Americans, you would answer "A lot!"

Today's households are receiving a large number of unsolicited credit card offers promising low interest rates, preapproved credit limits and no annual fees. With so many offers being made, it can be confusing, according to Lou Gilly, family and consumer science agent with the Texas Agricultural Extension Service in Haskell County. "Even though it's tempting to jump at these offers, taking the time to evaluate each one carefully can save you money, time and headaches in the long run," she said.

"Also, if you are serious about reducing your debt or increasing your savings, you probably shouldn't consider getting another credit card unless you can close one or more accounts you already have. Adding one more card to your stash ncreases your opportunity to go further into debt."

If you decide to respond to the offer, however, there are several points to consider.

First of all, find out for sure who sent the offer. The company name should appear somewhere in the materials, but it may be in fine print. Just because it is advertising a credit card name that you recognize doesn't mean it's from a bank. It could be from an independent marketer who will charge a fee to process your

application for the card. Almost any company can issue a credit card. Department stores,

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and many others offer credit cards that can be used only at their stores. So, it is important to know who is issuing the card.

Most offers say you are preapproved. However, that does not guarantee you an account. It only means they are interested in receiving more information about you before making a final decision. And, don't be fooled by the large dollar amount they advertise. This is only the initial screening process and not their final decision.

Whether or not you are preapproved, you will be asked to complete an application and the potential issuer will check your credit history before opening your account. Be sure the information on your application is correct or you could be charged with an intent to deceive, especially if you default on your payments.

Read the information carefully to determine all fees associated with the card, including application fees, annual fees, interest fees, secured account fees, finance charges and late fees. You should know exactly what you will be required to pay, who you will be required to pay and how much you will be required to pay.

"Generally, people who have a good credit history don't have to rely on unsolicited credit card offers to obtain additional charge accounts," Gilly said. "But, the offers can sometimes be tempting. There is nothing wrong with taking advantage of a good deal when it comes along, but you want to be sure that it really is a good

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Sherman Antiques & Interiors of Haskell, TX TWO DAY AUCTION

(Selling Hummels, Precious Moments & Dolls)

Friday, November 3rd at 6:00 p.m. & Saturday, November 4th at 10:00 a.m.

(Selling Antiques, Glassware, Etc.)

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Thursday, 11-2-00, 7 p.m. to 9 p.m.; Friday, 11-3-00, 9 a.m. to 6 p.m.; Saturday, 11-4-00, 8 a.m. to 10 a.m.

Auctioneer's Note: Bentley's is honored to bring the panhandle area Sherman Antiques & Interior liquidation auction. This auction is filled with variety of high quality antiques, collectibles, dolls & glassware. Mrs. Sherman is 83 years old and has decided that it is time to liquidate her shop. She was in business for 50 years and collected the finest antiques.

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•Walnut Waterfall Design Mirrored Vanity •Small Childs Metal Baby Doll Bed •Old Steamer Trunks

•Tiger Oak Cased Treadle Sewing Machine

•Massive Reliable Safe Co. Safe •Blacksmith's Peddle Hoeing Stone

•Old Oak Solid Back Full Size Bed •Cast Iron Water Pump •Carved Walnut Mirrored Back Pump Organ "John Malcomb & Co."

•Carved Walnut Eastlake Design Upholstered Settee •2 Massive Double Lawyers Stacking Bookcase

· Art Deco Walnut Full Size Bed •Early American Floral Painted Mirrored Back Vanity

·Hard Rock Maple Small Bookshelf

•Walnut Waterfall Design Buffet

•Art Deco Style T-Back Dining Chairs Oak Draw Leaf Twin Pedestal Dining Table

•Carved Oak 4 Drw./2 Door Buffet •Massive Carved Oak Curved Front Empire Style China Cabinet

•Leather Inlay Duncan Phyffe Coffee Table

•Old Carved Oak Curved Front Corner China Cabinet

•Large Mahogany Drug Store Breakfront Display

•Walnut Glass Curio Cabinet •Burled Mahogany RCA Victor Console Radio

•Precious Moments Doll Display

•Nice Italian Tiger Walnut Marble Top 2 Door China

Hutch-Min. Bid \$1750.00

•Walnut Scalloped Edge Trestle Occasional Table •Golden Oak Spindle Leg Occasional Table

•Walnut Small Drop Front Secretary w/Glass Cabinet

•Light Mahogany Duncan Phyffe Oval Pedestal Dining Table •Massive Burled Walnut 3 Drw./2 Door Buffet w/Claw Feet

•Eastlake Mahogany Single Pedestal Occasional Table •Carved Early American Walnut Mirrored Corner Etagere

·Oak Thick Spindle Leg Occasional Table

•Black Painted "Oriental Style Occasional Table •Carved Oak Trestle Leg Sofa Table

•3 Wicker Displays w/Glass Shelves

•White Painted Oak Drop Front •Small English Curved Front Curio Cabinet

•Small Eastlake Style Walnut Occasional Table •Round Oak Glass Front Curio Cabinet

•Burled Walnut English Curio Cabinet

•Old Birds Eye Maple Gentlemen's & Ladies Chairs

•Small Mahogany Duncan Phyffe Flip Top Wall Table •6 Nice Upholstered Rose Carved Back Ladder Back Walnut Chairs

•2 Duncan Phyffe Mahogany Drop Leaf Tables

•Beautiful Burled Walnut Italian Curio Cabinet w/Cherub Ormolu

•Massive 8' Oak Jewelers Showcase w/Beveled Glass •Massive 10' Oak Curved Front China Display Case

•English Walnut Marble Top Tile Back Washstand •Carved Walnut Mirrored Top Bookcase •Dark Tiger Oak Curved Front China Cabinet

•Tiger Oak Barley Twist 2 Drw. Desk ·6' Old Oak Showcase w/Beveled Glass •6' Old Walnut Showcase w/Beveled Glass

•Nickel Brass Mahogany 9 Drw National Cash Register,

Mod #\$156019N, S/N 562E6F-Min. Bid \$1500.00. •Small Primitive Walnut Curio Cabinet

•Green Painted Oak Buffet

•Art Deco Walnut Bedroom Suite

•6' Tiger Oak Slant Front Beveled Glass Showcase •5' Tiger Oak Glass Front Showcase w/Beveled Glass

•4' Old Walnut Church Pew

•Massive Carved Oak Breakfront China Hutch

•Mahogany Duncan Phyffe China Cabinet •Early American Mahogany Mirrored Back Buffet w/Refrigerator Base

•Various Small Display Cabinets

•Golden Tiger Oak 4 Drw. Mirrored Back Buffet

•Tiger Oak Queen Ann Curved Front China Cabinet

·Nice Sinabar Oriental Chest

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•Pressed Glass Bowls, Pitchers & Decanters

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•Royal Carlton Hand Painted Cup & Saucers •Bohemian Style Pressed Glass

•Old Beer Steins

•Hand Painted Nippon •Green, Pink, Yellow Depression Glass

•Hummelwork "Dogwood" Porcelain China

·Belleek Porcelain China Dishes •Amethyst Glass

•Frankhoma ·Art Glass

·Cloisonnè •Limoges

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PRIMITIVES •Old Kitchen Iron Utensils

·Asst. Crock Jugs & Pots

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•Old Wooden Grape Press •Old Jars. Insulators •Old Kents Knife Cleaner •Old Stoneware Crock Bowls & Pitchers •Old Stoneware Cookie Jars

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Labels offer good nutrition information

If you want to spread the word about nutrition and health, where's the best place to go?

To get the message out about the health benefits of proper nutrition, doctors may want to head to the neighborhood grocery store. According to research conducted by doctors in Michigan, special labels in supermarkets can have a big impact on shoppers' awareness about health and food. In a test program, color-coded labels were used to tag foods that are considered heart healthy and those that are acceptable on a heart-healthy diet. Banners and signs in the store explained the program. Researchers

> All deadlines are 5 p.m. on Monday.

interviewed shoppers at these stores and found that nearly a third noticed the labels and were aware of the program. Of these people, more than half said they actually used the labels to help them choose which foods to buy

Nutrition experts at UT Southwestern Medical Center at Dallas say learning to shop for food is an important part of helping people eat a more nutritious diet. UT Southwestern dietitians often offer supermarket tours to show shoppers how to choose the best foods for their diets in a real-world setting. One shopping tip is to concentrate on the outer rim of the grocery store. That's where you usually find fresh produce, dairy products, nonprocessed meats and bakery items. Processed foods are generally found in the middle of the store.

Haskell School Menu

Nov. 6-10 Breakfast

Juice and milk are served daily on the breakfast menu. Monday: Breakfast on a stick

Tuesday: Breakfast burrito Wednesday: Breakfast bites Thursday: Sausage biscuit Friday: 1/2 peanut butter and jelly sandwich

Lunch

A choice of baked potato with choice of topping or a salad bar is offered daily at the Secondary campus. Ala-carte line offered daily Secondary only. Snack bar Wednesday only-Secondary. Milk and assorted drinks are served daily

at the Secondary campus. Milk and juice are served daily at the Elementary School.

Monday: Chicken on a bun, lettuce, tomato slices, pickle spears, curly fries, applesauce Tuesday: Pizza, baby carrots with Ranch dip, corn, chocolate

brownies Wednesday: Lasagna, green bean Almandine, fried squash, cheesy garlic sticks, fruit cocktail Thursday: Chicken nuggets

w/gravy, mashed potatoes, English peas, hot rolls, rice pudding Friday: Tuna casserole or at Elem: choice of chef salad, fried okra, hot rolls, sliced peaches

ECC Calendar and Menu

Mon., Nov. 6 Lunch-Ham, potatoes, hominy casserole, green beans, fruited Jello, bread, milk, tea or coffee Wed., Nov. 8

11:00 a.m. Outreach Health Services blood pressure check

Lunch-Chicken, gravy, potatoes, peas, carrot salad, glazed peanut butter chews, bread, milk, tea or

Fri., Nov. 10 Lunch-Meat loaf, potatoes, corn. lima beans, Rosemary Bennie's salad, cake

Announcements begin at 11:45 a.m. followed by lunch.

All over 60 are invited to come and eat. Call 864-3875 for transportation to the center or for home delivered lunches for the sick or disabled.

Student in the News

Ryan Nanny of Haskell participated in the award-winning Theta Alpha Zeta performance in Hardin-Simmons University's 40th

annual All-School Sing. Theta Alpha Zeta's performance, titled "Redneck Miracle," received the award for Best Creativity after Friday night's show. Saturday night they tied with the Freshman Class for the top honor of the Sweepstakes Award.

The All-School Sing was held during HSU's Homecoming weekend Oct. 20-22.



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For Sale

FOR SALE: Samsung FX 1505 thermal fax machine. Includes 7 rolls fax paper. \$75. 864-2686.

The Haskell Free Press reserves the right to edit and/or delete all news stories and locals for length and liability and to refuse to print anything deemed not newswor-

For Sale

CLASSIC CUTS, east side of the square. Haskell now has nice resale items. Blue Stuff (pain reliever) and monthly specials. We also carry Redkin, Matrix and Scrupples products. 864-2956. Register for free services November through Christmas.

WHITE METAL frame bunkbeds. Top-twin size, bottom-full size futon. Converts to sofa. Mattresses included. Call 864-3290 after 4

TAX PLANNING

Written By James E. Rodgers, CPA



ARE YOU KEEPING CORPORATE MINUTES?

To preserve the legal benefits of incorporation, corporations must hold regular directors' meetings. By keeping clear and appropriate records of these meetings in the form of corporate minutes, firms can save taxes and avoid business problems.

Properly documented transactions are more assured of getting favorable tax treatment. For example, compensation to an employee-stockholder is tax deductible only if it's necessary and reasonable for business operations. When setting corporate office compensation, consider recording comparable industry salaries, the officer's scope of responsibility, job qualifications and experience, and current economic conditions. Documenting all these factors will show that the compensation was reasonable and, therefore, tax deductible.

Other business matters with potential tax consequences should also be carefully recorded in the minutes. These include loans, leases, or other transactions between officers/ shareholders and the company; dividends, bonuses, and deferred compensation arrangements. Your goal should be to clearly document the business intent behind each decision.

But don't record everything. Some matters should be left out of the minutes. Generally, firms should record only final decisions, not the discussions that led to those decisions. If a particular corporate decision is challenged later, you don't want a record of the differing opinions before consensus was reached. This can give fuel to those who want to question how the firm acted.

Remember, the minutes speak for the corporation.

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This Week's Devotional Message:



FAITH REMINDS US OF OUR **DUTY TO BECOME GOOD CITIZENS**

We all live in or near a community of some kind, be it a metropolitan area or a small village that just barely made it on the maps, and even if we only work or shop there, we should take an interest in it. Every municipality has its governing body made up of men and women whose job is to improve the local quality of life. However, every town also has its problems, and we can help those officials

solve them by attending city council or town hall meetings and speaking up about the issues that concern us. At your House of Worship you will always receive the courage to do the right thing, and if that includes alerting your elected officials to specific problems, you will thereby improve not only your own life, but also the lives of all the other residents

Faith Chapel of Rochester

Katherine Byrd, minister

Sun. Morn. 10 a.m., 11 a.m., 7 p.m. Hwy 6, Rochester

First United Methodist Church

Dolan Brinson, pastor

Sun. Morn. 10:00 a.m., 11:00 a.m.

Rochester

---SAGERTON--

Sagerton Methodist Church

Tommy Wilson, pastor

Sun, Morn. 9:30 a.m.

Sagerton

Faith Lutheran Church

Stan Leaf, pastor

Sun. Morn. 9:15 a.m., 10:30 a.m.; Wed. 7 p.m.

Sagerton

First Baptist Church

Scott Hensley, pastor

Sun. Morn. 9:45 a., 11:00 a., 6 p.m.; Wed. 7 p.m.

1001 Union Ave., Rule

Primitive Baptist Church

Dale Turner Jr., pastor

First & Third Sundays 10 a.m.

Corner of 8th & Robins, Rule

Church of Christ

John Greeson, minister

Sun. Morn. 9:45 a., 10:40 a., 6 p.m.; Wed. 7 p.m.

811 Union, Rule

First United Methodist Church

Shane Brue, pastor

Sun. Morn. Worship 9 a.m.

Sunday School 10 a.m.

1000 Union Ave., Rule

New Life Baptist Mission

Artuo Jr. Floves

Sun. Morn. 10:00 a.m., 11:00 a.m.

Elm Street•Hwy 380 E, Rule

Sweet Home Baptist Church

Vergil Smith, pastor

Sun. Morn. 10:00 a., 11:00 a., 6 p.; Wed. 7 p.m.

Gladstone Ave., Rule

West Bethal Baptist Church

Rev. Robert Sweet

Sun. Morn. 10 a.., 11 a., 8 p.m.; Wed. 7:30 p.m.

300 Sunny Ave., Rule

ATTEND CHURCH THIS SUNDAY

·--HASKELL-East Side Baptist Church David Page, pastor Sun. 8:30 a.m., 9:45 a.m., 11 a.m., 6 p.; Wed. 7 p.m. 600 N. 1st East, Haskell Christian Church

Dusty Garison, minister Sun. Morn. 9:45 a., 10:45 a., 6 p.m.; Wed. 7 p.m. 107 N. Ave. F, Haskell Church of God Eric Clark, pastor • 864-2021 Sun. 9:45 a.m., 11 a.m., 6 p.m., Wed. 7:00 p.m. East Hwy 380, Haskell Trinity Lutheran Church

Gary Bruns, pastor Sunday School 9:30 a.m., Worship 10:30 Hwy 380 East, Haskell Iglesia Bautista El Calvario Sun. Morn. 9:45 a., 10:45 a.m., 5 p.m.; Wed. 7 p.m. 607 S. 7th, Haskell

Shane Brue, pastor Sun. Morn. 9:45 a.m., 10:50 a.m. 6 p.m.; Wed. 6 p.m. 201 N. Ave. F, Haskell First Assembly of God Rev. J.C. Amburn

1500 N. Ave. E, Haskell St. George Catholic Church Father Michael Melcher Sat. Mass 7:15 p.m.; Sun. Morn. 9:00 a.m. 901 N. 16th, Haskell

Brett Anderson, minister Sun. Morn. 9:30 a., 10:30 a., 6 p.m.; Wed. 7:30 p.m. 510 N. Ave. E, Haskell First Presbyterian Church Luther S. Hollowell, II, pastor Sun. Morn. 9:45 a.m., 11:00 a.m. 306 N. Ave. E, Haskell Trinity Baptist Church Rev. Kenneth Blair Sun. Morn. 10 a., 11 a., 6:30 p.m.; Wed. 7:30 p.

Hopewell Baptist Church John Lewis, pastor Sun. Morn. 9:30 a.m., 11:00 a.m.; Wed. 7 p.m. 908 N. Ave. A, Haskell

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Greater Independent Baptist Church Bobby Ray Wade, pastor

Sun. Morn. 9:30 a., 11:00 a., 6:30 p.; Wed. 7 p. 301 N. 3rd St., Haskell New Covenant Foursquare Bill and Renee Glass, pastors Sun. Morn. 10:00 a.m., 11:00 a.m. 200 S. Ave. F, Haskell

Mission Revival Center Rev. William Hodge Sun. Morn. 10 a.m., 11 a.m., 6 p.m.; Tues. 6 p.m. 1600 N. Ave. B, Haskell First Baptist Church

Kevin Hall, pastor Sun. Morn. 9:45 a., 10:55 a., 6 p.m.; Wed. 7 p.m. 301 N. Ave. E, Haskell Church in the Park Rev. Tim and Suzann Townsend Sun. Morn. 10:30 a.m. Wed. 7 p.m.

Gazebo or Pavillion ---PAINT CREEK---Paint Creek Baptist Church Sun. Morn. 10:00 a.m., 11:00 a.m., 6 p.m.

Paint Creek ---WEINERT---First Baptist Church Chris Powell, pastor Sun. Morn. 10 a.m., 11 a.m., Wed. 7 p.m. Weinert

Weinert Foursquare Church Rev. Robert Harrison Sun. Morn. 10 a.m., 11 a.m. Wed. 7 p.m. Weinert

·--ROCHESTER--Church of Christ Steve Wilis, minister Sun. Morn. 9:45 a., 10:45 a., 6 p.m.; Wed. 6 p.m. West on Main Street, Rochester First Baptist Church Troy Culpepper, pastor

Sun. 11:00 a.m., 6 p.m.; Wed. 7:00 p.m. 500 Main, Rochester Union Chapel Baptist Church Rev. Clarence Walker Sun. Morn. 9:45 a., 10:45 a., 6 p.m.; Wed. 7 p.m.

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First United Methodist Church Sun. Morn. 9:45 a., 10:45 a.m., 6 p.m.; Wed. 7 p.m. Church of Christ

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FOR SALE: King size wooden headboard and frame. 940-673-5139.

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GARAGE SALE: Sat., Nov. 4. 8 a.m. til? 1507 N. Ave. F. 44p

MOVING SALE: 304 S. Ave. C. Some furniture and misc. Fri. & Sat. 8 to 5.

BACKYARD SALE: Nov. 4. 104 N. Ave. M. Stile chain saw, two inch gasoline water pump, guns, tools, bits and spurs, fishing stuff, collectables, clothes, glassware

GARAGE SALE: Sat., Nov. 4. 8 a.m. to 1 p.m. Lots of nice fall and winter clothing (men's and women's), household goods, misc. 807 N. 9th. No early sales. 44p

HUGEGARAGE SALE: Cheap. 1 day only. Fri., Nov. 3.8 til? Everything must go. Highway west edge

INSIDE SALE: Church of God, Hwv. 380 East, Haskell. Sat., Nov. 4 from 9 to 3.

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bids to sell a 1984 1/2 ton Chevy van and a 40x8 ft. travel trailer. Contact Judge's office at 940-864-2851 to see the equipment.

Haskell County reserves the right to accept or reject any or all

Bids will be opened on November 13, 2000 at 10:00 a.m. Haskell County Commissioners Court David C. Davis County Judge.

NOTICE OF PUBLIC SALE Notice is hereby given that DQF, Inc. ("Secured Party") of Minneapolis, Minnesota, intends to sell at public sale, for cash, all improvements (the "Improvements") on the real property located at 211 N. First Street, Haskell, Texas 79521 (the "Real Property") and all equipment, furnishings, apparatus, fixtures, inventory and all other personal property attached to or used in or about the Real Property or the Improvements or that are necessary or useful for the use and occupancy of the Improvements or which are used in or related to the operation of the Improvements, owned by Six-A In-

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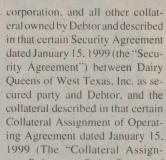
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ing Agreement dated January 15, 1999 (The "Collateral Assignment") between Dairy Queens of West Texas, Inc. as lender and Debtor, (collectively, the "Collateral"), which Security Agreement and Collateral Assignment have been assigned to Secured Party such public sale being pursuant to the terms of same.

Maturity is only a short break in adolescence. Save an extra \$100 with the special introductory rebate on the new Spring Air "No Flip" Back Supporter mattress set. Kinney Furniture in Stamford has 8 models of Spring Air mattress sets in 4 sizes at the best prices in the Big Country. Quick free delivery and free disposal of your old bedding. Open Mon. Fri. 9 to 5 and Sat. 9 to 4.

The public sale will take place at the Haskell County Courthouse. One Avenue D. Haskell, Haskell County. Texas, in the area where foreclosure sales are to take place, which is the south entrance to the courthouse, on or after 11:00 a.m., on Tuesday. November 7, 2000. An inspection of the Collateral can be arranged by calling Pablo Lucas Petrozzi at (612) 335-7853. 44p

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leave message.

The family of Lester Norman wants to thank all the folks at Rice Springs Care Home and Cadenhead Clinic for their loving care. To the people of Rule and every where for taking time to come to the graveside services directed by McCauley-Robison. God bless all of you.



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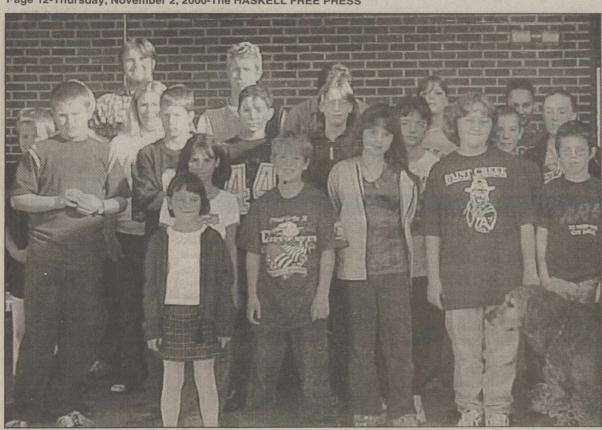
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FAIR ENTRANTS-Paint Creek students recently competed in the King County Fair, entering projects they completed in class. Receiving ribbons were Jason Biba, Chris Hobbs, Eric Hobbs, Tarina Schonerstedt, Nichole Wade, Bonnie Emert, Kasey Duniven, Hattie Walton, Lesli Isbell, Thomas Stufflebean, Kailey McCord, Alice Blair, Caleb Whitfield, Michael Fikes, Kelli Pittcock, Joshua Messenger, Justin Hannsz, Wade Ivy, John Stufflebean, Callie Thomason, Todd Emert, LaTasha Siegfried and Jessica Messenger.

TxDOT seeks public input on state highway system

For the next six weeks, the Texas Department of Transportation (TxDot) will be asking the public to provide them input as to what work is needed on the state highway system.

"These suggestions from the public and elected officials will be a very important consideration when projects are selected for inclusion in the Statewide Transportation Improvement Program (STIP)," Joe Higgins, Hamlin area engineer said. The STIP contains a list of projects that TxDOT will be working on for the next three years.

"Public input is a very important part of the process for two reasons," Higgins said. "First, the people that use the roads daily

are the ones that know best what is needed. For example, a left turn lane on US 180 just west of Albany was added as the result of a suggestion from an Albany woman concerned about the potential for rear end accidents. This was an excellent idea that resulted in a significant safety improvement."

"Second," Higgins continued, "strong public support for a project can make the difference in the selection of projects. Projects in Stamford, Hamlin, Anson and Hawley were all the result of support from the Jones County Commissioners Court, the city governments involved and petition signatures. Public support of a sound project that has a good cost-

benefit ratio is a winning ticket in project selection."

The area engineer said that suggestions could vary from a new location road, rebuilding an existing road, widening an existing road, making a safety improvement, signing, safety lighting to grade separations and more.

If you have a suggested improvement for Jones, Stonewall, Haskell or Shackelford County, contact your local TxDOT maintenance office or Higgins at (915) 576-2765. His mailing address is P. O. Box 637, Hamlin, Texas 79520 or e-mail at jhiggin@mailgw.dot.state.us.

Ideas and suggestions need to be received by November 30.

Tennis elbow can happen in any sport

Tennis elbow is thought to be an on-court injury, but it can happen in other sports or while performing basic tasks.

"The condition was first identified in tennis players, but the majority of people diagnosed with it have never picked up a racquet," said Dr. Evan Collins, an assistant professor of orthopedic surgery at Baylor College of Medicine in Houston. "Golfers can get it, but many people are injured lifting a briefcase or luggage the wrong way."

Tennis elbow is an inflammation of the exterior muscles in the forearm, the ones used to extend the wrists and fingers. When the muscles are overused or fatigued, there is pain in the elbow, forearm and hand.

"In tennis players, tennis elbow is usually the result of equipment problems such as using a racquet with the wrong grip size or one that's too light or too heavy," Collins said. "But in the general public, it can be attributed to a number of activities that put stress on the elbow."

Collins said the best initial treatment for tennis elbow is rest and ice. If that fails, patients may try a counterforce brace such as an elbow strap, steroid injections or a physical therapy program featuring stretching. Surgery is the final option.

"Tennis elbow can be annoying, but it can be prevented," Collins said. "Tennis players should try to strengthen their forearm muscles and not rely on their sport to get into shape."

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