### Calendar

### Cow/calf meeting, at new time and location

The Texas AgriLife Extension of Haskell County will host a cow/calf meeting July 17 at 6 p.m. at the Civic Center. Topics will be cow/calf nutrition and economic value of cattle. For more information, call Wes Utley at the Haskell AgriLife Extension office at 940-864-2658. Gospel Explosion

The Greater Independent Baptist Church of Haskell will present the music group, Gospel Explosion, in concert July 16, 17 and 18 at 7:30 p.m. each evening. Jerri Burke, minister, leads the group. Church singing groups will be presented during intermission. Homecoming

The Greater Independent Baptist Church of Haskell will host their 40th Homecoming Celebration Sat., July 19 at 7:30 p.m. with a Homecoming Musical. A picnic will be served at the church at 12:30 p.m. Sat., July 19. The Homecoming Celebration will be held Sun., July 20 at 9:45 a.m. and 3 p.m. Rev. James Anderson is the interim pastor. Easterling to

### be honored

Bob Easterling of Rochester will be honored at a retirement party Sun., July 20 from 2 to 4 p.m. at the Women's Club in downtown Rochester. VBS

East Side Baptist Church will host Vacation Bible School Aug. 3-7 from 6 to 8:15 p.m. each evening. Registration begins at 5:45 p.m. Children age 4 through those entering the sixth grade are invited to attend. The theme is "God's Big Backyard." For a ride, call the church office in advance at 864-2738.

### Revival

Paint Creek Baptist Church will host revival July 25-27. Evangelist is David Cason, a graduate of Hardin-Simmons University and Southwestern Baptist Theological Seminary, is senior pastor at Broadview Baptist Church in Abilene. Bobby O'Neal, a graduate of O'Brien High School, is music director for First Baptist Church in Rochester. Services will be held Friday and Saturday night at 7 p.m. and Sunday morning at 11 a.m. Support aroup

A cancer support group will meet through Tues., July 22 from 5:30 to 7 p.m. at the First Assembly of God Church,



PLANT SALE-The Noah Project-North held a plant sale Arranging plants for the sale were, I-r, Nelda Lane, Coleta Whitfield, Jeri Burke, Pam Norton and Debbie Earles. The

ladies are board members of the organization. All proceeds Sat., July 12 in the parking lot of The Drug Store in Haskell. from the sale benefited the Noah Project. Plants were donated by Debbie Earles, owner of ABC Greenhouse in Haskell.

#### ities, county sho es tax reases $( \bigcirc$

Texas Comptroller Susan Combs announced that the state collected \$1.7 billion in sales tax revenue in June, up 8.4 percent compared to June 2007.

'Through June 2008, fiscal year-to-date state sales tax collections have increased 6.1 percent compared to fiscal 2007," Combs said. "While we have seen the national economy slowing, growth in Texas sales tax revenue continues at a steady pace.'

Combs sent July sales tax allocations totaling \$467.8 million to cities, counties, transit systems and special purpose taxing districts, up 4.8 percent compared to July 2007.

Combs sent Julysales tax allocations of \$311.9 million to Texas cities, up 2.6 percent compared to July 2007. So far

this calendar year, city sales tax percent increase for July 2008 of allocations are up 5 percent \$54,753.61 in comparison to compared to the same time period \$28,777.55 for July 2007. 2008 last year. Texas counties received payments to date of \$258,729.99 sales tax payments of \$28.9 reflect a 9.30 percent increase million, up 5.5 percent compared over 2007 payments to date of to last July. So far this year, sales \$236,695.73.

The City of Haskell had a 93.07 percent increase for July of \$52,287.30 in 2008 comparison to \$27,081.87 for July 2007. 2008 payments to date of \$240,237.71 reflect a 16.28 percent increase over 2007 payments to date of \$206,587.62.

The City of O'Brien had a 14.21 percent increase for July 2008 of \$39.22 in comparison to \$34.34 for July 2007. 2008 payments to date of \$548.65 reflect a 29.18 percent decrease over 2007 payments to date of Haskell County had a 90.26 \$774.74.

The City of Rochester had a 17.48 percent increase for July 2008 of \$365.45 in comparison to \$311.07 for July 2007. 2008 payments to date of \$3,717.21 reflect a 5.79 percent increase over 2007 payments to date of \$3,513.63.

The City of Rule had a 63.75 percent increase for July 2008 of \$1,884.20 in comparison to \$1,150.65 for July 2007. 2008 payments to date of \$12,085.24 reflect a 2.75 percent increase over 2007 payments to date of \$11,761.79.

The City of Weinert had a 11.11 percent decrease for July 2008 of \$177.44 in comparison to \$199.62 for July 2007. 2008 payments to date of \$2,141.18 reflect a 84.76 percent decrease over 2007 payments to date of \$14,057.95.



### WALLACE EMERSON Emerson honored as 50-year banker

The Texas Bankers Foundation honored Wallace H. Emerson of Haskell during the 50-Year Banker Award luncheon held at the Hyatt Regency Lost Pines Resort on July 10. This prestigious award honors bankers with a half-century or more of service and dedication to the banking industry.

After graduating from Sulphur Springs High School in May 1956, Emerson attended Texas Tech College, where in June 1961 he received a BBA Degree in Money and Banking.

In August of 1958, while at Texas Tech, Emerson got his first job in banking at the former Lubbock National Bank. He worked as a teller and in the bookkeeping department.

Upon graduation from Texas Tech, Emerson became an assistant national bank examiner for the Dallas office of the Comptroller of the Currency. In 1965, he left the examining force and has since been the chairman and/or president of a number of banks. While most of the banks were located in Texas, he also worked with one bank in California and two in Oklahoma. Additionally, Emerson has done consultant work for the Federal Deposit Insurance Corp. Currently he is the branch president of First National Bank in Haskell.

# Emerson to retire as bank president on July 31

Wallace H. Emerson, community,

ago.

June.

1502 N. Ave. E. in Haskell. For information call 325-672-0040 or email acolley@cancer services network.org Bible festival

Cornerstone Fellowship Baptist Church, 1600 N. 1st in Haskell, will host a family Bible festival July 31-Aug. 2 from 6 to 8:30 p.m. each evening. All ages are invited, but children under 4 must bring an adult. To pre-register attend a swim party and picnic Sun., July 27 from 7:30 to 9 p.m. at the city pool. For more information, call 864-5557. Storm sirens

The City of Haskell will test the storm sirens at noon on Fridays.

### Index

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president of First National Bank-Haskell, has saddled his horse to retire from the bank on July 31.

His friends, business associates and customers took time to wish him well at a reception held in his honor on July 8.

Emerson took the reins of the Haskell branch in August of 2002, serving as president and director for the bank.

He roped the hearts of the Haskell community by serving in many capacities, always with a smile and a comment of 'let me know how I can help you get it done.'

Emerson was named Citizen of the Year by the Haskell Chamber of Commerce in 2008 for his dedicated work for the Haskell

He served as chairman of the Haskell Housing Authority for five years, as chairman of the Rolling Plains Healthcare System Corp. for four years, and as president of the Rotary Club. He is very active in the Wild Horse Prairie Days event serving on the steering committee for five years.

tax allocations to counties are up

Combs sent \$17.5 million to

135 special purpose taxing

districts, up 19.5percent

compared to last July. Ten local

transit systems received \$109.3

million in sales tax allocations, up

9.1 percent compared to a year

State sales tax collections in

June and local sales tax

allocations in July represent sales

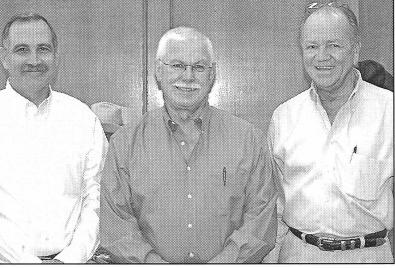
that occurred in May and were

reported to the Comptroller in

6.3 percent compared to 2007.

Making his brand on the banking industry, Emerson was honored recently for 50 years of service to banking by the Texas Bankers Association.

Not intending to completely ride into the sunset, Emerson plans to continue to have some involvement in the community. While looking forward to days of a little less paperwork, Emerson says, "The future is always bright."



RETIREMENT RECEPTION-Wallace Emerson, right, president of First National Bank-Haskell was joined by Lyndle Reeves, left, president, CEO and director of First National Bank-Munday and Mike Guess, center, vice president of First National Bank-Haskell, at a reception honoring Emerson's retirement held Tues., July 8 at the meeting room of the First National Bank in Haskell.

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Retirement

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## Motorists need to be on the look out for motorcyclists

With gas prices topping \$4 per gallon, more and more Texans are trading their gasguzzling SUVs and pickup trucks for more fuel-efficient riders are particularly vulnerable motorcycles to save at the pump. More motorcycles on the road means more motorcyclists may crash and ultimately die on Texas roadways. That's why the Texas Department Transportation (TxDOT) is launching a motorcycle safety to take extra caution watching traffic operations director.

Show starts

at 9:00!

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for motorcyclists on roadways. Because they have less physical protection than passenger vehicle occupants, in a crash. Federal officials report that per vehicle mile traveled, motorcyclists are about 35 times more likely to die in a crash than passenger vehicle of occupants.

"Registered motorcycles are at an all-time high in Texas," campaign encouraging drivers said Carlos Lopez, TxDOT's

**Robert Gonzales** 

P. O. Box 929

Stamford, Tx

79553

We're reminding drivers to be on the lookout for the nearly 400,000 motorcyclists on Texas roadways, especially at intersections where many crashes happen."

Starting July 14, television and radio commercials and billboards along interstate highways will urge drivers to look twice for motorcyclists. The public education initiative will run for two weeks, coinciding with National Ride to Work Day on July 16. Co-sponsoring the effort is

Texas Motorcycle the Roadriders Association, which educates riders and promotes motorcycle safety in Texas.

TxDOT and the Texas Motorcycle Roadriders Association have these safety tips for sharing the road with motorcyclists: Look twice for

motorcyclists-at intersections. entering highways and whenever turning or changing lanes. The small size of motorcycles often makes them hard to see, and motorcyclists can get lost in blind spots.

•Always maintain a safe Haskell were held Wed., July 16 at Willow following distance. Motorcycles Cemetery in Haskell with Ford Cole and Randy can stop more quickly than passenger vehicles.

•When passing Haskell. а motorcyclist, move to the other lane and allow a full lane for the motorcycle. After doing so, avoid re-entering the lane too quickly. In 2006, 346 motorcyclists

were killed on Texas roads, which is nearly ten percent of



**ERLINDA ROJO** 

## Obituaries

### Erlinda Rojo

Funeral services for Erlinda Catholic Church in Haskell. She Rojo, 56, of Haskell were held Wed., June 25 at St. George Catholic Church in Haskell. Burial was in Willow Cemetery under the direction of Holden-McCauley Funeral Home of

Haskell. Mrs. Rojo died Sun., June 22.

Born Nov. 29, 1951 in Haskell, she was the daughter of the late Ponciano Lopez Sr. and Josefa Martinez. She married Ted Rojo in 1987 in Haskell. She was a homemaker and a long time member of the St. George

### **Dimpel Nehring**

Graveside services for Dimpel Nehring, 74, of Haskell were held Sat., July 12 at Old Glory Cemetery in Old Glory under the direction of Holden-McCauley Funeral Home of Haskell.

Nehring died Thurs., July 10 at Gibson Care Center in Aspermont.

Margaret Suter of Old Glory; one Born April 30, 1934 in Old uncle, Louis Spitzer of Fort Glory, she was the daughter of Worth; and nine cousins. Gebherd Nehring and Frieda Suter Nehring. She attended Haskell Memorial Hospital, 1 school and graduated from Old Ave. N, Haskell, Texas 79521 or Glory High School. She worked Haskell Hospital Auxiliary, 19 as a LVN at Aspermont Hospital

Earmal Bevel

Bevel and wife, Pam of Rochester; eight grandchildren, Rhonda Lisle and husband, Jimmy of Haskell, Cynthia Maeker and husband, Tommy of Lubbock, Kevin Bledsoe of Round Rock, Vicki Adams and husband, Brian of Haskell, Brad Bevel and wife, Kendra of Haskell, Brian Bevel and Stacie Everett, both of Haskell, Tracie Pribyla and husband, Joe of Bomarton; eleven great grandchildren; and three great great grandchildren.

will be greatly missed by all.

her parents.

Haskell.

Bell Nehring.

She was preceded in death by

Survivors include her

husband; daughters, Juanita

Fuentes of Haskell and Cynthia

Rojo and husband Fernando of

Abilene; son, Jimmy Lee Rojo of

Edinburg; grandchildren,

Andrew, Lillian and Ian; brothers,

Ponciano Lopez Jr. of Haskell and

Tony Lopez of Abilene; and

sister, Susana Rodriquez of

Haskell where she worked at

Haskell Memorial Hospital until

she retired in 1985. She was a

beloved nurse and friend to many.

her parents and one sister, Lena

She was preceded in death by

Survivors include one aunt,

Memorials may be made to

PD. NOTICE

PD. NOTICE

Memorials may be made to Hendrick Hospice Care, 1682 Hickory, Abilene, Texas 79601 or First Baptist Church, 301 N. Ave. E, Haskell, Texas PD. NOTICE

## Buy-in waiver for supplemental agricultural disaster assistance programs underway

Mrs. Bevel died Mon., July 14 at the Community

Born March 12, 1912 in Hico, she was the

daughter of the late James Joseph and Lula

Hammons Beason. She married Thomas Bevel Dec.

30, 1930. He preceded her in death May 24, 1975.

She was a member of First Baptist Church of

Survivors include two daughters, Joan Carroll

USDA's Farm Service Agency (FSA) will allow producers who would otherwise be ineligible for the new disaster assistance programs to become eligible by paying a fee as required by the Food, Conservation and Energy Act of 2008 (the 2008 Act).

The 2008 Act requires producers who wish to participate in the new disaster programs to have crop insurance or non-insured crop disaster assistance (NAP) coverage for the land for which assistance is being requested, and for all farms in all counties in which they have an interest. Since the 2008 Act was enacted after the application periods had closed for those programs, producers who did not have such coverage could not comply with this requirement in order to be eligible for the new disaster programs. However, the 2008 Act authorizes a waiver that allows producers to pay a fee, called a "buy-in" fee, to be eligible for this new disaster

assistance. Every producer whose crop

programs. The crop insurance and NAP coverage requirements will be waived in 2008 for producers who did not obtain crop insurance or NAP coverage by the applicable sales closing date, if the producer files an application for waiver and pays a buy-in fee in an amount equal to the 2008 applicable NAP coverage or catastrophic risk protection plan fee for the crop or grazing lands.

Producers who meet the definition of "Socially Disadvantaged, Limited Resource," or "Beginning Farmer or Rancher," do not have to meet the Risk Management Purchase Requirement, and, therefore, are not required to pay the buy-in fee.

The buy-in fee for 2008 eligibility only for either the catastrophic risk protection insurance (CAT) or NAP is \$100 per crop, but not more than \$300 per producer per administrative county, or \$900 total per producer for all counties less any

Assistance Program (TAP), and available to eligible livestock Emergency Assistance Livestock, Honeybees and Farm-Raised Fish Program (ELAP).

The 2008 Act authorizes funds to be used to make payments to farmers and ranchers incurring eligible crop production/quality losses under the SURE Program, grazing losses under LFP, livestock death losses under LIP, and losses suffered by producers of livestock, honeybees, and farm-raised fish under ELAP. The 2008 Act also authorizes TAP.

To be eligible for SURE, TAP, and ELAP, producers must meet the Risk Management Purchase Requirement by purchasing at least the CAT level of crop insurance for all insurable crops and/or NAP coverage for noninsurable crops. To be eligible for LFP, producers must meet the Risk Management Purchase Requirement by purchasing or obtaining for the grazing land incurring the losses where hurricanes, floods, blizzards, assistance is being requested, a policy or plan of insurance under the Federal Crop Insurance Act, including pilot programs such as the Pasture, Rangeland, Forage Program (PRF) or NAP coverage by filing the required paperwork and paying the administrative fee by the applicable State filing deadline. The Risk Management Purchase Requirement does not apply to LIP. The SURE program will be available to eligible producers on farms in disaster counties, designated by the Secretary, including contiguous counties that have incurred crop production losses and/or crop quality losses during the crop year. However, Congress determined that payments would not occur until the calculation at the end of the marketing year. It also will be available to any farm where, during the calendar year, the total loss of production on the farm, because of weather, is greater than 50 percent of the normal production of the farm. The LFP program will be

producers who suffered grazing losses for eligible livestock, because of drought on land that is either native or improved pastureland with permanent vegetative cover or planted to a crop specifically for providing grazing. The LFP program will also be available to eligible livestock producers who suffered grazing losses for eligible livestock, because of fire on rangeland managed by a Federal agency, if the eligible livestock producer is prohibited from grazing the normal permitted livestock on the managed rangeland.

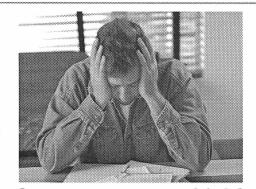
The LIP program will be available to eligible livestock producers on farms that have incurred livestock death losses in excess of normal mortality, because of adverse weather, as determined by the Secretary during the calendar year, including losses because of disease, wildfires, extreme heat and extreme cold.



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**DIMPEL NEHRING** 

are Center in Stamford.

Haskell.

Ave. E, Haskell, Texas 79521. and Clinic until she moved to Graveside services for Earmal Bevel, 96, of and Faye Bledsoe, both of Haskell; one son, Joel McLelland officiating. Services were under the direction of Holden-McCauley Funeral Home of

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including grazing lands, are not fully covered by crop insurance or NAP may take advantage of this one-time opportunity. The buy-in fee is due no later than Sept. 16, 2008, 90 days after the date of enactment, as required by the 2008 Act. Those who miss this opportunity will not be eligible for disaster assistance. Producers are also reminded that the payment of the applicable buy-in fee does not afford the producer crop insurance or NAP coverage; it only affords eligibility for the 2008 disaster

previously paid fees for CAT and/ or NAP. Producers can contact their local administrative FSA County Office to file the application for waiver and pay the applicable fees.

The applicable buy-in form must be completed and applicable fees paid by Sept. 16, 2008. Payment of the applicable fees will allow the producer to be eligible for benefits for losses under Supplemental Revenue Assistance Payments (SURE) Program, Livestock Forage Disaster Program (LFP), Tree

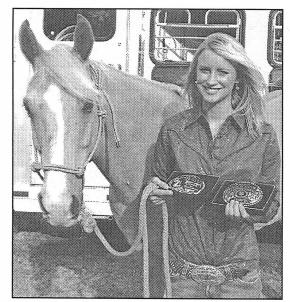
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The TAP program provides assistance to orchardists and eligible nursery tree growers who produce nursery, ornamental, fruit, nut or Christmas trees for commercial sale that lost trees. bushes or vines because of a natural disaster, as determined by the Secretary

The ELAP program will provide emergency relief to producers of livestock, honev bees and farm-raised fish, because of losses from adverse weather or other conditions, such as blizzards and wildfires, as determined by the Secretary.

Because Congress did not provide a rulemaking exception for these programs, FSA must first publish a proposed rule seeking public comment, followed by a final rule. FSA is working to develop detailed regulations and software for these programs. Sign up for these programs is not expected to be held until this winter.



BUCKLE WINNER-Ashton Rutkowski won the All Around Champion Buckle for Timed Events at the District 4-H Horse Show in Vernon Fri., June 20. She will compete at the State 4-H Horse Show in Abilene in July. She is the daughter of John and Glenda Gayle Rutkowski and granddaughter of Joy Chapman and the late Jack Chapman, all of Haskell.

## 4-H'ers to compete at state horse show

by Wes Utley CEA-Ag/NR, Haskell Co. Members from Haskell County 4-H competed at the District 4-H Horse Show June 19-21 at the Finley Bradley 4-H Arena in Vernon.

Attending were Victoria Hertel, Kaley Mathis, River McTasney, Zhenia McTasney, Kate Rowan, Ashton Rutkowski and Kayce Wilox.

Those who placed in their competition were:

Kaley Mathis, eleventh in Barrel Racing;

Kate Rowan, first in Barrel Racing, sixth in Stakes, and 20-26.

fourth in All Around Timed Events;

Ashton Rutkowski, first in Pole Bending, first in Stakes, fifth in Barrel Racing, and first in All Around Timed Events;

Kayce Wilcox, fourth in

Haskell County competitors placed third overall. The above competitors, along with Gideon Carmichael and Kiel Rowan will advance to the State 4-H Horse Show. The State 4-H Horse Show will be held in Abilene at the Taylor County fair grounds July

Bell, Hudgens to marry August 23 Cindy Bell of Austin and Lloyd Bell of Lake Brownwood are announcing the engagement of their daughter, Ashley Bell, to Bryce Hudgens, son of Jerry Don

ASHLEY BELL - BRYCE HUDGENS

and Donita Hudgens of Haskell. Grandparents of the brideelect are Hollis and June Ellis of Sweetwater and George and Wynell Bell of Roundrock. Grandparents of the

prospective bridegroom are Shirley and the late James Hudgens of Rochester, Sharon and Frank Stegall and the late Lewis Dale of Muleshoe

Bell attended school at Sweetwater High School and South Plains College College in Levelland. She is employed by Castle Dentistry in Austin. She plans to attend Radiology school.

Hudgens is a 2002 graduate of Haskell High School and a 2005 graduate of MMI in Phoenix, Arizona. He is employed by Suez Energy in Poolville.

The couple plans to marry Aug. 23 at the home of Hollis and June Ellis at Lake Sweetwater. They plan to reside in Bridgeport.

**Births** 

E-mail your news and photos

to The Haskell Free Press at

Great grandparents are Billy and Donna Cypert of Munday and Pansy Hale of Knox City.

Aunts and uncles are Cody Cousins are Colby and Caden West and Averie Cypert.



### 'eterans into soua

The staff of the Wichita Brazos Museum has been working hard for months to gather information on Knox County Veterans whose names are not on the Knox County Veterans Memorial, so new names can be engraved this fall in time for the Veterans Day Celebration on Nov. 11. A new application form and

information form has been developed and is available by calling or going by the museum at Benjamin. A completed application must be turned in to qualify for having a name engraved, just turning in a name is not sufficient. The information form is needed so information to the Veterans albums can be added. A veteran must have an honorable discharge and have been a resident of Knox County or buried in Knox County.

Call 940-459-2229 Tues-Fri., or write to Box 124, Benjamin, Texas 79505, or email kchc@ srcaccess.net, if you know of a veteran whose name is not on the memorial. The help of local friends and relatives of such veterans is needed so there are none missed.

We also have forms for adding family names to the granite wall at the museum. A limited number of the granite plaques are available, so if you are interested, call soon.

The deadline for receiving forms for engraving veteran's names on the memorial and engraving family names on the museum granite wall is Aug. 15.

Any one Jim Shore piece including new arrivals! COUPON You must bring this coupon to receive the savings. Limit 1 coupon per customer. - Coupon expires July 31, 2008 -Bridal Selections for Nikki Wallace and Tate Thompson Ashley Bell and Bryce Hudgens The Carousel Gift Shop Erlinda Mavfield Open M-F 10 to 5:30. • Sat. 10 to 4 Southside of the square in Haskell • 864-2069 **2** PRICE SALE All Spring and Summer **SALE CLOTHES AND SHOES** Reduced 50<sup>%</sup> **Personality-Slipper Shoppe** 940/864-2501 • 864-3051 Haskell, Texas South Side of Square

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## Museum plans upcoming events

The Wichita Brazos Museum is moving on, with all kinds of plans for Knox County in the coming year.

Friends of Knox County Historical Commission, the board of directors for the museum at Benjamin, met at the museum July 8 to make plans for everything from fund-raisers to exhibits, to volunteers for helping maintain the building and establish some themed exhibits. A favorite standby will start the year with the homemade ice cream and baked goods sale booth at Knox City's Watermelon Festival on Sat., July 26.

At the meeting, directors volunteered to make ice cream or baked goods. Anyone who wants to help with the cost of really good museum exhibits in the future is welcome to call the museum at 459-2229 to volunteer to bring baked goods or home made ice cream on July 26.

The next event discussed will be a garage sale and grilled hamburger lunch on Sat., Sept.

County supporters, an even larger net is being aimed at this year to help provide attractively designed exhibits inside the building.

The museum board has appointed a member to contact museum exhibit companies about helping with exhibit designs for the Wichita Brazos Museum.

Meanwhile ideas for an area dedicated to the communities of Knox County are being explored. One idea is to give each community a space in which to tell the local story. These local exhibits could change from time to time with local themes like school, churches, veterans, pioneers, etc. One museum has worked out this idea with six foot tall dividers giving each community a distinct area. Ideas and thoughts on such a project are welcomed. Whatever comes, small exhibits to large, or themed exhibits, the Wichita Brazos Museum is gathering speed and moving into a new era.

Bring your unused (but still

Russell and Kristin Bishop of Wichita Falls are announcing the birth of their son, Jathan Dale Bishop, born June 13at 5:18 a.m., weighing 5 pounds. He was 18 1/2 inches long.

Grandparents are Buddy and Tonya Cypert of Haskell and Craig and Debbie Wilde of Knox City.

and Breann Cypert of Lubbock, Brad and Jacy West of Haskell, Tiffany Wilde of Abilene and Jarek Wilde of Knox City.





13, at the Perry Patton Center in usable) masses of belongings out Munday. Nearly every year this of your closets, attics and garages event has raised over \$1,000 for building the museum. With the financial base for some exhibits help and enthusiasm of Knox that will "knock your eyes out."

in September and help provide a



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> **Baby Shower Registry Janet and Michael Adkins**

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# PINION

**TEXAS PRESS ASSOCIATION** 



Governor touts survey showing Texas best state for business

AUSTIN-Gov. Rick Perry, on his Web site July 9, published that "Texas Is America's Top State for Business," citing results of the CNBC "Top States for Business 2008" survey.

The survey scored each state on 40 different measures of competitiveness, using publicly available data.

Among measures used in the survey: cost of doing business, workforce, economy, education, quality of life, technology and innovation, transportation, cost of living, business friendliness and access to capital.

Texas' strongest showings were in economy, technology and innovation, transportation and cost of living.

Meanwhile, state Comptroller Susan Combs, had this to say in her "Comptroller's Economic the Texas economy continues to be in better shape than most other states. While we see a cooling in the economy, there are aspects like good job growth and revenue growth that show the state is faring better than what's happening on the national front.

'Employment in Texas continues to expand. From May 2007 to May 2008, Texas gained about 238,700 jobs, which is more than the next seven top job growth states combined. Texas accounted for 53.4 percent of the jobs gained in the nation during that time period.

"Sales tax revenue is the state's largest source of general revenue. So far this year, sales tax revenue is 5.8 percent higher than the same period last year.'

#### Tape of arson

#### remains secret

A security camera videotaped the June 8 arson fire that gutted the Governor's Mansion.

The Texas Department of Public Safety sought a ruling from the Texas Attorney General's Office to prevent release of the tape, or copies of it, to the public.

If the fire had been ruled an act of terrorism, the tape would have been deemed confidential under federal and state homeland security laws. But there has been no such ruling.

However, the contents of the tape may be kept confidential under the Texas public information law, because it is part of an ongoing criminal investigation, the Attorney General's Office ruled.

AG looks at religious

lit courses

HIGHLIGHTS By Ed Sterling

> completed its required review of proposed rules by the State Board of Education regarding "religious literature" courses that Texas public high schools can offer under a law passed by the Legislature in 2007.

Deputy Attorney General Andrew Weber, in a July 9 letter to SBOE Chairman Don McLeroy, wrote that it could not be concluded whether Bible courses would comply with the First Amendment to the U.S. Constitution and that the attorney general's office is unable to preclear" courses.

Constitutional challenges may arise over the way these courses are taught.

AG files Medicaid fraud lawsuit

Texas Attorney General Greg Abbott on July 9 filed a lawsuit in a Travis County state district court charging a list of generic drug manufacturers with Outlook" dated July 10: "So far, reporting false, inflated drug prices to the Texas Medicaid program.

The lawsuit alleges that the manufacturers falsely reported prices, and as a result, Medicaid reimbursed pharmacies at vastly inflated rates. The false reporting of drug prices is a violation of the Texas Medicaid Fraud Prevention Act.

The lawsuit names Watson/ Schein Pharmaceuticals Inc. of California; Alpharma Inc. of New Jersey; Par Pharmaceutical Inc. of Jersey; and Barr New Pharmaceuticals Inc. of New York

#### Census ranks fast growing cities

The U.S. Census on July 10 released data showing that in 2007, McKinney, Killeen and Denton ranked in the top 10 fastest growing cities in the nation.

In another category, numerical population increase, data showed Houston added 38,932 residents between July 1, 2006, and July 1, 2007, to lead the nation. Joining Houston in the top 10 on that list were: San Antonio, third; Fort Worth, fourth; and Austin, eighth.

#### New way to track 'your money

For Texans interested in how their tax dollars are being spent, there is a new Web site: TexasBudgetSource.com.

The site is a project of the Austin-based conservative think tank, Texas Public Policy Foundation. Talmadge Heflin, a former state lawmaker, is director of the foundation's Center for Fiscal Policy. He said the purpose of the Web site is to bring greater transparency to government The Attorney General's Office spending.

MAYBE MAYBEI I OUGHTA PUT OUGHTA PUT BAIT A HOOK ON ON MY LINE .. MINE! ABEN N

### From Out of the Past

From the files of The Haskell Free Press

**10 Years Ago** July 16, 1998 Samuel Bitner won State Bowhunters convention.

first place in Wild Horse Prairie

Days parade. Their float depicted the past, present, and future careers of Haskell. New Mexico. Jennifer Lehrmann and Amy

Hisey of Rule played in the Allstar basketball game in Lubbock. 20 Years Ago July 21, 1988

The Haskell High School varsity cheerleaders have received a bid to compete in the 1988 International Open Cheerleading Championships in Nashville, Tennessee.

attended the West Texas State University basketball camp, Paul Jon Gibson and Casey Coleman.

4-H Horse Show in Abilene. William L. (Bill) Hudson, Democratic nominee for the State Board of Education, a Rochester native, has kicked off his

Haskell super athlete, Mark Coach Jerry Dyes.

July 20, 1978

Moeller.

Joseph Browning and Carl Mayfield of the Haskell Chapter of FFA attended the 50th Anniversary FFA state

The second annual Bob Mobley Golf tournament is set for this weekend.

Mr. and Mrs. Alvin Bredthauer of Sagerton, returned from a vacation in Arizona, Utah and

40 Years Ago July 18, 1968 Perry Bros. Variety store has

received a new manager, Dale Lawrence, formerly of Ballinger. The Haskell Co-op Gin has been presented the "Safety Award" by the Texas Farm

Announcement was made this week that Western Union has been moved from Wooten Oil Company to the Duncan Insurance Agency.

Charles Blair was high point man at the Haskell Speedway.

By defeating Munday 6-4, the Haskell Indian Senior Baseball team will represent the Cotton Belt League in the district tournament.

Haskell Little League All-Stars Tournament include Ricky Bryan, Okeefe Cairo, Robin Colbert, Steven Grand, Randy Ivy, Ollie Johnson, Gary Johnson, Reuben Martinez, Robin Medford, Tim Pringle, Alvin Sammons, Randy Shaw, Mike Warren and Tommy Watson and their managers, Volley Ivy and

Glen Sammons. 50 Years Ago July 17, 1958

Conduct home safety audit

With schools out for the when the low-battery signal garage door open

W.R. (Roy) Johnson and

#### Morris Neal of Rule were elected to head the NCT Water Authority board. A golf course site has been

secured and plans are now in process to build a nine hole course near Haskell.

Fire started in grass and weeds destroyed a small wooden bridge on a farm road. The bridge is located on what is known as the Old Rayner Road.

#### 100 Years Ago July 18, 1908

Grover Davis, who lives in the east part of the county, returned from a trip to Dallas. He pronounces crops in Haskell County better than any he saw on the trip.

Louise Lamar, who had been visiting at Graham, has returned and resumed her duties at the local phone exchange.

G.H. Henshaw, who owns a farm east of town, was here and reports that his oats threshed 50 bushels per acre.

T.E. Ballard left for Big Spring.

J.F. Vernon made a business trip to Sagerton.

Nora Briggs visited in Abilene.

E.E. King has returned from a business trip from Fort Worth.

Judge H.G. McConnell attended Federal Court in Abilene.

A.H. Alexander made a business trip to Big Spring.

Capt. W.M. Wood, S.A. Hughes with Masters Sam Hughes, Wyatt Williamson and Willie B. Martin attended the old soldiers reunion at Stamford.

### Cotton Market Weekly

**By Plains Cotton Cooperative Association** 

July 11, 2008 After several days of tripledigit losses earlier in the week, cotton futures prices on the New York Board of Trade settled modestly higher Thursday as latesession short covering in anticipation of USDA's supply/ demand report lifted prices.

Ultimately, the report held no surprises for the market. The department's U.S. 2008-09 cotton projections included lower production and exports resulting in a net reduction of 100,000 bales in ending stocks compared with last month. U.S. cotton production was reduced 500.000 bales based on slightly lower planted area in the June acreage survey and slightly higher reflecting abandonment conditions in Texas.

Domestic mill use was raised 100,000 bales to 4.4 million Despite the slowing economy, several factors are supporting domestic mill use including higher overseas transportation costs, the weaker dollar, and payments to mills included in the Food, Conservation, and Energy Act of 2008. Additionally, USDA's export forecast was reduced 500,000 bales due to lower U.S. supplies and lower foreign import demand.

The department's world cotton projections for 2008-09 included lower beginning stocks, production, offtake, and ending stocks. World production was reduced approximately 1.5 million bales due mainly to reductions in India and the United States. The revision in India was based on lower reported planted area. A decrease of nearly 1.3 million bales in world consumption largely offset the production decline.

Cotton consumption was reduced mainly in China, India and Turkey due to recent indications of slower growth due to sluggish world economic conditions. World ending stocks were reduced roughly 1.6 percent from last month and continue to show a significant decline of about 13 percent from the beginning level.

Meanwhile, USDA reported net export sales of U.S. cotton totaled 53,600 bales in the week ended June 3, up 26 percent from the previous week but down 60 percent from the four-week average. Major buyers were Vietnam, China, Indonesia and Turkey. Net sales of 66,000 bales for delivery in 2008-09 were primarily for Indonesia, Pakistan and Mexico.

Export shipments of 285,500 bales were down 25 percent from the previous week and 10 percent from the four-week average. Primary destinations were China, Indonesia, Mexico and Turkey.

On the spot cotton scene

# Bureau Insurance. Two boys from Haskell

Chad Gibson, a Haskell 4-H member, will compete in the State

campaign in Haskell.

Young, became the first track recruit signed by ACU track

**30 Years Ago** 

Four Haskell students receiving Lone Star Degrees at the FFA state convention were Nathan Frierson, Jeff Frierson, Dwain Weise and Frankie

Champion Shooter in the American Association tournament in Fort Worth. The Haskell Jr. 4-H Club won

#### The Maskell Free ress

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increased time and activities at home can also increase the chance of being injured, something experienced by one out of every four families, according to a recent survey. To help families reduce accidents and injuries at home, families are urged to take stock of their home safety plans.

spending more time at home. The

summer, many families will be chirps

These easy-to-follow tips can help keep family members, friends and loved ones safe this summer: Fire Safety and Escape Planning

•Install smoke alarms in every bedroom and on every level of the home

•Test smoke alarms at least once a month

•Change the batteries in smoke alarms at least once a year or



them with fresh ones. Otherwise, it is easy to forget to replace them. leaving you unprotected from fire.

•Never remove batteries from

smoke alarms, unless replacing

•Keep a fire extinguisher in your kitchen and near other areas where a fire could occur, such as in a workshop, garage or near the grill

Poison Prevention •Install carbon monoxide alarms on every level and outside each sleeping area

•Never operate fossil-fuel burning appliances, such as a gas grill, indoors or in the garageeven with the garage door open

•Inspect the pilot lights on natural gas appliances to ensure that the flame is blue. When a flame is mostly yellow in color, it is likely producing carbon monoxide.

•Clean out the lint and debris that may build up in the clothes dryer vent that leads to the outside of the house

•Never leave an automobile running in a garage, even with the

garage and shed

ked.

Home Security

•Keep doors and windows

and don't forget the

•Make sure locks are functioning properly and that everyone inside the home can open them

•Keep bushes and shrubs trimmed under windows so burglars can't hide

•Don't leave equipment, tools, bikes or toys in the yard

•Cancel mail and newspaper delivery while on vacation

Backyard and Garage •Designate the grilling area a "no play zone" keeping kids and pets well away until equipment is completely cool

·Check grill connections, such as fuel lines, for leaks and never operate the grill closer than three feet from the home, trees, shrubs or other objects

•Keep children away from pools, ponds or ditches

•Tie-down outdoor furniture and equipment prior to severe storms to help prevent debris from taking flight. Consider using a stretch rope to secure objects.

online trading by producers in

Texas, Oklahoma and Kansas totaled only 60 bales in the week ended July 10 compared to 307 bales the previous week. Prices received by producers averaged 60 cents per pound versus 59.51 to 64.55 cents per pound one week ago.

Meanwhile, USDA's drought monitor data for the week ended July 6 showed soil moisture levels deteriorated with most of the Texas High and Rolling Plains categorized as abnormally dry. Scattered thunderstorms moved across West Texas, but precipitation accumulations were light in most areas leaving the soils dry as scorching heat returned to the region later in the week. Nighttime temperatures fell into the 60-degree range giving heat-stressed plants a little time to recover from extreme temperatures. Nevertheless, stands are struggling, and many are wilting during the heat of the day.

MEMBER Ly Ly 2008 TEXAS PRESS ASSOCIATION

## Identity theft is booming

You're a good solid lawabiding citizen, work at a steady job, pay your taxes and your bills on time and suddenly you find yourself receiving calls from debt collection agencies, unable to get a loan for that new car or have a warrant out for your arrest. What happened? You may be the latest victim of identity theft.

Over the past few years, we've all heard about the growing problem of identity theft. Trying to keep a step ahead of the identity thieves has become increasingly difficult.

Eight years ago, Congress passed legislation to combat the rising tide of identity theft. But identity thieves don't rest. They are always looking for new victims and finding new ways to steal. You go out to a nice restaurant for dinner. The waiter brings your bill. You give him your credit card and he disappears. A few minutes later, he returns with your receipt. You give him a nice tip, not knowing that he has already helped himself to your credit card information until you see thousands of dollars worth of charges on your next bill.

You receive your tenth credit card solicitation for the week in the mail. Frustrated, you throw it in the trash, along with the others, and wheel your trash cart to the curb. While you're sleeping or at work, an identity thief goes through your trash, takes the credit card solicitations with your name on them and tries opening new accounts. It would be advisable to invest in a paper shredder. Anything with personal identity information should be

shredded prior to disposal. Your phone rings and it is someone claiming to be from your bank telling you that they have had some computer problems and that your account may have been compromised. They need you to verify your bank account and social security numbers. They also tell you it might be a good idea to give them your personal identification number for your debit card so they can check as well. You comply and the next thing you know is that all of the money in your account has been withdrawn. A word of advice: No legitimate banker will ask you for this information over the phone or over the Internet!

It sometimes takes years before individuals realize that they have become a victim of identity theft. You may not find out until you are denied credit, denied a job or hear from debt collectors asking for payment on debts you did not incur.

How can you combat identity theft on your computer? The Federal Deposit Insurance Corporation suggests the following steps:

•Be sure your virus protection programs on your computer are updated regularly.

•Do not open files sent to you by someone that you do not know.

•Use firewall protection on your computer. •Use a secure browser.

•Do not store personal financial information on your laptop computer in case it is stolen.

•Before disposing of an old computer, be sure to delete personal information.

Credit bureaus can sell information to credit card companies or other lenders who might use the information in deciding whether to send you a solicitation for a credit card offer. This is called prescreening. One way to cut down on the amount of these types of offers you receive in the mail is to opt out of such offers by calling 888-567-

A report issued by the President's Identity Theft Task Force in April 2007 suggests that while social security numbers are necessary for use by the federal government for purposes of employment, taxation and sharing of information with law enforcement, the government should seek alternatives to using social security numbers as identifiers in the public sector.

Until that time, we, as consumers, must continue to be vigilant in protecting our private information. If, after all of your best efforts, you do find yourself a victim of identity theft, immediately contact the three credit reporting bureaus and the local police.

### From the AG

Despite the negative long-term implications, however, Texans Texans who are struggling facing financial difficulties may turn to 401(k) loans since they do with mortgage payments and rising credit card debt may be not require a credit check and typically appear to offer low tempted to view their retirement savings as a short-term solution interest rates on the debt. But to their cash crunch. This even a small loan from a temptation may be especially retirement account can have a big prevalent among 401(k) impact on long-term savings participants, who are allowed by goals, and the pervasive myth that federal law to borrow money repaying the borrowed money from their retirement accounts with interest is like "paying

Know the Cost

of a 401(K) Loan

within certain guidelines. Given

the long-term financial costs of a

401(k) loan, Texans should

carefully consider other financing

options before opting to borrow

According to the Employee

Benefits Research Institute, 40%

of the professional-aged

population uses 401(k)s or IRAs

to save for retirement. In 2006,

about 18 percent of eligible

401(k) participants have

outstanding loans, with an

average outstanding balance of

borrowing against their 401(k)

plan may make sense in

emergency situations. Indeed,

borrowing from retirement plans

has become even easier in recent

employees to withdraw money

for purchases. But Texans who

laws and IRS regulations in order

programs transfer a specified

amount from an investor's 401(k) fund into a money market account

that is managed by the debit card

issuer. Because most money

market accounts typically earn

costs and annual membership

charges. Other potential costs

include advance fees, for which

investors are charged as much as

\$2 per cash withdrawal. Each

debit card transaction also means

reduced investment assets, less

return on investment and fewer

retirement account.

to avoid financial penalties. Typical 401(k) debit card

some employees,

\$7,200.

For

from their retirement plans.

yourself" simply is not true. Investors who borrow against their 401(k) plans lose interest income that would have accrued if the borrowed funds were still invested in the retirement plan. That reduction lowers the overall value of the fund because there is less compounding principal to generate investment income.

Prematurely withdrawing 401(k) investments also costs investors more money in the long run, because assets that could be appreciating and earning income are put to less efficient uses. While a 401(k) loan may appear to offer a better interest rate, the fees and lost investment appreciation generally offset the interest rate savings.

An additional problem arises years with the introduction of the when employees fail to promptly repay their 401(k) loans. Federal 401(k) debit card, which allows law penalizes investors who directly from their 401(k) plans withdraw money from their 401(k) accounts before reaching the age of 59. Similarly, when are considering any financial transaction involving their 401(k) employees fail to repay 401(k) plans should pay close attention loans within five years, their to applicable federal income tax loans are treated as premature

## Water, not soda

people who drink more than one diet soda each day develop the same risks for heart disease as those who down regular soda.

lower returns on investment than dietician at UT Southwestern retirement plans, investors who Medical Center, says the findings withdraw money from their are just another reason parents 401(k) plans sacrifice long-term should consider limiting their earnings and depletes the children's intake of soda. Children who drink large The lost earnings and amounts of sweetened drinks are investment potential may be in prone to develop a taste for addition to the debit card sweeter foods, which can lead to program's higher money weight gain. management fees, enrollment

Studies have linked sugary drink consumption to the epidemic of obesity and diabetes among children and teens and to

distributions and therefore subjected to a 10 percent early withdrawal penalty, plus taxes and fees on the outstanding loan balance. In addition, the employee is considered to have defaulted on the loan, which can negatively impact consumer credit scores and further increase the cost of borrowing money.

By Greg Abbott

In many cases, employees who use a 401(k) loan for extra cash find themselves struggling to fully fund their retirement plan and repay the loan. Saving for retirement may take a backseat to repaying the loan. Texans considering a 401(k) loan should always keep in mind that reducing monthly 401(k) contributions lowers overall retirement savings and therefore negatively impacts their retirement investment portfolio's value.

Before taking out a consumer loan, Texans should carefully review the proposed interest rate, payment schedule and any associated fees. Borrowers who have encountered misleading information about a consumer loan may file a complaint with the Office of the Attorney General by calling 800-252-8011 or visiting our Web site at www.texas attorneygeneral.gov.

Despite the ever-increasing ease and convenience of borrowing against a 401(k) plan, Texans must remember that using retirement funds to pay themselves now will cost them later.

### pressure in adults," says Ms. Sandon. "The sugar and acid in all soda also causes the degradation of tooth enamel and increases the risk for tooth

As with all foods, Ms. Sandon says moderation is the key. To limit a child's intake, she suggests parents decrease their own soda consumption.

"Children learn good nutrition by example. If parents are reaching for water, children will do the same. It's also helpful to have healthy substitutes for soda, such as a glass of 100 percent fruit or vegetable juice.

## What is a HELOC and do you need one?

HELOC: home equity line of credit. This type of loan, which became popular in the mid-1980s in most parts of the country and was finally authorized in Texas several years ago, is a revolving credit in which your home serves as collateral.

By using the equity you have accumulated in your home, you may qualify for a sizeable amount of credit which you might in turn use for education, medical bills. home improvement or other highdollar expense. Before taking a home equity loan, be sure you carefully weigh the pros and cons, the costs and the benefits.

With a home equity line of credit, you have greater flexibility to use the credit as you choose. While the interest rate is relatively low, be sure you understand the credit terms and that should you fail to repay the amounts you borrowed, you could lose your house.

To determine your credit limit, your lender will determine the appraised value of your house and then subtract from that value the amount you still owe on your existing mortgage. In Texas, a home equity loan plus other outstanding indebtedness cannot exceed 80% of your home's appraised value. The lender will also consider your credit worthiness by examining your income, credit history and other

criteria. Draws must be no less than \$4,000, for example. The lender may provide you with special checks at your request to use when drawing on your line of credit. You may not use debit or credit cards for your draws as this is prohibited by the Texas Constitution.

Home equity loan plans set a fixed period, called the "draw period," during which you may borrow money. At the end of this period, for example 10 years, the repayment period begins, with amortizing payments.

Generally, with a home equity line of credit, the interest rate is variable, rather than fixed. Federal law requires a ceiling on how high your payment can go, and customary usage provides a cap on how low your interest rate may fall if interest rates drop. At some point during the life of the loan, your lender may allow you to convert from a variable interest to a fixed interest rate for the life of the loan.

Keep in mind that there are upfront expenses in establishing a home equity line of credit. However, because your home serves as collateral, the lender's risk is lower than most other forms of credit, so the annual percentage rates are lower. Establishing a HELOC

•Fee for property appraisal to determine the value of your home

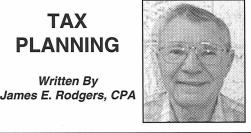
title insurance •Other upfront charges (discuss with your lender)

•Fees other than interest are capped at 3% of the loan amount If a home equity line of credit is not for you, you might also consider the traditional home equity loan. This type of loan provides you with a fixed amount of money up front with an equal payment schedule during the life of the loan.

Before making any decisions, be sure to discuss your options with your local community banker. Your home is one of your most important possessions, and you don't want to risk losing it. Ask your community banker to compare your options and help you determine the loan best suited for your needs and ability to repay.

# A recent study suggests that the development of high blood

Lona Sandon, a registered decay."



### HOW TO FIX TAX RETURN ERRORS

Suppose you discover a mistake or omission of an item on the 2007 federal tax return you recently filed. Should you ignore the error? It can depend on the nature and significance of the item. Therefore, the answer is generally "no." But the matter may be resolved by filing an amended 2007 return.

Clearly, you should file an amended return right away if you've paid less tax than the amount you actually owe for 2007. If the IRS eventually detects the mistake, it can require you to pay the difference in tax liability plus substantial interest and penalties. As a general rule, the IRS has three years in which to audit a return, but the statute of limitations is extended to six years if you underreport income by more than 25%. And there's no time limit if fraud is involved. When a change works in your favor, consider all the ramifications. If you stand to receive only a few extra dollars back, it's probably not worth the effort. This also gives the IRS another chance to scrutinize your return. On the other hand, if you expect a sizable refund in return, it usually makes sense to pursue this action. One of the common reasons for amending a return is to change your tax filing status or dependency exemptions. For instance, there could be some confusion over claiming exemptions for children following a divorce. Similarly, you may have overlooked special deductions or credits available on 2007 returns. This includes tax breaks for:



A pressure sore is also known as a bed sore or decubitus

ulcer. This is an injury to the skin and tissues under the skin.

Pressure sores are caused by unrelieved pressure from sitting

or lying in the same position for a long time. The pressure on a

financial obligations.

Once you've been approved for a home equity line of credit, you will be allowed to borrow up to your credit limit, within certain

·Application fee (may or may not be refunded if your loan is denied)

•Closing costs including attorney fees and title search or

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make your

Cash

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Haskell Free Press

940-864-2686

small area of the body can squeeze shut tiny blood vessels that normally supply tissue with oxygen and nutrients. If tissue is deprived of oxygen and nutrients for too long, it begins to die and a pressure sore will form. Pressure sores are measured in stages according to the amount of damage to the skin and underlying tissues. The stages range from 1 to 4 with 1 being the least damage and 4 being the most.

In persons with other health problems, including diabetes and peripheral vascular diseases, pressure sores may be more difficult to heal due to decreased healing ability and poor blood circulation.

Pressure sores are serious and must not be ignored. With proper treatment, most pressure sores will heal

What questions regarding home care do you have for the nurse? Send your questions to Haskell Home Health Agency, 417 S. First, Haskell, TX 79521 or call 940-864-5074 or 1-877-864-5074.

HERE'S TO YOUR HEALTH-AT HOME is brought to you by Haskell Home Health Agency providing home care services in Haskell, Knox, Stonewall, Throckmorton and Jones Counties





Mortgage insurance premiums Ι.

II. Teacher supplies (up to \$250 limit)

III. Hybrid vehicle purchases

IV. State sales tax (in lieu of deducting state income tax) Act now: If you need assistance in this area, don't hesitate to contact us to discuss your situation.

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## Debit card now available for Social Security payments

Treasury's Financial Management Service (FMS) has announced that a prepaid debit card for Social Security payments and other federal benefits is now available. The Direct Express<sup>®</sup> Debit MasterCard<sup>®</sup> card-designed as a safe, convenient alternative to paper checks that people without bank accounts may choose-is currently being introduced in 10 states, and will be rolled out nationwide this summer.

"People without bank accounts now have a user-friendly, practical alternative to paper checks for their monthly federal benefit payments," said FMS Commissioner Judith Tillman. "We know that many check recipients are eager for a card-based option for their federal benefits, and we are confident the Direct Express® card will provide many Americans an important entry point to the financial mainstream."

The Direct Express<sup>®</sup> card provides another option to choose from for federal beneficiaries who do not have a bank account, but are looking for a no-cost or low-cost alternative to using check cashing facilities and carrying large amounts of cash. Unlike other prepaid debit cards, the Direct

The U.S. Department of the Express<sup>®</sup> card offers cardholders free access to their money. There is no sign-up fee, and no bank account or credit check is required to enroll. Cardholders can make purchases, pay bills and get cash at thousands of ATMs and retail locations.

> Treasury has engaged a financial agent-Dallas-based Comerica Bank-to issue this nationally available card exclusively for payment of federal benefits. People currently receiving Social Security or Supplemental Security Income (SSI) checks in Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, North Carolina, Oklahoma, South Carolina and Texas have received information about the card. People may sign up for the card by calling toll-free 1-877-212-9991 or visiting www.USDirect Express.com.

Advantages of the Direct Express® card

About 4 million Social Security and SSI recipients do not have bank accounts, and have had to depend on paper checks for their monthly payments. The Direct Express® card offers a number of features that make it:

•Safe. Paper checks can be vulnerable to financial crimes such as check fraud, or delivery delays

Express<sup>®</sup> card eliminates the risk of lost or stolen checks, and gives people access to their money without needing to carrying large amounts of cash. Cards are FDICinsured up to the maximum amount allowed by law, and offer a Personal Identification Number (PIN) for use at ATMs and retail locations. If a card is lost or stolen, it will be replaced.

•No- or low-cost. Features built into the Direct Express® card are aimed at reducing or eliminating the cost of using the card. There is no cost to sign up for the card and no monthly fee. While there are fees for some optional transactions. it is possible to use the card for free. For example, cardholders can get free cash back with purchases at retail locations, or free cash withdrawals through bank or credit union tellers. Cardholders also receive one free ATM cash withdrawal in the United States for each benefit payment deposit posted onto an account (ATM owner surcharges may apply at ATMs outside the Direct Express network).

•Convenient. Cardholders will be able to make purchases at no cost wherever Debit MasterCard® is accepted and use the card to pay

due to weather. The Direct bills and get cash at ATMs. Cardholders also get free balance information at ATMs, by phone or online; free optional notification of deposits to the debit card by phone, email or text message; free optional low balance alert when the account balance falls below a certain level, and round-the-clock access to the toll-free customer service number or Web site.

> •Easy. Unlike paper checks, which are vulnerable to risk of theft, loss or delivery delays, benefit payments for the Direct Express<sup>®</sup> card are automatically deposited onto card accounts each month, so cardholders don't have to wait for the mail to access their monthly payments.

A robust public education campaign will accompany the launch of the card and will promote debit card literacy among likely users, reaching them through print and Web materials, public service announcements, direct mail and partner organizations. Treasury has experienced success with similar education initiatives, including its Go Direct® campaign, which encourages federal benefit recipients with bank accounts to direct deposit their federal benefit payments. The campaign emphasizes that direct deposit is much safer than a paper check.



ANGELS' AWARDS-Jordan Westerman of Abilene played on the Abilene Boy's Softball Association's team named the Angels. An awards ceremony and carnival was held recently honoring the athletes. The Angels were the first place winner in their division and received a first place trophy for their efforts. The team of six year olds was coached by Greg Westerman, Jordan's dad. Jordan's All-Star team was to play in Anson, but the game was called because of bad weather. Jordan's mom, Kendra, and two sisters, Autumn and K'Lee, all live in Haskell. His grandparents are David and Judy Wolsch and Leroy and Janeen Westerman, all of Haskell.

### ECC Calendar and Menu

#### Mon., July 21

Lunch-Chicken tequitas, Spanish rice, pinto beans, garden salad, chips, salsa, choco cake, milk, tea, or coffee

Wed., July 23 Lunch-Ham and beans, onions, pickles, creamy coleslaw, cornbread, jello, cookie, milk, tea,

or coffee Fri., July 25 Lunch-Sloppy joe on bun, pinto beans, potato chips, onions, pickles, misc. dessert, milk, tea, or coffee

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

From Haskell County in the

Junior Division were Sarah

Campbell with a second place in Food & Nutrition; and Zhenia

McTasney participating in the

In the Intermediate Division

were River McTasney with a

fourth in sheep, and Preston

Morrow with a first in the

Haskell County had four

Senior Division Record Books all

receiving a first place. The four

seniors qualifying for state

competition were Brooke

Bullinger in health, Jenny

Dudensing in Food & Nutrition,

Molly Dudensing in Clothing &

consumer education category

sheep category.

## 4-H record book winners listed

### by Jane Rowan

**CEA/FCS**, Haskell County Winners in the Texas AgriLife Extension Service Rolling Plains-3 District 4-H Record Judging were selected July 10, when screening groups met at the Wilbarger Memorial Auditorium in Vernon, according to Kelli Lehman, Extension Program Specialist 4-H for the twenty-four Rolling Plains counties.

Sixty-four Junior records, 83 Intermediate records, and 71 Senior records were scored in 39 different subject matter areas. Junior and Intermediate records were placed first through fifth place. First place Senior records will be submitted for state judging, where they will compete Textiles, and Kate Rowan in

for scholarships and awards. safety. Animal entries for Abilene fair due Fri., Aug. 8

### by Wes Utley

CEA-Ag/NR, Haskell Co. The fall show season is fast approaching. If you are a 4-H D in Haskell. member and have an animal project, entries for the West Texas animal projects, or the upcoming d Rodeo in Abilene and the

Entry forms are available at the Haskell County Extension Office, located at 101 South Ave.

For answers to questions on fairs and shows, call Wes Utley,

### This Week's Devotional Message: WHETHER YOU TRAVEL OR STAY HOME, GOD IS THERE

Like many of us, you may have a vacation watch over you. Thank Him for His looming on the horizon, and of course protection at any house of worship, and your budget will dictate where you will even if your travels take you beyond the spend it. You may visit another part of the orbit of civilization, there is always the world, or just lounge around the house. In Bible. Put it on your list of things to pack any case your vacation can be a very in your suitcase. In fact, that's a good idea enjoyable and rewarding escape from the no matter where you're going. To borrow realities of everyday living. Moreover, the advice of a well-know TV commercial, wherever you are the Lord will be there to "Don't leave home without it."

ATTEND CHURCH THIS SUNDAY Greater Independent Baptist Church

-HASKELL-East Side Baptist Church Dr. Jim Heflin, interim pastor Sun. 9:45 a.m., 11 a.m., 6 p.; Wed. 7 p.m 600 N. 1st East, Haskell Christian Church Richard Barr, minister Sun. 9:45 a.m., 10:45 a.m.; Thurs. 7 p.m. 107 N. Ave. F, Haskell Church of God Bruce Ray, pastor Sun. 10 a.m., 11 a.m., 6 p.m., Wed. 7:00 p.m. 714 North First East, Haskell Trinity Lutheran Church Ron Rennegarbe, pastor Sunday School 9:30 a.m., Worship 10:30 Hwy 380 East, Haskell Iglesia Bautista El Calvario Art Flores, Interim pastor Sun. 9:45 a., 10:45 a.m., 5 p.m.; Wed. 7 p.m. 607 S. 7th, Haskell First United Methodist Church Rev. Tom Long, pastor Sun. 9:45 a.m., 10:50 a.m. 6 p.m.; Wed. 6 p.m. 201 N. Ave. F, Haskel First Assembly of God Rev. J.C. Amburn Sun. 9:45 a., 10:45 a.m., 6 p.m.; Wed. 7 p.m. 1500 N. Ave. E, Haskell St. George Catholic Church Father George Roney Sat. Mass 7 p.m.; Sun. Morn. 9:00 a.m. 901 N. 16th, Haskell Church of Christ Philip Sims, minister Sun. 9:30 a.m., 10:30 a.m., 6 p.m.; Wed. 7 p.m. 510 N. Ave. E, Haskell First Presbyterian Church Kelly Pigott, interim pastor Sun. Morn. 9:30 a.m.

Sun. 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. 10 a.m., 11 a.m., 6:30 p.m.; Wed. 7 p. 200 S. Ave. F. Haskell **Mission Revival Center** Rev. William Hodge Sun. 10 a.m., 11 a.m., 6 p.m.; Tues. 6 p.m. 1600 N. Ave. B, Haskell First Baptist Church Greg Gasaway, pastor Sun. 9:45 a., 10:55 a., 6 p.m.; Wed. 6:30 p.m. 301 N. Ave. E. Haskell Church in the Wind C.C. Curran, pastor Sun. fellowship 5 p.m. Church 5:30 p.m. Tues. Bible Class 7:30 p.m. 203 S. 1st East, Haskell Cornerstone Fellowship Baptist Church Morris R. Johnson, pasto Sun. 9:30 a.m. 10:45 a.m., 6 p.m., Wed. 7 p.m. 1600 N. First St., Haskell -WEINERT-First Baptist Church Dan Bullock, pastor Sun. 10 a.m., 11 a.m., Wed. 7 p.m. Weinert Weinert Foursquare Church Rev. Robert Harrison Sunday 11 a.m Weiner -ROCHESTER-Church of Christ Steve Wilis, minister Sun. 9:45 a., 10:45 a., 6 p.m.; Wed. 6 p.m. West on Main Street, Rocheste First Baptist Church Joseph Barrett, pastor Sun. 9:45 a.m., 11 a.m., 6 p.m.; Prayer Time/ Team Kids 5 p.m.; Wed. Youth meeting 7 p.m.

-SAGERTON-Sagerton Methodist Church Stephania Gilkey, pastor Sun. Morn. 9:45 a.m. Sagerton Faith Lutheran Church Curtis Baker, pastor Sun. 9:30 a.m., 10:30 a.m.

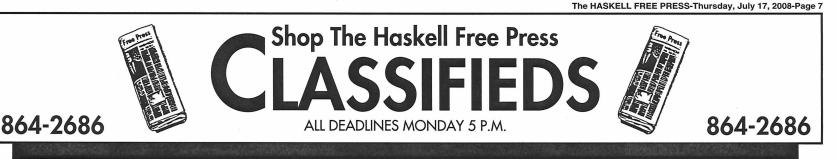
Sagerton -BULE First Baptist Church Russell Stanley, pastor Sun. 9:45 a., 11:00 a., 5 p.m.; Wed. 7 p.m. 1001 Union Ave., Rule Primitive Baptist Church Dale Turner Jr., pastor First & Third Sundays 10 a.m. Corner of 8th & Robins, Rule Church of Christ John Greeson, minister Sun. 9:45 a., 10:40 a., 6 p.m.; Wed. 7 p.m. 811 Union, Rule First United Methodist Church Tom Long, pastor Sun. Morn. Worship 8:30 a.m. 1000 Union Ave., Rule Primera Iglesia Bautista Alfa y Omegs Manuel Marin, pastor Sun. 10 a., 11:00 a., 5 p.m.; Wed. 6 p.m. 500 Elm Street, Rule Sweet Home Baptist Church Larry Neal, pastor Sun. 10 a.m., 11 a.m., 5 p.m.; Gladstone Ave., Rule

West Bethal Baptist Church

Rev. Clovis Dever Sun. 10 a.., 11 a., 8 p.m.; Wed. 7:30 p.m.

300 Sunny Ave., Rule





### For Sale

FOR SALE: Cragar SS mag wheels. 14"x7" for Ford car. 5 bolt. \$150 OBO. 325-660-8011. 47tfc

FOR SALE: 16 ft. and 8 ft. garage doors, sectional with all hardware. \$200 for both. 325-660-8011. 47tfc

FOR SALE: Lab puppies. Black and chocolate. 864-3890. 29p

FOR SALE: Boar cross goats. 30 nannies, \$80 each; 34 kids, \$40 each; 1 Billy, \$250. 940-864-3570. 29p

### **Cars For Sale**

FOR SALE: 2002 Chevrolet Tahoe 4WD. Good condition. Call 940-864-8555, ask for Mike or Wallace. 25tfc

FOR SALE: 2002 Trailblazer. All leather, all power, 6 CD disc player. New Michelin tires. Sun roof, tow package. 130,000 miles. \$5900. 997-2138. 28-29p

### Garage Sale

GARAGE SALE: 1000 N. Ave. G. Fri. and Sat. 8 a.m. until ? John Deere riding mower loveseat TV cabinet microwave cart, dishes, towels, clothes, 2 large tarps. Lots of misc. and much more. 29p

GARAGE SALE: 202 N. Ave. I. Fri. and Sat. 8 til. Lots of clothes, dishes, misc. 29c

BIG YARD SALE: 701 Sunny Ave., Rule. July 17-18. 8 a.m. to 5 p.m. 29c

### Miscellaneous

HOUSE LEVELLING and foundation repair. No payments until work is satisfactorily completed. David Lee & Co. 325-675-6369. 1-888-486-8588. 6tfc

### Estate Sale

ESTATE SALE: Home of late Bernice White, 2550 U.S. Highway 380 in Old Glory. Antiques and collectibles, electric wheelchair, lift chair, 90 years of stuff. Sat., July 19. 8 a.m. to 4 p.m. 29c

ESTATE SALE: Ms. Jircik. July 25. 1102 N. 7th, Haskell.VP girls. 940-996-2428. Early sales. 29-30p

ESTATE SALE: Washer, dryer, bookcases, end tables, books, small TV, lamps, desks, suitcases, mattresses, clothing, toys, kitchen items, unused pipe, other items. Everything goes. 202 S. Ave. G, Sat., July 26, 7:00 a.m. to 12:00 noon. 29-30c

### Help Wanted

THE NEW SONIC Drive In in Haskell is now taking applications for all positions. Apply in person. 44tfc

GIBSON CARE Center, Aspermont needs CNAs for all shifts. Call Melissa Prew. ADON at 940-989-3526. E.O.E. 9tfc

STONEWALL MEMORIAL

Hospital has RN full time and

pool positions available.

Excellent benefits include PTO,

insurance and retirement for

full time employees only.

Contact Lee Ann Fraser, RN,

DON at 940-989-3551.28-29c

864-8537, or apply at Haskell

Healthcare Center, 1504 N.

First St., Haskell, Equal

opportunity employer. 28-29c

WANTED: Experienced

waitresses, dishwashers and

cooks. Apply in person at Red

Rooster Restaurant, 1006 S.

28-33c

Ave. E.

BOOE

29-30c

Ave. C. 940-207-0244. HELP WANTED: Highway flaggers needed in Haskell County and surrounding areas. PROPERTY FOR SALE: 4 We will train. Fuel allowance. lots on Union Avenue in Rule. Must have transportation and \$400. 806-744-4127 or 806phone. Call 1-888-435-2443. 549-4805. 28-290

HOUSE FOR SALE: In Rule. Lease purchase. 2 bedroom, \$300 down. \$275 monthly. 110 Adams. 325-829-1935. 29-30p

**Real Estate** 

200 CULTIVATED ACRES

southwest of Woodson.

Loaded with peanut base. Will

consider carrying note. Sell or

lease purchase. 806-252-0683.

HOUSE FOR SALE: 4

bedroom. Shop. Carports.

Extra lot with house. 302 S.

28-31c

28-30p

29-43p

### For Rent

FOR RENT: Furnished rooms CNAs and LVNs. Must have for rent. Nightly, weekly. Call state license or certification with Lone Star Lodging 864-2424. good 'people skills' and a 21tfc positive attitude. We can offer competitive rates and benefits FOR LEASE: 906 N. Ave. E. 2 available for full time bedroom, 2 bath. CH/A. 864employees. For more 3762 29c information, call Cindy at 940-

FOR LEASE: 604 N. 3rd. One bedroom apartment. C/HA. 864-3762. 29c

HOUSE FOR SALE: In Rule Lease purchase. 2 bedroom, \$300 down. \$275 monthly. 110 Adams. 325-829-1935. 29-30p

#### Shop Haskell first NOW HIRING: Full time position for assistant manager at Security Finance, 112 N. High quality weight Swenson, Stamford, Texas. lifting equipment with 325-773-3081. Base pay \$8 to

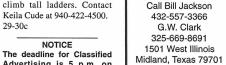
plenty of weights. Call \$10.50 hour. We do offer full Kinney Furniture at benefits. Come by and pick up 325-773-2232. an application today. 29-30c 29c

**Bill Jackson** 

HIRING Experienced Class A CDL drivers. Apply at Strickland Bridge in Haskell. 29tfc

NOTICE

Realtors 1102 N. 7th St., Haskell. COMMERCIAL Spacious masonery Rooofing Inc. is currently home, custom built, 3 taking applications for roofers. bedrooms, 2 baths, living Driver's license required. room, den. 2 auto carports. CH/A Some travel. Must be able to climb tall ladders. Contact Keila Cude at 940-422-4500.





### **Public Notices**

NOTICE OF SHERIFF'S SALE THE STATE OF TEXAS §

COUNTY OF HASKELL § By virtue of an Order of Sale issued out of the Honorable 39th Judicial District Court of Haskell County, on the 3rd day of July, 2008, by the Clerk thereof, in the case(s) styled as follows:

Cause No. 11,323. Styling: Haskell County Appraisal District v. David McNelly. Legal Description: 1. Lots 2, 3, Block A of the Allison Addition to the City of Rule, Haskell County, Texas.

and to me, as Sheriff, directed and delivered, I will proceed to sell, at 10:30 o'clock a.m. on the 5th day of August, 2008, which is the first Tuesday of said month, at the South door of the Courthouse of D, Haskell, Texas, in regard to Haskell County, in the City of the submission of Disaster Haskell, Texas. Relief Fund application to the

Levied on the 3rd day of Office of Rural Community July, 2008, as the property of Affairs for a Texas Community said defendants, to satisfy the Development Block Grant judgment rendered in the above (TxCDBG) grant. The purpose styled and numbered cause, of this meeting is to allow together with interest, at 12 citizens an opportunity to percent per annum, and all costs discuss the of suit in favor of each participation plan, the jurisdiction. development of local housing and community development

"All bidders must now display proof of compliance needs, the amount of TxCDBG with 34.015 of Texas Tax funding available, all eligible Code. TxCDBG activities and the use Given under my hand this of past TxCDBG funds. The

3rd day of July, 2008. David Halliburton Sheriff, Haskell

Nanny

Plumbing, Inc.

301 S. Ave. E • Haskell

940-864-3043

Sales and Service for

**Residential Plumbing** 

and Heating/Cooling,

Pump Installer and

Sprinkler Systems.

of this TxCDBG application County, Texas 28-30c and to make their views known



Haskell CISD is accepting sealed bids on property in Rochester, Texas. These lots are located in Block 14 lot numbers 11 & 12. Bids will be due by 4:00 p.m., July 29, 2008. at the

Administration Building at for this meeting should contact Haskell CISD, 605 North the County Courthouse at least Avenue E. Haskell, Texas. two days before the meeting so Haskell CISD reserves the that appropriate arrangements right to accept or reject any or can be made. For further

29-30c all bids. PUBLIC NOTICE HASKELL COUNTY

TEXAS COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM Haskell County will hold a public hearing at 5:15 p.m. on July 21, 2008 at the Haskell

citizens

County encourages citizens to

participate in the development

HOUSE

FOR SALE

**BY OWNER** 

Owner will finance.

Low down.

Low monthly.

1005 N. Ave. K

Call Trent at

512-426-1850

**EXPERT AUTO WORK** REASONABLE RATES County Courthouse, 1 Avenue

US 277 South • Haskell

at this public hearing. Citizens

unable to attend this meeting

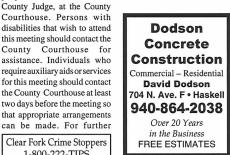
may submit their views and

proposals to David Davis,

Clear Fork Crime Stoppers

1-800-222-TIPS

information, contact David Davis, County Judge, at (940) 864-2851 at the County Courthouse. 29c



FOR SALE WILL FINANCE

502 N. Ave. F. 2 bedroon l bath. Large open dining area. Large master bedroom. All appliances stay. Cash offers welcome. Call DeWayne 940-391-8306 Agent for Trustar Real Estate





2605 Hwy. 16 S. ¥ Graham, Texas

Call Benny Gonzales 325-207-6004

The Hard Way. FOR FOR SALE

Sure, you can stand in the street in the middle of a major intersection every day for a week with an item you want to sell, put a couple of huge signs on it, and hope someone takes you up on the offer.

NOTICE 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 newsworthy.



### **Photos and Photo Pin Buttons** Available upon request. Sports Athletes Other Activities also. Contact **Bill Blankenship** 940-864-3535



ABSOLUTELY GORGEOUS WITH ROOM TO GROW. 4 bedroom, 3 1/2 bath, two story brick home, large master bedroom with master bath that has a Jacuzzi bathtub, separate shower and his and her vanity, large living room, formal dining room, kitchen with surrounding bar and breakfast area, separate office, upstairs is a huge open room with complete kitchenette area and bar, game room and balcony, (really great for kids), enclosed storm shelter off of the utility room, four car garage, house sets on 2 acres, over 5,000 s/f under roof. THIS IS A MUST SEE!

604 8TH ST., RULE, TEXAS. UNDER \$10,000. 2 bedroom, 1 bath, mobile home, large deck off the front, sets on two lots, storage building, carport.

1557 US HWY. 380 WEST. COUNTRY LIVING WITH ACREAGE. 4 bedrooms, 2 bath, brick home, living room, large kitchen open to nice size dining room, great for entertaining. Wonderful storage throughout house, utility room. Patio area. 2 car carport, beautiful yard, shop with attached carport. Property sits on approximately 9 acres of cultivated. REDUCED.

"Where we make <u>You</u> our #1 *Priority*" Residential, Commercial, Land www.haskellcountyrealty.com

115 AVE. J. EAST. Immaculate three bedroom, two bath brick home ready for new owner. Property is in excellent condition with living, dining and kitchen combination, very large utility room with sink and closet and an over sized garage with attic storage. Home has almost

PANHANDLE SPRINKLER & LAWN

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www.rikerealestate.com

Rike, Broker John Rike, Agen 411 1/2 S. First Street

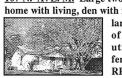


LK

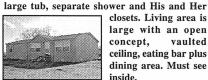
new carpet, C/HA, water well for the yard, fence and good outside storage.

TE

EQUAL HOUSING



107 N. AVE. M. Large two bedroom, two bath home with living, den with fireplace and insert, large kitchen with lots of cabinets, large utility room, C/HA, fenced yard, carport. **REDUCED.** 



closets. Living area is large with an open concept, vaulted ceiling, eating bar plus dining area. Must see inside.

Come by Rike Real Estate for a complete list.

HWY. 617 NORTH-RULE. HOME TO BE

MOVED. One-year old three-bedroom, two bath

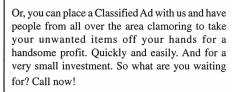
home with complete amenities. Master bath has

It might just get the job done. Or you might just end up looking foolish.



For sale: manufarmer Marshall the Vill un un value MU WHU DALLO VAN VALLAD AD HADA mumum um um um um um us the MUMINIS USALAU ALLANALAU

The mount with





P. O. Box 555 • 420 N. First Street Haskell, Texas 79521

# ic study underway at Weinert goat farm

To the untrained eye, it looks like "any old goat farm." However, these goats, owned by Joe Yates of Weinert, are part of a scientific study. The study is being conducted by Dusty Yates, son of Joe and Caron Yates. Yates is an animal science doctoral student at New Mexico State University in Las Cruces.

The study began when dad wanted a couple of goats for weed control and son needed a herd of twenty for scientific study. A compromise was reached and a herd of about fifty was purchased.

The herd is being prepared for Yates's major research next summer. In the meantime, a smaller project, which could have some benefit for local farmers by using a waste byproduct of cotton ginning, was begun.

One part of the research, will be to determine if there are significant differences in weaning weights when goats are fed

primarily a diet of only hay or only ground cotton burrs. The study began last January and included about twenty does and thirty offspring.

As the young were born, the mothers with their babies were randomly put into 10 pens. Data was kept on the animals, including birth weight, weight at two and three months, mother's weight and amount/type of feed. Samples of both the hay and cotton burrs were sent for nutritional analysis.

A second study with approximately the same number of animals is being conducted in like manner. At the conclusion of the second study, all data will be analyzed for results. The hope is, the lower cost cotton burrs will prove nutritionally sufficient to substitute for higher cost feed.

A third study is also being conducted in association with San Angelo State University. The male offspring from the first

study have been penned and will continue the same feeding pattern as in the previous study. When they are carcass size, a meat analysis will be conducted to determine if the quality and taste of meat from each group show any significant differences.

The many improvements seen in all areas of the livestock industry usually come about as a result of specific scientific research by either universities or private companies. Ruminant studies are often done with sheep and goats because they can be conducted at a lower cost and for a shorter time period than with cattle.

The results of what might seem like a simple study, could in fact have far reaching benefits. It's exciting that even way out here in rural West Texas, we can be a small part of something that has the potential to impact the world



FEEDING TIME–Joe Yates of Weinert feeds hungry goats, used in a research project, a special diet to determine differences in weaning weights when goats are fed a diet of only hay or only ground cotton burrs. Results of the rural West Texas study could be a part of something that has the potential to impact the world.

Haskell Chamber of Commerce congratulates

Wallace Emerson

for 50 years of service

to the banking industry

and for his support

of our community.

Now Open

**Daily Lunch Specials** Catfish served every Friday!

**Plate Lunches** 

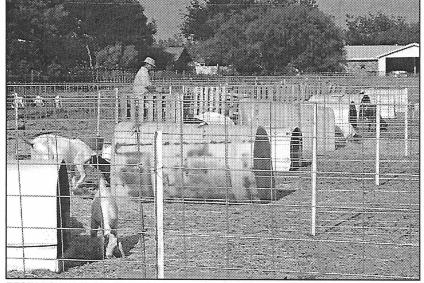
Sandwiches

~ Hours ~

Daily Salad Bar welcome!

Call in

**KP'S LUNCH BAR** 



RESEARCH FACILITY-Weinert is home to a scientific research facility that collects data for a study that tests nutrition in lower cost feed supplements. Under the watchful eye of Dusty Yates, study coordinator, Joe Yates implements the strict feeding and data collection methods required of the study.

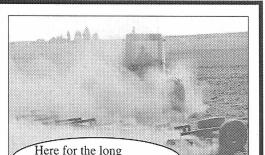
## **HNB** receives top rating

Haskell stands strong in the current environment while many financial institutions are faltering. You don't have to take their word for it, though; Haskell National Bank earned a 5-Star Superior rating from BauerFinancial, Inc. of Coral Gables, Florida, the nation's leading independent bank rating and research firm. The 5-Star rating is based on the overall financial picture of the bank and indicates that Haskell National

Haskell National Bank of Bank is one of the strongest can be done," remarks Karen L. banks in the nation. What's Dorway, president of the more, this represents the 65th research firm. "In fact, local consecutive quarter that Haskell residents should be proud that National Bank has earned this their community bank is one of highest honor giving it the added distinction of being an "Exceptional Performance Bank." Only institutions that have achieved this highest 5-Star rating for ten years or

longer can claim this distinction. "In a climate where it is

increasingly difficult to shine, Haskell National Bank proves it



#### Monday thru Friday 11 a.m. to 2 p.m. the elite financial insitutions in the nation. They can rest assured 411 S. 1st • Haskell 1-800-222-TIPS that their deposits are well-Phone 863-4568 placed in this 5-Star bank." TELEVISION CONTRACTOR

**Connect to Customer Choice** AS THE ELECTRIC DELIVERY COMPANY that has been serving south and west Texas for over

Call in

orders

welcome!

90 years, AEP Texas knows a thing or two about energy conservation. While we no longer sell electricity or send out monthly electric bills, we recognize this is going to be a long, hot summer.

Since AEP Texas and its 1,700 employees are directly connected to the many communities we live in and serve, we'd like to share some information on how you can help manage your electric bills through active retail choice and where you can go for additional help if need be.

One of the best ways to lower higher electric bills is to shop around for a less expensive retail electric provider (REP). Finding different offers can be done quickly and efficiently.

- 1) Visit the Public Utility Commission of Texas (PUCT) electric choice website at www. powertochoose.org. If you don't have access to a computer, you can call the PUCT's Electric Choice hotline at 1-866-PWR-4-TEX (797-4839).
  - Use the information you receive to contact different RFI



Clear Fork Crime Stoppers, in cooperation with the Stamford Police Department, is offering a reward for information leading to the arrest of the person or persons who were involved in the vandalism and cruelty to animals incidents at the City Park in Stamford the week of July 7.

Anyone with information on this crime is encouraged to call 1-800-222-TIPS or Stamford Police Dept. at 325-773-3647. All callers will remain anonymous.

Remember-Crime Stoppers wants your information, not your name.

Clear Fork Crime Stoppers

haul

When your business is agriculture, you want a bank behind you that doesn't cut and run at the first sign that there will be some tough times ahead.

There are good years and there are bad *years. We're here for them all. Agriculture is* the backbone of our local economy. We believein it. We invest in it. We're here for the long haul.

If you're in agriculture in this part of the country, we would like to be your bank.

## F**irst** National Bank

MUNDAY -HASKELL - STAMFORD - ROCHESTER PHONE - (940) 864-8555

CATCH THE HOMETOWN

various services and offers. Also contact your current REP at the number listed on your electric bill for other offers that may be available. Ask about contract terms and prices and be sure to look at the REPs' Electricity Facts Labels to make a good comparison.

### Need some help?

Customers having trouble paying their electric bills and wishing to avoid disconnection should discuss their concerns with their current retail electric provider. All REPs are required to offer deferred payment plans to eligible customers who express an inability to pay. REPs also offer balanced billing plans, which allow eligible customers to pay an average amount each month year-round.

Additionally, many community action agencies may be able to help with electric bills or energy efficiency programs. For more information, contact the Texas Department of Housing and Community Affairs (TDHCA) at 1-800-525-0657, e-mail at info@tdhca.state.tx.us or visiting one of the following websites.

TDHCA Utility Bill Help and Other Assistance TDHCA Home Repair Assistance and Weatherization www.tdhca.state.tx.us/assist\_energy.htm

www.tdhca.state.tx.us/assist repair.htm www.aeptexas.com

