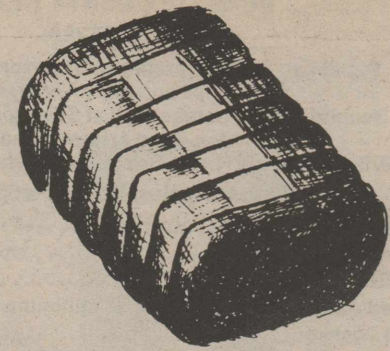


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Briscoe County News

THURSDAY, MARCH 23, 1989

VOLUME 81

NUMBER 12

All Around
The Town



BY MARY ANN SARCHET

New Day Dawning On Briscoe County

Contributed by Steve Ulrey

A group of concerned Briscoe County residents has begun to formulate plans to offer the vast resources of their county to persons throughout the state and beyond. Strategically located astride the majestic Caprock, Briscoe County is graced with the necessary attributes to successfully blend unspoiled nature with a progressive environment. Its expansive, scenic canyons provide unlimited getaway opportunities. Rich farm lands on the plains and in the valley below the Caprock produce diverse crops of food and fiber in abundance. The county is one of the ripest areas for industrial development in the nation. County residents are getting excited as this news spreads.

Personnel at Caprock Canyons State Park, near Quitaque, are prepared to accommodate the 100,000-plus visitors who will come to the park this year. Even more will be going on at the park than ever before. Various entertainment experiences are being put together right now for presentation this summer. Of course, the greatest show of all remains the natural beauty of the canyons and the many species of wildlife which frequent the area. Camping, hiking, sightseeing, hunting and fishing opportunities are endless. Whether you come for the day to fish Lake Theo or to camp for a week, you will be refreshed by the unspoiled, pleasant surroundings.

Beautiful Lake Mackenzie is an important source of water and recreation for the area. Surrounded by the ledges and cliffs of Tule Canyon, the lake is stocked with channel cat, large and smallmouth bass, hybrid striped bass, crappie, walleye, perch and sunfish. One of the most fantastic spots in the Texas Panhandle is right here in Briscoe County. Visitors can move from the Canyons of the Caprock across the plains to Lake Mackenzie in a few minutes.

Tours are being coordinated to permit visitors to experience the excitement of working ranches, folk lore, the only railroad tunnel in Texas, chuckwagon hospitality, and much, much more. The heretofore unopened treasure of a way of life taken for granted by natives and supposed lost by

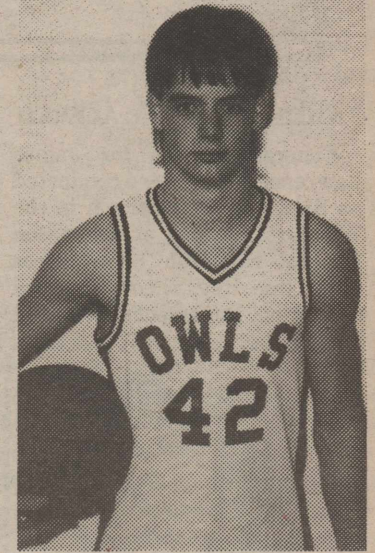
many others, is being offered to those who visit Briscoe County. The heritage of a determined pioneer spirit, a firm handshake, look-you-in-the-eye honesty, freedom to do, is preserved here. Values which are often bypassed in our rapid-paced society enable persons to know the invigorating but sedate atmosphere.

Hotel Turkey, located in nearby Turkey, Texas, offers a unique lodging experience. Newly renovated to its 1920's splendor, the hotel is authentically decorated and quite comfortable. The Stubbs Museum, housing artifacts from across the years, is located in Turkey. A renowned artist, Otho Stubbs, is an authority on the history and lore of the Indians who inhabited this land and the settlers who came. Many people here have a wealth of information to share. Several bed and breakfast opportunities are available for those who can come and stay a while.

Work is now going on to bring all of this together in such a way that visitors may be guided to their particular interests. Local people are being contacted to enlist them for the itinerary. Special events are being planned for several weekends during the summer months. There are now and will continue to be spots where persons can watch an eagle soaring, deer grazing, or quail feeding while listening to the sounds of solitude. The vastness of this area permits the welcoming of visitors without disturbing the natural treasure.

Silverton, the county seat, is situated on the plains which comprise approximately half of the county land area. Availability of energy sources, land, labor and the resolve of the people here are major factors which are combining to move Silverton and Briscoe County into an era of

industrial development. There are few instances in recent history when a particular area has moved forward so dramatically in so many ways while maintaining the firm foundations on which it is built. This area has undergone major challenges during the last several years. The harsh changes in American agriculture have hit this county hard. Years of having one's livelihood threatened by unseen forces takes its toll. Now, in the spirit of their forebearers, the people of Briscoe County are moving toward a new day.



Jamie Frizzell has been chosen to play in the All-Star basketball game this summer at the 6-Man Coaching School.

County-Wide Health Screening Set Next Week

A county-wide cholesterol screening, sponsored by the Extension Home Economics Committee, will be held Wednesday, March 29, from 10 a.m. to 5:00 p.m. at the City Hall in Silverton.

The Red Cross from Lubbock will do the cholesterol check. Cost is \$6.00, and results are available in minutes.

A cholesterol exhibit, wellness slide presentation, blood pres-

sure check, computerized health risk appraisal, and cholesterol publications are a part of the free services available throughout the day.

Citizens are asked to mark this date on their calendars and plan to participate in this health education program of the Texas Agricultural Extension Service.

For further information, contact County Extension Agent Lynda Fogerson at 823-2131.

Community Easter Sunrise Service Planned Sunday

There will be a Community Easter Sunrise Service at the group pavillion on the south side of Lake Mackenzie beginning at 6:30 a.m. Sunday. Coffee, doughnuts and hot chocolate will be served.

A brief Easter Sunrise Service will begin at 6:45 a.m.

Everyone is invited to attend.

Dramatic Monologue To Highlight Easter Service

A dramatic monologue at 10:30 a.m. at First Baptist Church in Silverton will portray Cleopas, one of the disciples on the road to Emmaus, as he shares his experiences about the death and resurrection of Jesus Christ.

The pastor, Rev. Jim Brown-

ing, says the public is invited to share in this Easter Sunday morning service.

Booster Club to Have Important Meeting

Silverton's Booster Club will have an important meeting at 7:00 p.m. Monday, March 27, in the junior high building. The upcoming athletic banquet will be discussed.

Since the banquet is for all junior high and high school athletes, the parents of all boys and girls who participate in sports are urged to attend to have input into the planning session.

It was once believed that St. Valentines day is the day birds find their mates.

While we were in Houston for the wedding, Mrs. Jack (Colene) Hightower and I (aunts of the groom) had a chance to visit and while discussing the three Hightower daughters, she told me that Amy and Alison and their husbands are living in Austin and that their eldest daughter, Ann, and her husband continue to live in Washington, D. C.

Ann is an assistant doorkeeper at the capitol, and one of her official duties is to escort the wife of the President of the United States. Her mother says she often catches a glimpse of her on television, and that recently at a joint session of Congress, Ann was seen on television standing between Mrs. Reagan and Mrs. Bush for several seconds.

The news that filters down is that there is a vast difference between the two ladies, not only in appearance, but also in the way they conduct themselves.

It seemed that Mrs. Reagan's attitude was "Don't touch me; I'm the queen" while Mrs. Bush's attitude is very warm, friendly and down-to-earth. Her grandchildren often are underfoot and she doesn't mind waving at someone across a room and calling a greeting to them by name.

Of course, the Hightowers are well known in Washington from the days when he served in the House of Representatives, and the President and many others still there are among those who served with him in Congress.

Recently at my Weight Watchers meeting in Lubbock, I overheard someone saying that Mrs. Bush doesn't put as much weight consciousness on women as Mrs. Reagan did and that probably some women will discontinue dying their grey hair during this Administration. Funny, isn't it, how someone in the public eye creates an image that other women in the country try to emanulate.

As a humorous sidelight to this article, Judge Hightower, one of the newest members of the Texas Supreme Court, read a bible selection at the wedding, where he was introduced as The Honorable Reverend Jack Turner Hightower. After the wedding he approached me from behind, tapped me on the shoulder, laughed and said, "You can just call me reverend."

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Mary Ann Sarchet..... Editor

OBITUARIES

JAMES LAWRENCE ALLRED

Funeral services for James Lawrence Allred were conducted on Saturday, February 4, in the Wimberley chapel at Thomason Funeral Home in San Marcos with the Rev. Leon Peacock officiating. Interment followed in

the Wimberley Cemetery.

Allred was born October 24, 1918 to Linda and A. M. Oakley Allred in Coffey, Kansas. He died February 1 at the age of 70.

Surviving are his wife, Sara Ley Allred of Wimberley, daughter Martha Ley Allred of Austin, son James Allred, jr. of Amarillo, sisters Mary Elizabeth Nestor of Fort Worth, Phillis Joslin of Plainview and Maxine Donnell of Canyon.

Arrangements were entrusted to the Thomason Funeral Home of San Marcos/Wimberley.



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Billie and Lucy McDaniel, Ruby and Christi McWaters enjoyed Sunday lunch with Ashel and Mildred McDaniel.

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SUNDAY

Morning Worship 10:30 a.m.
Evening Worship..... 6:00 p.m.

WEDNESDAY

Evening 7:00 p.m.

Deadline Approaching For Memorial Wall

Even though the deadline for placing names on the memorial wall at the community shelter on the courthouse yard hasn't arrived as yet, the wall is rapidly filling and there is room remaining for just a limited number of names.

At this time there remains room for just 68 more names, and these will be placed on a first-come, first-served basis. When 68 more names are received, the project will be closed and it will not be possible to place more names on the wall.

If you haven't yet gotten your name or the name of a friend or loved one on the wall, it is time to take action. You may do this for a fee of \$50.00 or more by contacting Sybil Martin, Joe Brannon or Tobe Riddell.

Valley Board Votes To Participate in Six-Man Football

On Monday night of last week, the board of trustees of the Turkey-Quitauque Independent School District voted to begin playing six-man football in the fall of 1989.

Members of the 1988 football team appeared before the board, which had voted earlier to continue playing 11-man football this year, to ask that they reconsider their decision.

The pros and cons of playing six-man football were discussed with those present for well over an hour, and two hours later, after much more discussion, it was decided that due to the decline in enrollment and athletic participation due to eligibility requirements, the decision was made.

"The numbers just aren't there anymore for us to continue to compete as 11-man," said board president Thelma Gafford. "This has not been an easy decision, and I'm sure at a point some may regret it, but how can anyone justify fairness when you look at the numbers. In our case, the lack of numbers. A lot of opinion was for us to go 6-man, but not right now, not when someone's son is a senior. Someone's son will always be a senior. We felt this was a good time to begin the rebuilding process, before being placed in a district by UIL."

Fire Department To Serve Pancake Supper

Silverton Volunteer Fire Department will serve a Pancake Supper Friday, April 7, beginning at 7:00 p.m. in the school cafeteria.

Everyone is invited to come out and eat with the firemen. Proceeds will be used to buy equipment and supplies for the department and to participate in community projects.



Though popular for many years, "The Star Spangled Banner" did not become the national anthem until 1931.



Randy Carter, 6, and Ronnie Carter, 9, of the Children's Home at Tipton, Oklahoma spent last week visiting their "grandparents", Mr. and Mrs. Ted Kingery. One afternoon, their "grandpa" took them out fishing, and they brought home a string of 12 fish that were so heavy they could hardly hold them up. The boys returned home Sunday.

Briscoe County News Photo

Silverton PTA to Compile New Birthday Calendar

Silverton PTA is compiling a birthday calendar to benefit the outdoor enhancement project, which is working toward beautification of the school grounds. The calendar will include birthdays, anniversaries, sports events, and all club and organizational meeting dates.

PTA is asking for everyone's help in this project. Everyone who would like to have their birthdays and anniversaries or any organizational meeting date included is asked to write the names and dates on a piece of paper and leave it in the box provided at Nance's Food Store, or mail to Beverly Minyard, Box 532, Silverton 79257, by May 1.

There will be no charge for the names or meeting dates. The calendars will be ready for sale in August during the County Birthday Celebration.

Some of the things under consideration now for this project are tables and benches, a drainage system for the elementary playground, walkways, trees, sandboxes and some new equipment. This will be a long-

term project, but with everyone's support it can be accomplished.

SILVERTON SCHOOL HONOR ROLL

Fourth Six Weeks

- Eleventh Grade—Julie Towe
- Eighth Grade—Aimee Francis, Melissa Woods
- Seventh Grade—Kami Martin, Braden Towe, Christa Tucker, Ashleigh Wyatt
- Sixth Grade—Rosie Segura
- Fifth Grade—Vanessa Martin, Shannon Weaver
- Fourth Grade—Kim Blazier, Marshall McCammon
- Third Grade—Kenzie Burson, Shauna Kingery, Windy Wood
- Second Grade—Jay Arnold, Julie Browning, Jeremy Holt, Matt Martin, Misty Wilkinson
- First Grade—Laura McCammon

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Looking Back

through the files of the
Briscoe County News

March 29, 1979—Services held for Datis Martin . . . Mr. and Mrs. Ken Sarchet are parents of a son, Brandon Michael . . . Student personalities elected in SHS recently include Earl Jarrett and Rebecca Reid, Mr. and Miss SHS; Kirk Durham and Traci Mayfield, Most Handsome and Most Beautiful; Andy Fabela and Dani Whitfill, Best Dressed; Mitchell Simpson and Ramona Clay, Most Popular. Also Rodney Bullock and Patti Perkins, Wittiest; Mike Cornett and Karen Ziegler, Friendliest; Paul Brannon and Twila Baldwin, Most Athletic; Earl Jarrett and Karen Ziegler, Most Likely to Succeed. Elected to Who's Who were James Alan Patton and Twila Baldwin, seniors; Paul Brannon and Karen Martin, juniors; Sally Northcutt and Mark Patton, sophomores; Casey Bean and Katy Francis, freshmen. Kim Cornett and Doug McJimsey were chosen as Most Dependable; Annette Minyard and Dave Francis as Good Citizens, and Thomas Perkins was selected as the D. A. R. Good Citizen and Outstanding Student . . . Danna Garvin to marry Douglas Coleman, jr. . .

March 20, 1969—Willie Neal to be buried here today . . . Evelyn Wood, a sophomore, was a unanimous choice as a forward on the All-District basketball team, and Kathy Self, a senior, was a unanimous choice as guard. Diana Strange, senior forward, and Jerdene Weathered, junior guard, also were selected for the All-District team. Paula Birdwell, junior forward, and Lexie Younger, senior guard, received honorable mention. Jimmy Walker was selected for the boys All-District team, and Paul Ray McWilliams received honorable mention . . . Judy Kellum, wife of Fred Kellum, a senior animal science major at Tech, was listed on the dean's honor roll for the fall semester . . .

March 19, 1959—Douglas Ambulance Service adds oxygen equipment . . . Mrs. Jack D. Baldwin honored at shower . . . Richard Tunnell has returned home from Eniwetok, one of the Marshall group of Islands in the South Pacific, where he was an army pharmacist for a year . . . The team of boys sponsored by Jennings Supply Company, playing in the AAU Independent Tournament of Turkey, recently won the tournament. The team is composed of Steve Jarnagin, Norvell Breedlove, Brad Wilson, Gerald Hill, C. L. Dunn, Richard Eddleman and Tommy Strange . . . Don Thomas presented award by Speech Department at Tech . . . Fire on the Allen Kellum farm Saturday night destroyed a brooder house and killed an undetermined number of chickens . . . The George Longs, Charles Whitfills and Edwin Dickersons enjoyed fishing at Possum Kingdom from Thursday through Sunday . . . Mrs. O. C. Rampley was a model for White and Kirk in Amarillo on Thursday evening of last week . . . Mrs. Odell Johnston and David spent Sunday with her sister and

family, Mr. and Mrs. Glenn Smith and family . . . Helping Hand Club meets with Mrs. Garland Francis . . .

March 24, 1949—Mr. and Mrs. V. L. Stewart, who operate the City Tailor Shop, are parents of a daughter . . . Mr. and Mrs. L. K. Gilkeyson and daughter, LaRue, visited in Dimmitt last Thursday with Mr. and Mrs. Earl Brock . . . Miss Betty Arnold to wed Melvin Yancey . . . Don Alexander undergoes surgery for a spinal fusion in Dallas . . . Silverton Lions Club receives charter in Thursday meeting . . . B. O. Clemmons dies suddenly in Amarillo . . . Roy Coffee sells dry goods store to Harold Chapman . . . Mr. and Mrs. Barney Stephens

honored with housewarming . . . Mr. and Mrs. Charles Francis entertained friends in the Wade Steele home Thursday night with a "42" party . . . Sandra Mallow and Mrs. Printz Brown were business visitors in Amarillo Monday . . . Willie Wesley, who has just recently been discharged from the U. S. Army after having served three years, a portion of which he was stationed in Germany, was honored with a welcome home dinner in the home of Mrs. Ellen Smith and Bonnie Thursday night . . . Rock Creek Club meets with Mrs. Buster Wilson . . . Lona Ann Stephens and Peggy Holt spent the weekend in Albuquerque, New Mexico . . .

March 23, 1939 — Highway work is really underway east of town . . . Known to everyone in this section as just plain "Earl", Earl Cantwell, young Rock Creek farmer, is also one of the best preachers in the community. He is 33 years old and filled his first appointment as a religious speaker when he was fourteen years old and still wearing knee pants . . . W. C. (Shorty) Donnell exhibited the grand champion calf of the livestock show held here Friday. The calf was from the Roy McMurtry herd . . . Many students have been absent because of measles, tonsillitis, chickenpox, etc. . . . Judge: "Can't this be settled out of court?" J. D. McGavock: "Sure,

and that's what we were trying to do, your honor, when the police interfered" . . . Junior Play, "Whoa Grandma," to be presented next week . . .



The largest seeds in the world are the nuts of the coco-de-mer or double coconut palm, of the Seychelles, an island group in the Indian Ocean. A nut may weigh up to 50 pounds.



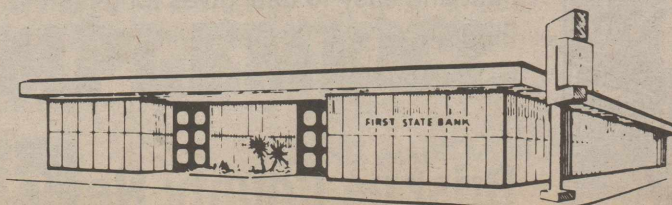
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FDIC





Marshall McCammon



Ashleigh Wyatt

Briscoe County Spelling Bee Held Here Recently

The Briscoe County elimination for the Amarillo Globe-News Spelling Bee was held March 8 at 2:30 p.m. in the Silverton School Auditorium. The fourth, fifth, sixth and seventh grades participated.

Judges were Mary Ann Rauch and Shirley Reynolds. Debbie Holt was the spelling bee director and pronouncer for the bee.

The bee began with twenty participants and ended with a winner and runner-up being

proclaimed. The first place was earned by Marshall McCammon, a fourth grader, son of John and Darrah McCammon. Runner-up was Ashleigh Wyatt, a seventh grader, daughter of John and Gail Wyatt. These students are County Bee Champion and County Bee Runner-up, respectively.

The 1989 Regional Spelling Bee will be held in Canyon on April 11 on the WTSU campus. A luncheon begins at 11:30 a.m. for champions, their families and friends. The afternoon competition begins at 1:30 and is open to the public without charge. Each county champion will be given a bee medallion in the afternoon.

Wayland to Host Education Job Fair

Wayland Baptist University will host its first Education Job Fair in mid-April, it was announced recently.

Sponsored by the Office of Placement and Career Planning, the job fair is scheduled for 10 a.m. to 5:30 p.m. Tuesday, April 18, according to Bobby Hall, coordinator.

All activities will be held in the Multi-Purpose Room of the Mabee Library Complex.

The event is open to all state-certified public school teachers as well as students who are scheduled to receive education degrees in May from any area college or university.

Sixteen independent school districts from Region I will be represented at the fair, according to Hall.

Persons needing additional information may contact Hall at (806) 296-5521.

Ombudsman Training Meeting Held in Amarillo

Lois Nance attended the quarterly Ombudsman Task Force Training Meeting in Amarillo last week.

Weldon Scarborough, Ombudsman of the Panhandle Area, was in charge of the training.

The Resident Council, Family Council and Family Night was studied thoroughly.

Some new ideas and approaches for Reporting Procedures were discussed.

The Social Security Administration provided a special program on the changes that have been made in Medicare, and some changes to expect in the future.

Mrs. Nance is a volunteer Ombudsman working with the Canterbury Villa in Dimmitt and the Memphis Convalescent Center in Memphis.



It's estimated that sharks attack men ten times more than they do women.



In winter, alligators bury themselves in mud, go into deep holes, or remain resting under water.

Little Dribbler Games Provide Excitement

Excitement abounds in every Little Dribbler game!

Results of the last game night include victories by Mike Juarez and Barry Francis' Navy Team over Bena Hester and Nancy Wood's Green Team, 13-9; Mike and Barry's Blue Team over Diana and David Johnston's Orange Team, 25-12, and James Edwards and Max Weaver's Green Team over Bill Brooks' Black Team, 24-12.

Scoring for the third and fourth grade Navy Team were Arnold Garza, 11; Trey Ziegler, 2.

Racking up the points for the Green Team were Leland Wood, 4; Jonathan Ivory, 2; Will Hester, 2; Christopher Justice, 1.

Providing the power for the Blue Team were Dewayne Juarez, 12; Gerardo Ortega, 5; Brandi Breedlove, 6; Lana Patino, 2.

Rico Cordes, 8; Dedra Johnston and Peter Trevino, two points each, made up the offense for the Orange Team of fifth and sixth graders.

Green Team scorers were Phil Patino, 10; Jess Brannon, 8; LaToya Baker, 4; Shannon Weaver, 2.

For the Black Team, it was Jeremiah Brooks, 6; Johnny Leal, 4; Lori Brannon, 2.

ALL-DISTRICT ACADEMIC TEAMS ARE ANNOUNCED

District 6-1A has selected the following students to be on the All-District Academic basketball teams. Each of these students had an average of 90 or above in all classes the first semester of the 1988-89 school year.

The girls include, from Silverton, Keeley Burson and Tara Nance, seniors; Penni Fogerson and Tracy Tomlin, juniors; from Valley, Gina Conner and Amy Maupin, juniors; Tina Clay, sophomore; from McLean, Dollie Haynes, Tiffany Lopez, Darla McAnear, Misty Magee and Wendi Smith, seniors; Donna Watson, junior; Lisa McClellan, freshman; from Samnorwood,

Tammi Henard and Kimberly Macina, seniors.

The boys are, from Silverton, Teddy Hubbard, junior, and Brian Martin, freshman; from Hedley, Curtis Neeley, sophomore.

BOB WILLS QUEEN

ENTRIES BEING SOUGHT

The Bob Wills Foundation in Turkey is now accepting entries for 1989 Bob Wills Queen.

The queen will represent the organization during the Bob Wills Celebration April 24-30. Young ladies who apply must be in attendance Saturday, April 29, and for the dance that evening. Please check your school schedule to be sure that you do not have conflicting activities such as UIL events, track meets, FHA or FFA meetings.

Entrants must be in high school and under the age of 19. They must complete an entry form with parental approval. Responsibilities will include riding the Bob Wills float in the parade, acting as a hostess, attending all scheduled events, and possibly other events throughout the year.

Activities for the queen candidates will be sent to all entrants. The manner in which the queen will be chosen will be a decision based on the number of entrants.

Entry forms must be received by March 31, 1989. For further information, or to receive an entry form, you may contact Mrs. Jane Johnson, Hotel Turkey, Turkey, Texas 79261, phone (806) 423-1151, or The Bob Wills Foundation, Box 81, Turkey, Texas 79261.



ATTIC SALE

Last Day Saturday, March 25

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- 2 racks Junior Contemporary 75% off
- 1 rack Junior Contemporary Blouses . \$5.00
- 1 rack Junior Contemporary Pants & Skirts..... \$5.00

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Briscoe County News

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806-847-2221



The music faculty of Wayland Baptist University announces a senior piano recital by Allison Manning Robertson on Tuesday, March 28, at 7:00 p.m. in Herral Memorial Auditorium in Plainview. Selections from the program include such composers as Bach, Beethoven, Chopin, Debussy and Rachmaninoff. The public is invited to attend. Mrs. Robertson is a student of Mark Pair, assistant professor of music at Wayland. This recital is given in partial fulfillment of a bachelor of arts degree, music major, piano emphasis. Mrs. Robertson is a candidate for graduation in May.



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BRISCOE COUNTY NEWS

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News From The State Senate

by Teel Bivins

When I was campaigning for the Texas Senate, I had many conversations with people about economic development for Texas and especially our part of the State.

One man I met said that when flying over the Panhandle in an airplane the only apparent economic activity was agriculture and energy. I responded this might be true if you were in an airplane, but if you were in the space shuttle you could clearly see that the crown of Texas is in virtually the geographic center of the United States. And with a good telescope you could see that we have the transportation infrastructure to become a major marketing and distribution center for the entire country.

Yet our state government has created a road block which is seriously impeding our efforts to become such a distribution center. Texas is now the only state that taxes goods in transit that are in the state for a short period of time. Every other state has some form of tax exemption for personal property brought into their state for assembling, storing, manufacturing and distribution centers in Albuquerque, Oklahoma City, Tulsa, Shreveport, southern New Mexico and highly competitive states such as California and Florida. It is easy to see why Texas trails her sister states. Why locate a distribution facility or a plant in Texas when every other state exempts from taxation material or components brought in, assembled or fabricated and then shipped out of state again?

Texas had a Freeport Exemption statute for many years. But in 1986, our supreme court struck down that statute, saying it violated the Texas Constitution. The Texas Legislature responded in 1987, by adopting a law that called for a constitutional amendment permitting a Freeport Exemption in Texas. Unfortunately when the measure went before the voters in November 1987, it did so as one of 23 measures on the ballot. There was no organized effort to pass the amendment, and it failed by a margin of less than one percent.

I believe a Freeport Exemption is so important for our part of Texas that I want to try again. Senator Robert McFarland and I co-authored Senate Joint Resolution 11.

Because we both are extremely sensitive to creating state mandates on local governments and taxing entities, our resolution provides for a local option with regard to the Freeport Exemption. That way communities that want to use this very valuable tool for economic development purposes may do so.

Another aspect of our proposed constitutional amendment that was not a part of the 1987 measure is a feature which assures that all goods manufactured and assembled from purely Texas raw materials and then kept in the state for only a short

period of time may also be granted the Freeport Exemption. This provision will see to it that Texas-based businesses are treated just as fairly as out of state businesses.

Finally, SJR 11 provides for the first time for a separate local option for oil and gas and other petroleum products. Oil and gas and other petroleum products were excluded from the benefits of a Freeport Exemption under the previous Texas statute. Senator McFarland and I felt that with a separate local option for these products, communities could have an even more powerful incentive for job creation.

Perhaps the most dramatic example of what the absence of a Freeport Exemption could mean to Texas over time is to look at California and its Freeport Exemption history.

Shortly after California repealed their exemption, major warehouse and distribution facilities were moved across the state line into Nevada. The impact was especially strong in Reno. In a few short years, jobs in manufacturing and distribution increased in Nevada and more than tripled their share of employment outside tourism and gambling.

By the time California realized its error and reinstated its

Freeport Exemption, huge investments had been made in new Nevada facilities. And they weren't just warehouses. Major manufacturing plants had been opened and businesses had made a long-term commitment to Nevada operations.

Senate Joint Resolution 11 deals with taxes. Because of this, Lt. Governor Hobby assigned it to the Senate Finance Committee. I am happy to report that last week SJR 11 passed the Finance Committee by an overwhelming margin and is now pending before the full Senate.



There are six ways that a batter can get on base without getting a hit in baseball: error, base on balls, catcher drops third strike, hit by pitch, fielder's choice, and interference by catcher.

The banana plant is not a tree. It is an herb. The stalk is made of leaves that overlap each other, like a celery stalk.

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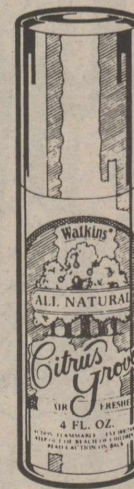
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News From The State Senate

by Teel Bivins

I have suffered an on-the-job injury. On January 10, the day I was sworn in as a Texas Senator, I probably shook more hands than I ever have in my life. Toward the end of the day, I began to notice a slight pain in my elbow each time I shook hands. The next day the condition grew worse. After my first week in office it had gotten to the point that any attempt to shake hands resulted in severe pain in my elbow.

You guessed it, I had developed that dreaded syndrome "politician's elbow." The doctors gave me some anti-inflammatory med-

ication, but that did not seem to work. While continuing to take the medication, I began to act like Bob Dole and carry a pen in my right hand so that whenever I came across someone I would always shake hands left-handed. After a month of this, I finally succumbed to allow the doctors to give me an injection of cortisone in my elbow. It worked!

Since this was an on-the-job injury and because I am on the State's payroll (your payroll), I figure I am entitled to worker's compensation benefits. I was able to confirm this easily because this session the Capitol is absolutely overrun with worker's compensation insurance experts. It is my hope that worker's compensation insurance reform will be one of the major pieces of legislation that comes out of the 71st session of the Legislature.

Worker's compensation is a no-fault insurance system designed to pay medical expenses and lost earnings of employees injured on the job. All fifty states have some type of worker's

compensation insurance system. However, our system in Texas as Lt. Governor Hobby says "does not work and does not compensate." Worker's compensation insurance premiums have increased over 125% in the last four years. Rates in Texas are among the highest in the nation. At the same time, in many instances, benefits to injured workers are among the lowest in the nation. The system, as it is today, seriously impedes our ability to attract new businesses to Texas as well as a qualified work force.

The Texas House of Representatives has taken the first important step in reforming the Texas worker's compensation laws by passing H.B. 1. This 188-page piece of legislation deals with a very complex system and attempts to inject reforms into that compensation insurance, increase benefits to workers, and improve safety in the work place.

The very fact that the worker's compensation bill was given the number "1" for House Bill 1 by Speaker of the House Gib Lewis indicates the importance he attaches to this reform legislation. Governor Clements has also indicated in no uncertain terms that if the Legislature does not vote out a significant worker's compensation reform bill during the regular session, he will call the Legislature back into a special session. Finally, Lt. Governor Hobby has also expressed his strong commitment to getting a good reform bill voted out of the Texas Senate.

There are basically five "players" in the worker's compensation reform game: employers, employees, doctors, insurers and attorneys. To arrive at meaningful reform there must be compromise from each of the players. The process is made more difficult by the fact that each of these players have strong lobbyists who know their way to the Capitol.

I believe House Bill 1 has made a good start on the reform process. To give you a sense of the players and lobbyists at work, consider that while the bill was before the House Business and Commerce Committee there were some 300 amendments offered to the bill. Approximately 1/3 of those amendments offered on the floor of the House during debate. However, when the final vote came the bill emerged pretty much intact. The bill's author, Richard Smith, Republican from Bryan, says that he believes the bill, if passed by the Senate and signed by the Governor, could decrease worker's compensation rates from eight to fifteen percent.

The bellwether issue in House Bill 1 was trial de novo. In a disputed worker's compensation claim, an injured worker can appeal the settlement offered by the insurance carrier to the Industrial Accident Board. The Board rules on that dispute. However, if either party to the IAB proceeding is not happy with the outcome that party can appeal to a district court and start the process all over again. Hence, the name trial de novo. House Bill 1 modifies this duplicitous process by limiting appeals from an IAB hearing to those based on the "substantial evidence rule." This basically means that appeals to district court can

only deal with legal issues. The facts as determined at the IAB level will not be relitigated. This change is controversial because it eliminates the right to a jury trial.

Self insurance is another major issue that House Bill 1 deals with. Currently only state or local governments may have their own insurance funds. Therefore, the State of Texas is going to be faced with a claim for my "politician's elbow" as opposed to an insurance company. Though worker's compensation insurance coverage is not mandatory in Texas, if a business chooses not to carry worker's compensation insurance they are limited in the defenses that they can use in a suit for damages brought by an injured worker. These limitations create a strong incentive for businesses to purchase worker's compensation insurance.

Texas is one of only two states that does not allow self insurance. This is an obvious barrier in our attempts to draw new business to Texas. House Bill 1 removes this barrier.

As I pointed out, some of the benefits to workers under the current worker's compensation system are among the lowest in the country. Under House Bill 1 workers will be eligible for higher weekly benefits than they are currently, because benefits would be pegged to the statewide average weekly wage which is now \$416.00 rather than the cap of \$238.00.

It is argued by many that one of the major problems of the current system is the excessive use of lump sum settlements or "compromise settlement agreements." Insurance companies like to use CSA's because it allows them to "close the books" on a file. Attorneys representing injured workers like CSA's because it enables them to collect their contingent fee up front as opposed to spread out over time. Problems often arise when an injured worker receives his lump sum settlement, succumbs to the temptation to spend the money on items other than what the money was intended for and thus becomes unable to pay for continuing medical treatment necessary to fully recover. House Bill 1 restricts the use of lump sums in the area of medical benefits.

Statistics show that Texas has one of the worst work-place safety records of any state in the union. Some argue if we would create a Texas OSHA and enforce strict new safety requirements that worker's compensation rates would immediately fall. I disagree. First, because

worker's compensation insurance rates have skyrocketed over the last three years for many different reasons including safety in the work-place. Second, I strongly oppose the imposition of new mandates on the free enterprise system. Rather I support what was done in House Bill 1. In the bill incentives were built into the new rate structure so as to reward businesses who have strong safety records. As a conservative, I will always prefer to work with incentives as opposed to mandates.

House Bill 1, as enacted by the House of Representatives, has only partially completed the legislative process. Under normal circumstances the bill as passed by the House would come to the Senate where it would be referred to committee, voted out of committee, voted on by the entire Senate and ultimately sent to the Governor for his signature. However, the circumstances that surround the issue of worker's compensation are anything but normal. The issue has received intense scrutiny by interest groups, the media, and individual legislators.

Senator Robert Glasgow was co-chairman of the Joint House/Senate Interim Committee on Worker's Compensation. I anticipate that rather than allowing the Senate to simply take up consideration of House Bill 1, Senator Glasgow will introduce his own version of a worker's compensation reform bill. It should be added here that at least one other bill by another senator regarding worker's compensation reform has already been filed and it is anticipated that others will be.

If the Glasgow bill is enacted, it and House Bill 1 will go to a Senate/House conference committee to work out the differences. Only after all this occurs will there be a piece of legislation to put before Governor Clements for his signature.

Thus there is a great deal of work yet to be done in the area of worker's compensation reform. It is an issue that I am very interested in. I plan to work hard to see to it that the positive reforms enacted in House Bill 1 stay in tact in any legislation that may be voted out of the Senate. The issue is complex with strong interest groups on many sides. Be that as it may, in my view we have a system that simply is not working. It is my duty as your Senator to attempt to fix it.

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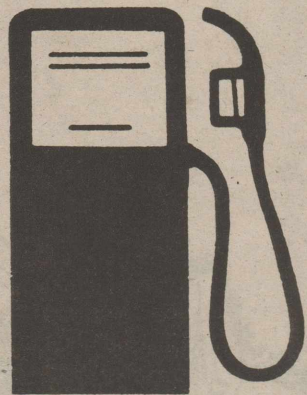
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Policies related to both short and long term competitive pricing of U. S. cotton and provisions of a new multi-year farm bill will dominate two separate sessions in Dallas March 22-23.

According to Donald Johnson, Executive Vice President of Lubbock-based Plains Cotton Growers, Inc., the issues are to be addressed by the National Cotton Council Executive Committee and by the Executive Committee of the Council's Producer Steering Committee.

Johnson, although not a PSC director, has been asked to participate in the PSC meeting, along with the executive officers of other organizations representing producers in the Southeast, the Mississippi and Arkansas Deltas, the Lower Rio Grande Valley of Texas, Arizona and California.

After the NCC's annual meeting at the end of January, the Council suggested that the Secretary of Agriculture exercise the discretionary authority provided in the 1985 farm act to determine an adjusted world price (AWP) at whatever level necessary to allow a competitive price for U. S. cotton in domestic and foreign markets. The AWP, the price at which cotton can be redeemed from the Commodity Credit Corporation loan, is the major determining factor in setting the price at which U. S. cotton can be sold in competition with foreign growths.

Industry leaders point out that USDA's earlier revision of the freight differential calculation and its agreement to forgive all or part of loan program carrying charges, though helpful, have fallen from four to five cents per pound short of the competitive price goal. Efforts now, Johnson says, are being directed toward industry agreement on a more specific recommendation as to how the AWP should be adjusted.

NCC officers have scheduled a meeting with Agriculture Secretary Clayton Yeutter on March 27 to discuss the competitiveness issue, and strategy for that meeting will be developed by the Executive Committee March 23, following the PSC deliberations. High Plains interests are represented on the NCC Executive Committee by member Jerry Harris of Lamesa.

Discussion of a new farm bill to succeed the current act, which expires with the 1990 crop, is gaining momentum recently in the wake of statements by the chairmen of both House and Senate Agriculture Committees. Both have indicated hearings will begin this summer, with markup as early as late this year. To meet that schedule, the NCC plans to formulate initial farm program positions at its spring Board meeting in Washington, D. C. May 23-24.

The PSC will meet in conjunction with the spring Board meeting, and in preparation has set a series of four regional meetings to develop producer

policy. A meeting will be held in Atlanta May 1, in Memphis May 2, in Dallas May 3, and in Bakersfield May 4. An agenda for issues to be dealt with at these meetings will be outlined by the PSC in its Dallas sessions.

All NCC delegates and alternates and the officers and staff of cotton interest organizations will be invited to their respective regional meetings to assure maximum producer input, the PSC has announced.

Social Security In Briscoe County

Sometimes a person receiving Social Security or supplemental security income (SSI) payments does not have the mental or physical ability to manage the money. When this happens, arrangements can be made to send the payments to a relative or other person. We call that person a "representative payee,"

and this column explains the responsibilities of a representative payee.

Representative payees must use the social security or SSI payments received for the sole benefit of the beneficiary. They should first be sure that the beneficiary's day-to-day basic needs for food and shelter are met. Then, benefits may be used for any personal needs the beneficiary has, such as clothing, medical and dental care, education, recreational items, and miscellaneous items like entertainment or grooming aids.

Any money remaining should be saved or invested for the beneficiary. Preferred investments include U. S. Savings Bonds and deposits in an insured interest or dividend paying account in a bank, trust company, savings and loan association, or credit union. Benefits may not be invested in any company, corporation, or association when such an investment will involve the representative payee in a conflict of interest. Any money may not be kept at home or mingled with the representative payee's own money or with other funds.

Representative payees also are responsible for reporting certain events to social security, such as a change in their address or if they are no longer responsible for the beneficiary. They also should report the following:

*Beneficiary changes address

or enters or leaves an institution;

*Beneficiary plans to go outside the U. S. for 30 days or more;

*Beneficiary starts or stops working;

*A change in income or resources for someone getting SSI;

*Beneficiary's death, marriage, or adoption;

*Custody of a child change;

*A disabled person's condition improves.

For more information about the responsibilities of a representative payee, or to file a claim, call 1-800-2345-SSA.



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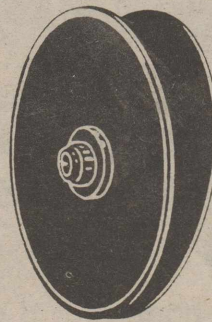


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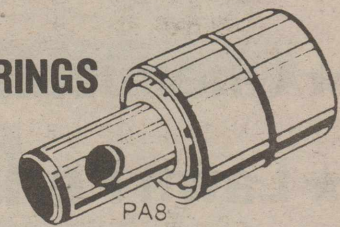
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Fire Continue to Dominate Area News

Grass and fence fires have kept Silverton firemen busy during the past few weeks, as well as a range fire on the Billy Cogdell ranch which consumed thousands of acres of grass. Both the Silverton and Vigo Park fire departments worked this fire, as well as neighbors and friends of the Cogdells and members of their family. Firemen were on the scene at the ranch upwards of 24 hours.

Fire Chief Flute Hutsell was on the emergency phone line when the call came in that his backyard fence was on fire. Sparks from welding torches were blamed in two fires, one at the Hall home and one at the Virgal Minyard residence where the fence and backyard were burned.

Residents are expressing surprise that grass that had already burned once is capable of burning again. The grass is very easy to

ignite due to having been freeze-dried by the recent low temperatures. Everyone is cautioned to use care when burning trash and to keep a close eye on it. Fronts, sometimes blow in without warning or the wind direction suddenly changes, and these cause barns and homes to be threatened.

Fires can also jump across highways and roads, as has been demonstrated here and elsewhere.

If a fire breaks out in your neighborhood, play it safe. Call the fire department and then begin your own efforts to put it out.

Over 40,000 acres of pasture and land in the government CRP program were lost in three grassfires that rampaged through northeast Dickens County. The ranch home of Rev. and Mrs. Clifford Mayo and a Spur fire truck were victims of the

fire. Eleven fire departments worked this fire.

Editor Joe Harrison described in "The Texas Spur" the fire-truck incident which was very dangerous and is an example of why the Silverton Volunteer Ambulance Service trails its backup unit to grassfires. Harrison wrote, "Around 2 p.m. a Spur firetruck which was in the pasture over-heated and would not crank. A windshift made it necessary to abandon the truck and Spur firemen Benny Ball and Joe Fincher ran through the sand and shinnery to a windmill. They were spotted and picked up about a half-mile from the Mayo home by Drennan and Humphreys, who were in a four-wheel drive pickup being used as the command vehicle. The two Spur firemen were given wet towels and water to fight heat exhaustion..."

An area around the Mayo home had been burned off in an effort to save the house and stock pens, but it appeared that the heat was so intense when the fire raced past, that the rafters of the house burst into flame.

In addition to losing their

three-level ranch home, Rev. Mayo lost 43 years of sermons which he had planned to have published, valuable books in his office library, all of their personal and household furnishings.

Sarpalius Appointed to Select Committee

U. S. Representative Bill Sarpalius has been appointed to the House Select Committee on Children, Youth and Families.

Sarpalius, D-Amarillo, said he is "excited" about the appointment and that the appointment could prove extremely beneficial to the 13th District because the district has such a large number of rural counties.

"If you look at the type of work this select committee does, it's easy to get excited about being on it," Sarpalius said. "There is a heavy emphasis in the committee on dealing with the problems facing rural counties. I can't wait for us to get started on our work."

The 30-member committee's responsibilities include examining the quality of rural health care for children and expectant mothers, especially those who come from low-income families.

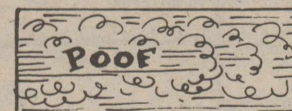
"A tremendous burden has been placed in the last few years on the health-care professionals in the rural areas," Sarpalius said. "This committee is going to take a very close look at what can be done to help ease these problems. I think it's very important for our district to be represented in this process."

Other committee responsibilities are to review the quality and effectiveness of government programs affecting prenatal and neonatal care, child care and child abuse. The committee also will examine ways to improve education, reduce teenage suicide and assist the parents of seriously ill children.

When appointments were made, Sarpalius received the last available committee slot. He said he emphasized his lengthy legislative involvement in children and youth issues in lobbying for the position.

As a member of the Texas Senate, Sarpalius had served as chairman of the Southern Legislators Conference on Children and Youth and co-chairman of the Senate Select Committee on the Juvenile Justice System.

"I went to the House leadership and the leadership of the committee and told them of my commitment to improving the lives of young people in this country and of my commitment to strong family values," he said. "Obviously, they saw my record confirmed that commitment and agreed to make the appointment. I couldn't be happier."



A homing pigeon can fly at a speed of up to 60 miles an hour over a distance of 75 miles.



The average American family has an annual income of around \$25,000.

HAPPY BIRTHDAY TO ...

March 24 — Chris Harrison, Raye Smith
 March 25 — Santos Garcia, Gary Martin, David Strange, Karen Rice, Sunny Davis
 March 26 — Gordon Lowrey, Michelle Francis, Amy Otis
 March 27 — Clay Schott, Marcus Lee Hutsell, Fred Minyard, Matthew Clardy
 March 28 — Ginger Daniels, Lori House
 March 29 — Mrs. Ted Reid

HAPPY ANNIVERSARY TO ...

March 24 — Mr. and Mrs. J. L. West
 March 25 — Mr. and Mrs. Alex Davis, Mr. and Mrs. Charles Whitfill
 March 26 — Mr. and Mrs. Walter Perkins



During the Middle Ages, the year began at various dates in different times and places. In England it was not until 1751 that January was restored to its place as first month, as it had been during the Roman era.

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Sealed proposals for constructing 218.457 miles of seal coat on various limits of US 83, FM 392, FM 94, FM 1167, FM 1041, FM 2472, FM 657, FM 1167, FM 1619, FM 680, SH 86, FM 338, FM 592, FM 1906, FM 656, FM 599, FM 1065, FM 2733, FM 401, FM 3031, FM 164, FM 1033, FM 1438, FM 1166 & FM 268 in Collingsworth, Hardeman, Childress, Hall, Cottle, Briscoe, Wheeler & Motley Counties covered by CPM 31-2-19, CPM 702-2-20, CPM 704-1-12, CPM 704-3-9, CPM 704-4-8, CPM 832-3-9, CPM 832-3-10, CPM 844-6-14, CPM 1040-1-10, CPM 1040-2-13, CPM 1040-2-14, CPM 1313-1-9, CPM 1650-1-7, CPM 1650-2-8, CPM 1650-3-5, CPM 1701-1-11, CPM 1914-1-8, CPM 105-1-26, CPM 303-4-25, CPM 31-3-27, CPM 449-1-11, CPM 761-1-13, CPM 2053-1-5, CPM 2147-1-6, CPM 311-6-6, CPM 971-2-14, CPM 740-3-11, CPM 2712-1-3, CPM 3259-1-4, CPM 2545-2-4, CPM 43-16-9, CPM 704-2-16, CPM 1346-2-5, CPM 1312-1-10, CPM 2145-1-6 & CPM 704-2-15 will be received at the State Department of Highways and Public Transportation, Austin, until 1:00 P.M., April 11, 1989, and then publicly opened and read.

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

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Social Security In Briscoe County

by Terry J. Clements

A long illness is a misfortune that anybody can face, but those most vulnerable are aged people whose health is beginning to fail. They not only have to endure the sorrows and pains of being sick, but also the financial burden that long hospitalization and expensive treatments can place on them and their families. Such lengthy illness is considered "catastrophic" and has been a matter of concern for many years.

To place a cap on the beneficiary out-of-pocket expenses for medical care as a result of catastrophic injury or illness, the congress passed legislation on June 8, 1988, and President Reagan signed the Medicare Catastrophic Coverage Act into law on July 1, 1988.

Beginning January 1989, the catastrophic health insurance coverage provides unlimited hospital coverage for a medicare beneficiary after he or she has paid a deductible once a year. The deductible for 1989 is \$560, but it changes each year.

Before the catastrophic legislation became law, a medicare patient admitted to a hospital had to pay a deductible in every "benefit period," and then medicare paid the balance of all allowable charges during the first 60 days of hospitalization. After 60 days in the hospital, the patient had to pay a certain amount each day; after 90 days all costs were paid by the patient unless reserve days were used.

If the patient was readmitted to the hospital within 60 days of being released, he or she didn't have to pay a new deductible. If the patient was readmitted to the hospital within 60 days of being released, he or she didn't have to pay a new deductible. If the patient was readmitted after more than 60 days had elapsed

since the last hospital release, a new benefit period began and a new deductible was required.

Under the catastrophic legislation, there are no "benefit periods," coinsurance payments, or "reserve days." The patient pays an annual deductible and medicare pays the balance of covered costs regardless of how many times the patient is readmitted to the hospital, or the days of hospitalization.

To finance the new benefits, any person eligible for medicare who is 65 years old, or anyone who is disabled at any age and receiving medicare, will pay a premium based on their Federal income tax liability.

For 1989, the surtax is \$22.50 for each \$150 of Federal income tax. The maximum is \$800 for a single person and \$1,600 for certain married individuals.

Medicare medical insurance remains almost the same in 1989, but the premium is raised to \$31.90 this year including \$4 per month for catastrophic coverage. In Puerto Rico this additional premium will be \$1.30; in the U. S. Trust Territories, it will be \$2.10. The \$75 deductible remains the same in 1989.

Very often we get calls from people who receive letters that appear to be connected with social security. The letters may offer a service for a fee, such as obtaining a social security card, or purport to help protect against the "threat" to social security, also for a fee.

To those who receive warnings of doom for social security, I refer to latest reports on the program which show that the social security trust funds are growing and that its future is brighter than ever. These include the 1988 Report of the Board of Trustees, and the 1988 annual report to the Congress. Both reports are available from the Superintendent of Documents in Washington, D. C.

To those who are considering paying for a benefit estimate, I

remind them that the social security office provides such estimates free-of-charge. And they are based on the earnings credited to each person's record. Also, of course, there is no fee required to get a social security card.

Such direct mail solicitation is now new, but they do appear to be more common and more alarming. In fact, a law was just passed which makes it a civil offense to use the name "Social Security" in an effort to make it appear that the firm has social security approval or endorsement.

This type of mail plays on the fears and ignorance of the public, in this case a particularly vulnerable part of the public. The elderly are understandably concerned about any threat to social security. It's the sole source of income for a substantial number and the primary source for most. Many would willingly pay to help prevent disaster.

The best thing you can do if you receive such a letter is to call your nearest Social Security office and get the facts.

For more information or to file a claim, call 1-800-2345-SSA.

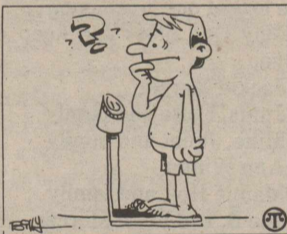


by Ann C. Grandjean, Ed.D.

Director of The International Center For Sports Nutrition

Achieving Ideal Weight

Young athletes, their coaches and parents may want to take this quiz to see if they know how to reach and keep their ideal competitive weight. The same rules that apply to athletes also apply to coaches and parents.



1. The one thing an athlete should try to keep to a minimum in his or her diet is (a) fat (b) protein (c) carbohydrates?
2. To lose and/or maintain weight, you must only eat 3 meals a day. (a) True (b) False?
3. The only benefit of aerobic exercise is that it burns calories. (a) True (b) False?

ANSWERS

1. (a) Fat has over twice as many calories as the same amount of protein and carbohydrates. Skip the fried foods and limit the amount of butter, margarine, oils, and other fats. 2. (b) False. Gymnasts, figure skaters, wrestlers, dancers, and models keep their weight down by eating 5 to 7 times a day. Eating small meals and snacks can help ward off hunger and help you control how much you eat while at the same time providing the nutrients you need. 3. (b) False. Exercise not only burns calories but it also results in a decrease in body fat and an increase in lean body mass (muscle). Lean body mass is metabolically more active than fat tissue. Therefore, the more lean body mass that you have, the more calories that you will burn daily! There is also the added benefit of improvement in cardiovascular function.

Ask Ann Richards

What if my credit card bill is incorrect?



Editors Note: State Treasurer Ann W. Richards each week answers questions about personal finance and state government. These questions are compiled from various letters to the State Treasury. Answers are not intended to take the sound advice of reputable financial advisers or other professional counselors.

If you have a question to ask, write to:

Ask Ann Richards
PO Box 12608
Capitol Station
Austin, Texas 78711

When I received my latest credit card invoice, I noticed a purchase at a restaurant I have never even been to! My husband said to just ignore it and not pay it, but I'm afraid that will damage my credit rating. What do you think?

If you are certain you were incorrectly billed, check the postmark on the envelope in which you received the bill. Legally you have 60 days from that date to file a complaint with the credit card company and ask for a correction.

Do not pay the portion of your bill pertaining to this charge. Instead, send a request for a correction in writing, and state that you are withholding the payment until the matter is settled. All other charges on your account must be paid on time to assure your good credit rating.

Give the credit card company

as much information as possible, especially your account number. The company then has 30 days to acknowledge your complaint, and 90 days to correct it. You will not be charged interest if the company is at fault, and it will not damage your credit history.

My in-laws in New York suggested my wife and I try to get a home equity loan to put down on a new boat. What are these loans, and are they a good route to take?

Texas does not allow home equity loans because of a provision in the Homestead Act. That act says a homestead may only be used as collateral for loans solely for home improvements, money with which to buy the house and taxes.

With a home equity loan you borrow against the equity you have built up in your home. In other states, you can use that money for any purpose, such as the downpayment for that new boat you want. But in Texas, that would be a violation of the Homestead Act.

Some financial and legal experts have been talking about allowing home equity loans here in Texas, but those attempts have not been successful.

When discovered in 1781, the planet Uranus was first named George in honor of King George III of England.



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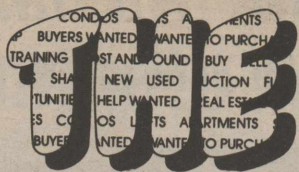
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WATKINS PRODUCTS FOR Sale in Silvertown. Briscoe County News, 508 South Main Street, or call 823-2333. 41-tfnc

FOR SALE: QUEEN-SIZE Waterbed, \$200; Queen-Size Mattress and Box Springs, \$100; Dishwasher, \$200. 823-2516 after 5:00 p.m. 12-2tc

BEEFMASTER BULLS FOR Sale: Aged 20 to 24 months. Inquire at Stafford Farm Store, Roaring Springs, Texas. Days 348-7271; Night 347-2801. 9-4tc

SERVICES

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BEFORE YOU RENEW, please check our rates. Lee's Insurance, Phone 806-469-5370, Flomot, Texas. 12-tfc

TREE AND YARD SPRAYING. Free estimate. Emmert's Nursery & Tree Service, 652-3116. 10-tfc

TEXAS PRIDE HOME SERVICES: Professional care for your home and lawn. Concrete, carpentry, painting, fencing. Bill Rice, 609 Arthur, Tulia, Texas 79088, 995-2750. 10-tfc

\$13.00 FOR WASHING AND Cleaning Your Car. After school and on weekends. 823-2008, Will Rowell. 10-3tc

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CONTACT VICI BAIRD, YOUR Stanley Home Products representative, for the items you need or to book parties. 847-2644. 12-3c

WANTED

I AM NOW TAKING APPLICATIONS for part-time help in Tax Office. Fairy McWilliams. 12-2tc

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REAL ESTATE

FOR LEASE: 160 ACRES, More or less, six miles east of Silvertown. Call 823-2342 after 6:00 p.m. 12-2tc

Cards of Thanks

We would like to thank the members of the Silvertown Volunteer Ambulance Service for their quick response to our call for help, and every member of the community for the food and meals served, cards, flowers, telephone calls, errands, memorials, prayers, moral support and every expression of your friendship and concern at the time of the loss of our loved one.

May God bless and keep each of you.

- Jackie Mercer
- Junis, Flute and family
- Mike, Janet and family
- Ann Wingo
- Mamie Holt and family
- Joe B. and Lillie Mercer and family
- Frank and LaVerne Mercer and family
- Faye and Mac McCarty and family
- Mary Dee Minyard and family
- Ruth Smith and family
- Mary Linda Prather and family
- Joe Douglas Mercer and family

I would like to express my gratitude and appreciation for all the nice favors, visits, cards, gifts and concern since my knee surgery. Thanks a "million". DeLyn Patton

To our family, friends and neighbors, our deepest appreciation and thanks for your love, concern and support during Obra's recent accident, surgery and hospitalization—for every act of kindness since our return home.

A special thanks to Janice, Norma, James and Jerry for the quick response to our call for help. To Pauline Turner and Doris Peugh for driving me to the hospital, to Ted Kingery for all he did. To J. L. for sitting with Obra the first night.


We pray God's richest blessings on each of you.

Our love,
Obra and Jessie Mae

Thanks to all the people who sent me cards and called. I appreciate your thoughtfulness. Thanks again, Eldon O'Neal

THERE ARE DISHES AT First Baptist Church that need to be picked up. 12-2tnc

American's first compulsory education law was passed in 1647 in Massachusetts.

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