

happy new year

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With the arrival of another new year we can expect the traditional greeting to make the rounds as usual. People will extend best wishes for a Happy New Year as they have in the past, but this time there seems to be a difference. Previously the greeting had less substance. This time there's a widespread confident feeling that happier days are on the way.

The election gets much of the credit for this attitude. A nation which has long been disappointed in the way things were going, saw the landslide conservative victory as the beginning of a new era for the country and for individuals. They are counting on a multitude of changes including lower tax, declining inflation, improvement in jobs and the GNP, along with reduction of much official regulation and snoooversism, and complete elimination of departments that are liability to the country.

That assortment of good news is a delight to all who yearn for traditional Americanism, and it gives added meaning to their Happy New Year greeting. Somewhere in the not-too-distant future they see visions of improvements.

It's encouraging to hear that the new administration has plans for immediate action to get the program under way and inspire the nation's confidence. However it has also warned that the job is enormous and will take time. Another fact to remember is that politics will surely be involved. Liberals, who still have lots of clout in Congress, will jealously guard their pet policies of government, and they will be eager, of course, to block measures which make the conservatives popular.

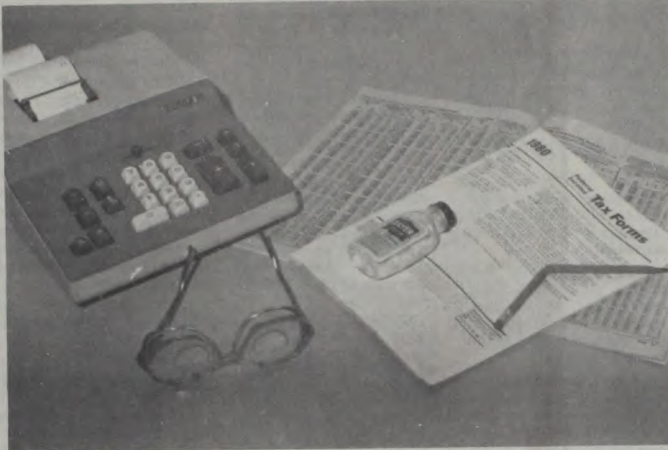
So, it can be taken for granted that inertia will be encountered in the crusade to establish the changes which were mandated in the November election. But at the same time our government has a clear idea of the reforms wanted. It can get busy on a new program to establish laws that harmonize with conscience and common sense and to nullify others which do not harmonize.

Many millions of us Americans believe that such values as honesty, integrity and justice are fundamental to the country's welfare. When they prevail we don't have to worry about the economic and social conditions. At the same time, however, there are conditions which involve difference of opinion rather than basics of right and wrong. For instance, our declining economy. We keep hearing that foreign business takes the lead in one industry after another.

American factories have to close principally because American workers price themselves out of the market. Just a few days ago we were told that Japan has taken over as the leader in the auto industry. They are able to build cars and ship them over here and still undersell the US companies.

Two factors have a bearing on this condition. The

IRS Reminds You



With this help of Aspirin and a calculator, this form for the Internal Revenue

Service hopefully will be finished by April 15 Staff Photo

Retired Taxpayers Can Avoid Payment of Estimated Tax...

A retired taxpayer who does not wish to make estimated tax payments can file a special withholding statement to have tax withheld from annuity checks, the Internal Revenue Service says.

Just as they had tax withheld from salary while actively employed, retirees can have Federal income tax withheld from their pensions. All that's necessary is to file a form W-4P, "Annuitant's Request for Federal Income Tax Withholding," with the payer of the annuity.

If the retiree does not have a sufficient amount withheld from his or her annuity, an estimated tax must be paid in installments, which are due for 1981 payments on April 15, June 15, September 15, 1981, and January 18, 1982.

Supplies of Form W-4P and information on filing requirements and tax benefits may be obtained by calling the IRS forms/tax information number listed in the telephone directory.

expense of bureaucratic regulation adds enormously to the price of our products. And the high cost of labor likewise ups the cost tremendously.

Well, the first remedy, obviously, is to crack down on the bureaucracies and eliminate a multitude of the regulations which burden the industry and increase the price. And the next is to make some adjustments in wages and profits. It's ironic that US workers are demanding still higher pay while their industry is slipping. They say they need the raise to make ends meet. But do they? Their competitors, the foreign workers, manage on less pay in spite of a higher cost of living. The records tell us that prices are higher elsewhere in the world.

Perhaps in trying to cure our economic troubles we should admit that the cost of high living is more of a burden than the high cost of living. The same applies to

Continued on page 2

Final Tax Payment Due Soon for 1980...

Taxpayers who did not have enough 1980 federal tax withheld, or whose amended income estimates for 1980 changed substantially during the last quarter, are required to pay the final installment of estimated income tax by January 15, 1981, the Internal Revenue Service says.

The IRS notes that there is an exception to this rule for those taxpayers who file their returns and pay all taxes due by February 2, 1981. This exception applies whether the declaration is an original or amended one.

Generally, taxpayers must file estimated tax if their tax is expected to be \$100 or more and if they have more than \$500 in income not covered by withholding.

For additional information, a free copy of IRS Publication 505, "Tax Withholding and Estimated Tax," can be ordered by calling the IRS number listed in the local telephone directory. If more convenient, it can also be picked up at most IRS offices.

Farmers Must Pay Estimated Tax Soon...

Individuals who earned at least two-thirds of their 1979 or 1980 gross income from farming have until Thursday, January 15, 1981, to make a 1980 declaration of estimated tax and pay any taxes due, the Internal Revenue Service says.

However, farmers who plan to file their 1980 income tax return and pay the total tax balance by March 3, 1981, are not required to make an estimated tax declaration, according to the IRS.

Additional information is available in the free IRS Publication 225, "Farmer's Tax Guide," and Publication 505, "Tax Withholding and Estimated Tax." These publications can be ordered by mail using the order form in the tax package, or by calling the IRS number listed in the local telephone directory. If more convenient, they can also be picked up at most IRS offices.

State Funds Earn Record Interest in 1980

State Treasurer, Warren G. Harding, announced today that the State of Texas is enjoying record interest earnings from the money management policies of his office and that these policies of maximizing the State's earning power on its cash funds have a direct bearing toward reducing the amount of revenue that would otherwise need to be derived from taxation.

Statistics of the office reflect that for the calendar year ending December 31, 1980, interest earned on State funds will amount to a historical high of over \$223,909,000.00, which is an increase of \$29,244,732.31 or an increase of over 15%

from the previous calendar year's earnings. Interest income earned by the State of Texas is among the highest of the larger states.

Prudent and timely money management and investment policies have enabled Mr. Harding to consistently improve upon the amount of State funds that are placed in interest earning accounts. During the month of September, 1980 an all-time high daily average of 98.2% of the State's operating funds were invested and earning interest for the people of this State. Frequent meetings of the Depository Board have enabled this office to stay abreast of the fluctuating

money market. Due to the changing money market a called meeting of the State's Depository Board, of which Mr. Harding is Chairman, raised the depository interest rate from 13% to 14.50% on December 19, 1980. The new rate is the highest rate ever set by the State's Depository Board.

Mr. Harding stated that it is his primary objective to continue to serve the best interests of the people of Texas, by keeping their hard earned tax dollars working for them and "It is of Historical Note" that during his tenure in office of just over three years in excess of \$568 million in depository interest has been earned.

Test Flights Are Still Booming

Sonic Booms Continue

By Bernie Fette
Enterprise Staff Writer

Several months ago, the residents of Muenster began to experience a rash of sonic booms that has progressed from being a simple annoyance to the possible cause of extensive residential damage in this area. Although the booms have become somewhat less frequent, the damage still exists, and so far no payments have been made for damage claims.

When the booms started to occur with increasing regularity, Roger Taylor initiated a letter writing campaign which seemed to take forever to get off the ground. Progress was slow due to a lack of cooperation with people in high places. Taylor said.

The first visible sign of any cooperation at all came when two Air Force Officers and two other civilian officials from Sheppard Air Force Base visited Muenster in August to begin an investigation and answer questions. But about all that resulted was a lot of unanswered questions.

General Dynamics manufacturers of the supersonic F-16 was required by law to report all supersonic test flights to the Pentagon in Washington, but not a

single test flight was on record there to match with incidents recorded by Taylor or Mrs. Julian Hess of Lindsay, who was also recording the booms.

It was later found that a clerical error was the cause of General Dynamics claiming no connection with the booms. "Their right hand didn't know what their left hand was doing," Taylor said.

Now they claim responsibility for the booms but as yet accept no responsibility for any damages.

In fact, the culprit involved was the F-16 which had been making test flights, and the flight pattern includes a run directly over Muenster.

Until Monday, there hadn't been a sonic boom for about two weeks. Whether or not that was a temporary lull for the holidays is unknown, but it was about two weeks ago that Taylor spoke with Senator Lloyd Bentsen's assistant, Bob Block, about the problem.

Pat Hennigan, who filed for damages to the Dankesreiter Garage building said the damage was investigated a month ago and "they told me it would be a long, drawn out affair," Hennigan said.

There has been extensive damage in Lindsay and the damage also reaches as far west as Nocona.

"We hear them and it's getting real bad," according to Mary Jo Gonsler of Nocona. The booms have been occurring with greater frequency there recently.

The damage in Lindsay has prompted the town's residents to circulate a petition calling for some sort of action. Fr. Cletus Post said that a few hundred signatures have been collected and that they hope "to get some sort of action" in about another week.

1980 Moisture Measures 27.14

With only one more day remaining on the calendar and predictions that it will be dry, it appears Tuesday that the total moisture measure of 1980 will remain at 27.14 inches, which is slightly less than 9 inches under the normal total of 36. The total for this month is 1.73 inches, according to Steve Mosier's readings. His records dating back to 1946 show that only six years have been below this year's moisture. The driest was 19.06 inches in 1956 and other figures ranged to 26.25 inches in 1948.

Low and high temperature readings of the week were recorded as follows. Dec. 23, 34 and 66; Dec. 24, 34 and 40; Dec. 25, 15 and 34; Dec. 26, 24 and 62; Dec. 27, 33 and 60; Dec. 28, 39 and 64; Dec. 29, 40 and 61; Dec. 30, 33 and 65.

Basketball Teams of Local Schools Will Meet Friday

A special holiday feature of the two local schools is on schedule Friday night, Jan. 2, when their basketball teams play on the Sacred Heart court. The program begins with a meeting of junior varsity girls at 5:30 p.m., then the varsity girls followed by the varsity boys. The Tigers will be in action again on Saturday hosting a stout Trinity Valley team from Fort Worth. Junior varsity boys will play a preliminary at 3 p.m. and the varsity boys will follow.

Former Pastor Father Herman Dies

Father Herman Laux, OSB, 69, a monk of New Subiaco Abbey, Ark., for 49 years, died December 20 at the Abbey, where he had been in retirement several years. He was the pastor of Sacred Heart Church from 1945 to 1949.

A Concelebrated Mass of Christian Burial was held Monday Dec. 22 in St. Benedict's Abbey Church, Subiaco, with Abbot Raphael DeSalvo OSB as the principal celebrant. Concelebrants were Bishop Andrew J. McDonald of Little Rock and priests of the abbey. Burial was in the Abbey Cemetery.

Father Herman was a native of Cottonwood, Idaho, born November 25, 1911. At an early age he moved with his family to Lindsay, where he began and completed his elementary education. He entered

Subiaco Academy in 1927 and upon graduation from high school in 1931 he joined the novitiate at Subiaco. He made his first profession of vows as a monk in 1932.

Father Herman continued his monastic training at Subiaco College and Seminary and was ordained to the priesthood on May

26, 1938, by the late Most Reverend John B. Morris, Bishop of Little Rock.

After completing his theological studies at Subiaco in 1940, he was appointed pastor of the local parish in Subiaco. The following year Father Herman was assigned as an assistant pastor in Tyler, Texas, and acted as chaplain of the local hospital there. During the next nine years he remained in pastoral work in Texas, first at Rhineland and then at Muenster.

In 1949 he returned to Arkansas where he served as pastor in parishes in Altus, Clarksville and Shoal Creek. He also spent six years as an assistant pastor at St. Edward's Church in Little Rock, Ark.

An assignment in 1963 sent Father Herman back to Texas where he again was appointed pastor at

Rhineland, a position he held until 1967. At that time he returned to Subiaco Abbey and until retirement, served as a missionary to parishes in the surrounding area.

Survivors include two sisters, Pauline Block and Helen Hoelker, both of Lindsay, and three brothers, Anton Laux, also of Lindsay, William Laux of San Antonio, and Albert Laux of Fort Worth.

Good News


1 Peter 1:23-24: You have been born anew, not of perishable seed but of imperishable, through the living and abiding word of God; for "All flesh is like grass and all its glory like the flower of grass. The grass withers, and the flower falls, but the word of the Lord abides forever."



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MEMBER 1981

TEXAS PRESS ASSOCIATION

Looking Ahead
 by Dr. George S. Benson, President
 NATIONAL EDUCATION PROGRAM
 Searcy, Arkansas

FINANCING COMPLEXITIES
 One of the realities of life in the 20th century is that it has become awfully complex. Frustrations with these complexities often lead us to long for "the good ole days" when life was so simpler.
 Probably no area of modern life is more complex than the political. In those "good, ole days" politics was not nearly as complex or important as it has become today.
 Politics is the art or science of government. One of the reasons life was less complex in yesteryear was because government was much less pervasive than it is today.
 There are several criteria which can be used to determine how much government has expanded, such as the number of laws passed by Congress each year and the number of pages of regulations issued by the bureaucracy and printed annually in the Federal Register.
 But probably the single most important guidepost to compare the growth of government would be government spending.

After all, each program established by statute and all government regulations must be financed.
 How much government has grown, and in the process made our lives more complex and frustrating, depends of course on the period of time compared. If we assume a generation to average about 30 years, we can improve the growth of government over the last two generations to illustrate the increase of complexity in our lives.
 Back in 1922, the lives of our grandparents were relatively free of complexities. Government was confined primarily to its functions of keeping the peace and maintaining the records incidental thereto. Government at all levels was spending \$85 per person per year, and the Federal Government was spending only \$34 per citizen.
 By the time our parents assumed their family responsibilities in 1952 total government spending had risen to \$643 per person each year with Federal spending accounting for \$458 of the total.
 The young family of today will find total government spending an estimated \$3800 per person annually with Federal spending per capita at about \$3000 per person.
 Using government spending as a gauge of complexity, we observe that with government spending about 8 times as much in the 1950s as it was in the 1920s, it is logical to assume that government had complicated our lives by approximately a factor of eight in that 30-year period of time.
 On the other hand, comparing present government spending levels with that at the time of our grandparents in the 1920s shows an increase of 45 times or 4500 percent.
 Now, of course, there is nothing scientific about this brief examination but we think it does serve to illustrate dramatically how much our lives have been complicated by government and how this has been accomplished.

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STATE CAPITAL HIGHLIGHTS
 By Lyndell Williams
 TEXAS PRESS ASSOCIATION

AUSTIN — Governor Bill Clements has an opinion about Texas prisons different from federal Judge William Wayne Justice of Tyler, who recently jarred the political establishment by ordering sweeping and expensive reforms of the state's prison system.
 The week following the reform order, Clements opened his regular news conference by calling the Texas Department of Corrections a "model" system that is "one of the best if not the best in the United States."
 However, Clements said he could "probably" agree with about half of the federal judge's reforms, though he declined to elaborate on specifics.
 The judge came down especially hard on overcrowding and brutality in prisons with a 248-page opinion chock full of stories recounting prison abuses.
 As Governor of Texas, Clements does not like to see his home state knocked about. As a self-made millionaire, he seems particularly to dislike any talk about Texas in inferior terms. And as a self-styled budget-cutting Republican, Clements (and many top Democrats) does not like the idea of spending a lot of taxpayer dollars to build several new Texas prisons.
 This is, after all, supposed to be a cut-spending Legislature which is scheduled to convene in two

weeks. The unexpected and extremely high cost of funding prison reform has caught budget leaders in a bind. The anticipated state budget to be hashed out by legislators over the next six months is already higher than last biennium's because of inflation factors.
 Officials who draw up the state government's budget have always taken it for granted that taxpayers-voters would go along with regular cost-of-operating increases in government. But this year, a sufficient number of lawmakers feel a tax revolt rumble when they put their ears to the ground. Thoughts about increasing the cost of state government make them nervous.
 Many legislators feel taxpayers may support some tax increases if the state government finds a way to significantly cut local property taxes, or even local school property taxes.
How Much Surplus?
 No bigger political coup could be pulled this session than the return of tax dollars to taxpayers, but just how much, if any, tax money will be available for return is unclear at present.
 Clements is insisting the state will be able to offer taxpayers some \$1 billion in tax relief.
 State Comptroller Bob Bullock predicts about half that amount, \$568 million, including about \$200 million which may go unspent by state agencies.
 Lt. Gov. Bill Hobby, also chairman of the Legislative Budget Board, said he does not see how Clements could find the extra money in Bullock's figures, but Clements said he has his own sources of information, some the same as House Speaker Bill Clayton who apparently agreed privately with Clements on the \$1 billion figure.
 Clayton has already announced he wants extra money to be put into a permanent fund for water-related projects, and Clements is backing the Speaker to a degree. The Governor

said he also has other projects in mind to be funded by a surplus.
 So there may be a large surplus and there may not. And if it's there, it may be returned to taxpayers and it may not.
 Once again, and perhaps next election more than ever, political futures will be made and undone by votes on spending in the Texas Legislature.
Redistricting Lawsuit
 Texas Atty. Gen. Mark White is asking the U.S. Supreme Court to set aside a recent federal ruling in hopes of preventing other states troubles from delaying redistricting in Texas.
 The city of Detroit, claiming that large numbers of its blacks are missing from the U.S. Census report, last month won a judgment to delay release of census figures.
 White said until the Detroit lawsuit is resolved, the Census Bureau cannot report its figures to Texas or any other state, and may put Texas off-schedule by two years.
 The census data was expected to reach the Legislature sometime in April, giving lawmakers a bare two months to redistrict before adjourning on June 1. If the information is delayed until after adjournment, it may be two years before Texas can redistrict, and prove entitlement to two, possibly three extra seats in the U.S. Congress.
 One biological rule states that the larger the animal, the slower the heartbeat. A robin's heart, for example, beats 570 times a minute, while an elephant's beats only 34 times. But it all evens out in the end, explains Ranger Rick's Nature Magazine, because another rule says that most large animals live longer than smaller ones. So, from birth until death all hearts, fast and slow, beat about the same total number of times.

CAPITOL UPDATE
 John Tower
 U.S. SENATOR for TEXAS
 142 RUSSELL OFFICE BUILDING
 WASHINGTON, D.C. 20510

With the new year upon us, I'm sure many of you are beginning to ponder that annual ritual of drawing up New Year's resolutions. While we all know how often it is difficult to stick to these resolutions, I thought I might draw up a few of my own to propose to the Congress and Administration in the coming year. Hopefully, through diligence and hard work, we can make some of these stick.
 First of all, why don't we resolve to do something about the economy. The American people have been forced to bear economic hardship beyond all reasonable expectations in the last few years. But I feel there are some answers.
 The first thing we can do is take a look at the vast array of federal programs and start whittling that ever-expanding federal budget. And while we're looking at these programs, we might begin to unravel that tangled web of federal regulation which has had such a large role in throttling our economy.
 We can go on from there by easing the tax burden on our citizens and the business community in order to spur the lagging productivity that has dragged on our economic ship of state.
 I would next like to resolve that we begin immediately to shore up our sagging defense posture. These are critical years ahead of us as we move into the 1980's. Soviet defense spending has proceeded at an unprecedented rate, while we have allowed our share of the federal budget dedicated to our nation's defense to steadily decline.
 And even before we begin looking at increasing our expenditures for military hardware, more pressing human problems threaten to inflict a hemorrhage on the morale of our military personnel. For while we call on these men and women to protect us, they must feel slighted by the way their pay and benefits have been allowed to lag far behind their civilian counterparts.
 Of course, we must also resolve to do something about energy. The partial loosening of federal controls on domestic oil production have demonstrated how relatively simple it is to attack at least a substantial part of the problem. As the price for oil has begun to rise, we now find ourselves in the midst of the biggest drilling boom in 20 years.
 These are difficult, long-talked about problems, I know, but they are areas of concern we as a nation cannot afford to give up on.
 This promises to be an exciting year in Washington, with lots of new faces among us. The possibility for change exists, and I pledge to do my part.
 And as we begin this new year of 1981, I want to extend my sincere hope that you and your family have a good year as well. Even though I've dwelled on several serious problems, I think we all know how fortunate we are to be living in this country, and how much we all want to make things even better.
 Happy New Year.

From Page One...
Confetti....
 executives and owners of industry. They can well afford to assist in sacrificing.
This doesn't mean that selected industries should reduce wages to get out of the bind. Rather all of labor should be willing to tighten the belt slightly, thereby reducing prices on all of the country's output. The small sacrifice a person makes as a worker would benefit him as a consumer.
 It must be admitted that sacrifice is not a popular word with Americans. We prefer to live it up. But that seems like a small price to pay for protecting US industry and jobs. And actually it need not be a big sacrifice. Most people would not have to give up any necessities, just a few luxuries.

drive friendly
 Texas Office of Traffic Safety

News of the Sick
 Cards to cheer Darrell Swirczynski will reach him addressed to Room 310, Westgate Hospital, Denton Texas 76201. Family members said Tuesday, Dec. 30 that he is improving and that he also underwent surgery that day for the second time on his leg.

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Soil Survey Of Cooke County, Texas



The soil survey of Cooke and Montague counties are loaded with information on the soils of these counties. The books contain information on the following items:

1. A complete description of the soils in the counties
- 2 Temperature and precipitation data
- 3 Freeze dates in the spring and fall
- 4 Yields per acre of crops and pasture
- 5 Range productivity and composition
- 6 Building site development, 7 Sanitary facilities, 8 Construction materials, 9 Water Management, 10 Recreational development, 11 Wildlife Habitat Potentials, 12 Engineering properties and classifications, 13 Physical and chemical properties of soils, 14 Soil and water features, 15 Engineering test data, 16 and classifications of the soils of the counties.

U.S. DEPARTMENT OF AGRICULTURE
SOIL CONSERVATION SERVICE
Muenster, Tx. 111 E. First St., 759-2515

Dr. Miale Talks on Program Of Cook Children's Hospital

Doctor Thomas Miale, Chief of the Hematology/Oncology Department of Cook Children's Hospital in Fort Worth, was the guest speaker on December 17 in the Muenster High School Auditorium.

With a large audience of students and parents, Dr. Miale prefaced his talk by showing the PM Magazine special on Cook Children's Hospital, which described the treatment of the normal patient of Dr. Miale's Comprehensive Clinic. He then showed a film on how to treat a child with leukemia and a film on the Ronald McDonald House.

After the films, Dr. Miale introduced Mrs. Linda Jones and Jason of Gainesville and Mr. Al Eagle of Roscoe whose children are patients of Dr. Miale. Also introduced was Mrs. Linda Knabe whose son was a patient for nine weeks at Cook Children's Hospital. Each parent

described how their child's leukemia was discovered, their feelings at the time of discovery and the method of treatment of their child.

A question and answer period followed during which the students and other parents asked questions of Dr. Miale and parents.

As the session came to a close, Dr. Miale was presented a gift by Mrs. Jean Parks from the P.T.O.

At the Muenster Hospital, Dr. Miale was introduced by Mrs. Joan Walterscheid. He showed a film on how leukemia is diagnosed, how the blood samples differ from a normal slide, and talked about the procedures of diagnosing a child with leukemia.

Mrs. Knabe, Mrs. Jones and Mr. Eagle then told of their experiences and all answered questions by the group of hospital employees. Mrs. Walterscheid served all guests coffee and cake, and Dr. Miale was given a tour of the hospital.

Scouts Advance at Court of Honor

The Court of Honor for the Muenster Boy Scouts was held on December 22, 1980 with Ronnie Trubebach as master of ceremonies.

The color guard included Billie Grewing presenting the United States flag; Craig Stoffels, the Scout flag, and Kevin Wolf, the Texas Flag. The pledge of allegiance was led by John Nasche, the Scout oath by Ronnie Fisher.

Scoutmaster Waylen Poole introduced the new Scouts each coming forward accompanied by his mother. New Scouts were Kevin Bell, Greg Hoening, Ronnie Walterscheid, John Walterscheid and Dale Reiter.

Merit Badges were presented by Scoutmaster Poole to five Scouts. A first aid badge was earned by John Walterscheid. Craig Stoffels received his canoeing badge; Brian Hoening, the rifle and shot gun badge; Kirk Klement, the camping badge, and James Bright earned the canoeing badge.

Scoutmaster Poole announced the advancements of two scouts with Kevin Wolf advancing to Tenderfoot, and John Walterscheid advancing to 1st Class after earning his Tenderfoot and

2nd Class ranks earlier this year.

Special awards were presented to 15 Scouts who earned the Paul Bunyan Patch and to six who earned the Polar Bear Patch. Those receiving the Paul Bunyan Patch were Greg Bell, Kevin Bell, James Bright, Billy Grewing, Brian Hoening, Greg Hoening, Ronnie Fisher, Kirk Klement, Dale Reiter, Craig Stoffels, Duane Walterscheid, Ronnie Walterscheid, John Walterscheid, Stephen Vogel and Leroy Voth. Receiving the Polar Bear Patch were Duane Walterscheid, Billy Grewing, Mikael Fette,

Stephen Vogel, Kirk Klement and Craig Stoffels.

After the "Scoutmaster's Minute", the meeting was turned over to Mr. Henry Weinzapfel, committee chairman, and the Christmas party began at 7:30.

The closing ceremony began as the color guard took the flags and stood in the center of the floor with the other Scouts forming the friendship circle around the flags and singing "Day Is Done".

In charge of set up for the Court of Honor ceremony was the Indian Patrol led by Kirk Klement. The Eagle Patrol was in charge of clean up.

Ferber's Father, 81 Dies in Minnesota

Leon H. Ferber, 81, father of Dick Ferber and long time resident of Rochester, Minn., died on Christmas Eve at Samaritan Bethany Home. He died of pneumonia after an illness of several days.

Funeral service with a Mass of Christian Burial was held Saturday at St. John's Catholic Church, officiated by a nephew, Father Dale Tupper, and burial was in Calvary Cemetery.

Mr. Ferber was born Sept. 13, 1899, near Rochester and was married to Mary E. Cassidy on Sept. 30, 1924. He was employed by Rochester Dairy for 27 years and operated his own

grocery store for 10 years until retiring several years ago. He was a resident of Muenster from November 1978 until April 1979.

Survivors include his wife; a son, Dick, of Muenster; one daughter, eight grandchildren and three great-grandchildren.

Dick Ferber and daughter, Patti, attended the funeral. They left here Wednesday and returned Monday.

Service Held for Oneta Rennels, 65

Final service for Mrs. Oneta May Rennels, 65, was held Monday at 2 o'clock in Myra Baptist Church with Reverend Henry Mozingo officiating and Reverend John Sconce assisting.

Burial was in Reed Cemetery directed by Vernie Keel Funeral and pallbearers were Wendell Black, Bill Black, Roy Lee Ramsey, C.L. Williams, Willie Keen and Randy Proffer.

Mrs. Rennels died Satur-

day, Dec. 27, at 9:30 p.m. in Muenster Memorial Hospital ending an illness which dates back to a stroke in 1970. Her final hospitalization began on December 8.

Mrs. Rennels was born in the Hays Community on May 12, 1915, a daughter of the late Mr. and Mrs. H.R. Welch. She was married to Ollen Glen Rennels in Gainesville on January 1, 1939. For the next seven years the couple lived at Lindsay and Bulcher and have been residents of Myra since January 1946.

Survivors are her husband; three sons, Royce of Gainesville, Paul of Myra and Roy Lee of Fort Worth; two brothers Virgil Welch of Gainesville and T. J. Welch of Marietta, Okla.; four sisters, Lola Branch of Edmund, Okla., Clara Connally of Clayton, Okla.; and Lois Porter and Marie Gibbs of Marietta, Okla.; and three grandchildren.

Jack B. Hogan, 66 Of Saint Jo Dies

Funeral service for Jack B. Hogan, 66, a long time resident of the Saint Jo area, was held Friday, Dec. 26, 2 p.m., in the Scott McCoy Funeral Home Chapel of Saint Jo with the Reverend C.E. Russell officiating and the Reverend Bill Fincher assisting.

Burial was in Mountain Park Cemetery directed by Scott-McCoy. Pallbearers were Jack Weir, Jody Shotwell, Bert Galmor, Vernon Sparkman, Billy Covington and Gene Pelzel.

Hogan died Tuesday in the Texoma Medical Center after a long illness.

He was born August 21, 1914 in Mallard, a son of Edna Hogan and the late Spencer Hogan. He was married to Irene Pitman on February 18, 1975. He was employed as a lab technician at the AMPI milk factory.

Survivors are his wife; his mother, Edna Hogan of Muenster; two daughters, Jacqueline Goldsmith of Nocona and Pat Cantrell of Gainesville; two sons, Bill of Dallas; three stepdaughters, Bobby Stephens of Lewisville, Mary Whittington of Muenster and Vickie Boaz of Myra; one stepson, Robert Tuggle of Leo; three brothers, Jerry of Amarillo, Clois of Burleson and Frank of Saint Jo; four sisters, Bobbye Hefner of Amarillo, Naomi Smsith of Lubbock, Leona Rhone of Bellevue, and Eula Grace Cain of Muenster; and fourteen grandchildren.

PUBLIC NOTICE OF CONTINUATION OF BUSINESS

Notice is hereby given that Rodney Robison and Jack Groce, doing business as Rodney's HomeFinishings, a partnership, ceased doing business as a partnership as of December 1, 1980.

The assets of such business have been transferred to Rodney's HomeFinishings, Inc., a Texas Corporation, and said business will continue in the corporate form at the address below. All debts owing by Rodney's HomeFinishings, a partnership, will be received and paid at 1910 East Highway 82, Gainesville, Texas, the address of the new corporation.

Dated: Dec. 17, 1980

RODNEY ROBISON, PRESIDENT



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So Anheuser-Busch and our family of wholesalers wish to offer our sincere thanks to each of you. Not only have you made us number one for 24 consecutive years, you've made this 50 million barrel achievement a reality.

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Lifestyle

Milissa Weinzapfel Weds Charles Roper

The wedding of Milissa Weinzapfel and Charles W. Roper was held on December 26 following a tradition established by the bride's maternal grandparents, Mr. and Mrs. Arthur Hellman and a number of other relatives in the Hellman relationship whose wedding days occurred on the day after Christmas.

Milissa Weinzapfel, the daughter of Mr. and Mrs. Henry Weinzapfel became the bride of Charles W. Roper, son of Mr. and Mrs. Ulyess Drake of North Carolina in a Nuptial Mass and double ring ceremony at 5 p.m.

The bride's uncles, Msgr.

Thomas Weinzapfel and Father Joseph Weinzapfel were con-celebrants in Sacred Heart Church, and officiated for the vows before an altar decorated with Christmas poinsettias and lighted candles.

Presented at the altar by her parents, the bride was wearing her mother's wedding gown, re-designed by Marie Zimmerer of Lindsay. The portrait neckline and elongated, fitted bodice were made of lace, and the skirt and train were made of ivory peau de soie. A wide band of matching lace was at the hemline and two gathered bands of lace followed the sweep of the

train to chapel length. The triple sheer tiered illusion veil was finger-tip length attached to a caplet. She carried a bridal bouquet of blue roses, white carnations and white bridal wreath, and in keeping with tradition, had her late Grandmother Weinzapfel's rosary entwined in the flowers.

were 50th wedding anniversary gifts of the bride's paternal grandparents, the J.M. Weinzapfels.

Decorations in the reception room followed the Christmas theme. Guest tables were decorated with pine cones brought from North Carolina by the groom's mother, cedar swags, blue and white satin



MRS. CHARLES W. ROPER

A NEW YEAR

As we get off to a fresh start
we wish you bright and
shining tomorrows.

Thanks for past favors.

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Attendants
Bridal attendants were Katie McMahon, maid of honor and friend of the bride and Tina Weinzapfel, bridesmatron and her sister-in-law. They were identically gowned in blue crepe knit with a chiffon capelet. Each carried a single blue silk rose.

Joe Weinzapfel was ring bearer; Ronnie Weinzapfel was best man and Robert Weinzapfel was groomsmen. All are brothers of the bride.

Thomas Bright and Joseph Bright were ushers and Michael Hoselton was the Mass server and candlelighter. All are cousins of the bride.

Mrs. David Bright organist, Julia Bright, flutist and Rene Stelzer, vocalist presented wedding music.

Reception
Following the church service a reception and dinner for 175 guests were given by the parents of the bride in the Knights of Columbus Hall. Donna Gurica secured signatures of guests in the bride's book.

The three tiered wedding cake was topped by a wedding bells ornament and was served by Carolyn Bayer. Reception assistants were Alice Johnson and Julia Bright.

The traditional toast given by the couple used wine glasses that were wedding gifts of the bride's maternal grandparents, the Arthur Hellmans, 49 years ago. And the gold candle holders used on the bride's table

Christmas balls, and blue candles.

Out of town guests included the groom's mother of North Carolina, an aunt, Louise Drake of Virginia, Mr. and Mrs. John Aytes of Arizona and relatives and friends from Ft. Worth, Denton and Arlington.

The rehearsal dinner was held at The Center Restaurant.

When the couple returns from a Ski Trip to Wolf Laurel, North Carolina, they will be at home in Hendersonville, N.C.

The bride is a graduate of Muenster High School and attended Texas Tech and West Texas State University, and is a graduate of North West School of Nursing in Amarillo. She is a member of Delta Zeta Sorority and was employed as a registered nurse at Arlington Memorial Hospital.

The groom attended Carsen-Newman College in Tennessee and was a member of the World Football League and Atlanta Falcons for two years, and is now professionally associated with Medical Insurance and is a Recreation Director.

PICTURES, pictures, Pictures!

The Enterprise has accumulated a number of pictures of brides, engagements, birthdays, etc. during the year. To make space for similar pictures coming in during 1981, we urge such individuals to come by to pick up pictures that they have furnished.

Home For Christmas

A Christmas party on December 25 and an evening dinner hosted by Mr. and Mrs. Andy Monday in their home was reunion time for family members. Included were Mr. and Mrs. Charles Wimmer and Dayna, Tina, Stanley and Meldoy of Edmond, Oklahoma; Mrs. Cecilia Fry of Dallas, Mrs. Andy O'Connor, Mr. and Mrs. Roy Monday and Craig and Michelle, Mr. and Mrs. John Monday, Mr. and Mrs. Gary Covington and Billy, Vanessa, and Stephanie, Mr. and Mrs. Gregg Wilde and Jeffrey.

Mr. and Mrs. Larry Schumacher and son Zack of Lindsay, Mr. and Mrs. Walter Haverkamp of Whitesboro, Karla Haverkamp of Gainesville and David Forgey's Aunt Minnie of Dallas.

Unable to join the family party were Mr. and Mrs. Leroy Wiesman and family of Tulsa, who visited by phone that afternoon with her relatives. The Wiesmans told that the thermometer read 2 degrees above zero in Tulsa on Christmas morning.

continued on page 12...

Save Money! Save Time!

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AFTER-CHRISTMAS
Clearance
Christmas Gift Items **25% off**
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Wednesday Night SHRIMP NIGHT
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With Salad bar and Baked Potato or French Fries
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Poly wool plaids, corduroy **Reduced 50%**
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Rosston Area News

by Ruth Smith

The Rosston United Methodist had their Christmas program at 5 p.m. Sunday December 21. Christmas Hymns were sung by the congregation. Then the pastor Rev. Al Ellinburg offered greetings and a word of welcome. The candles were lighted by Jessica Kohler and Jason Biffle. The Christmas story was given by Steve Kohler and all the children. Away in a Manager and I'm a Little Christmas Tree were sung by all the children. They were Jessica Kohler, Jason Biffle, Casey Cash, Gavin Kohler, Melissa Biffle and Krissy Nims. Real Christmas poem was given by Jessica Kohler and Jason Biffle. Befano - poem was given by Mrs. Jan e Kohler. Candles were distributed to all the congregation, lights were out, and singing of Silent Night as each person lighted their candles, making a beautiful service. Refreshments were served and gifts exchanged. The program was under the direction of Mrs. Ellen Berry (teacher) and Mrs. Linda Nims (associate teacher).

Roller and family of Georgetown arrived Sunday December 21 to spend the holidays with her parents Mr. and Mrs. Dan Richardson and family and other relatives. They attended the Christmas Program at the Methodist Church.

Mr. and Mrs. H.W. Berry of Houston arrived Saturday December 20 for a holiday visit with his mother Mrs. Ellen Berry and sister Mrs. Norris Boyd and family, and other relatives.

It is our regret to tell you the ranch house at the Christian place burned Monday night December 15. In all probability the house was eighty or ninety years old. The house started out with three rooms and a hall, then the Christian family added a kitchen, dining room, bath room and a porch. Then in later years the late Howard Christian and his family did some remodeling, making it a very attractive place to live.

Mrs. Bobbie Dill was a Gainesville visitor one day last week.

Mrs. Opal Berry was a dinner guest of Mrs. Inez Stevens Sunday evening December 21.

Mrs. Billie Webb of Dallas spent Sunday and the night with her sister Mrs. Opal Berry.

Mr. and Mrs. Grady

Dear Readers: This is my Christmas card to you: Thank you for reading my column: Thank you for

your nice compliments: Thank you for being my friend: May your Christmas be Merry and bright and may you have all the good things life can bring in the New Year to come.

My Prayer: O God as we hurry through these busy times, may we pause in the rush of these days to remind ourselves why we celebrate Christmas.

Forbid that we during our joys of Christmas be so preoccupied with the exchange of gifts that we forget life's supreme gift. Help us to find gladness for our hearts because the light of divine love came down at Christmas time, and became a light that will never go out. No sadness can rob us of its joy, no sorrow can take it away.

Bless us this year as we gather around our firesides and our love is made to glow with Thy love in our hearts. Comfort those who mourn and suffer this day and may in their sorrow they find Thee as one who heals our wounds and shares our cares.

We ask that through out the world may the voice of Christ ring clear and true speaking the word of Peace. Amen.

Editor - This column was delayed and missed the printing last week due to the earlier press time.

Bluebirds Treat Mothers at Party

A special Mother-Daughter Christmas party was held in the home of Peggy Walter for the Butterfly Bluebirds and their mothers on December 20.

Guests were Mrs. Judy Flusche, Mrs. Karen Wilde, Mrs. Emily Klement, Mrs. Sandy Barteau, Mrs. Linda Vogel and Mrs. Lou Moster. The Bluebirds served their mothers Christmas cookies that they made and decorated at their November 17 meeting. The girls received their Bluebird pins and Wise ol' Willie patches.

Gifts were exchanged and each girl received a butterfly necklace from Peggy Walter, Linda Vogel and Lou Moster. The next regular meeting of the Butterfly Bluebirds will be January 7, 1981.

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HAMRIC'S Year-End Clearance Sale Now In Progress!

Men's Suits (Curllee and Elderado) 1/2 to 3/4 off
Men's Sportcoats (corduroy, suede and poly-wool) ... 1/2 to 3/4 off
Men's Sweaters and Velours save up to 50%

Men's Shoes (Jarman or Hush Puppy) reduced 50%
Men's Dress and Sport Shirts (long sleeve) ... 1/2 price
Men's Slacks (polyester-corduroy-wool blends) ... reduced 50%
Men's Coats, Jackets and Vests (leather, corduroy, down) 1/2 to 3/4 off

Boys' Suits (Tom Sawyer) save 50%
Boys' Coordinates (denim, corduroy, velour) 1/2 price
Boys' Shirts and Pajamas reduced 50%
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Boys' Coats, Jackets and Vests save 50%

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Mr. and Mrs. Leonard Walterscheid of Hereford have announced the engagement and approaching marriage of their daughter, Brenda Gaye to Tony Joe Melugin. The couple will be married in St. Anthony's Church in Hereford on Saturday, January 10. The bride-elect is a granddaughter of Mr. and Mrs. Frank Walterscheid, also of Hereford and formerly of Muenster.

Photo by Werner Koelzer Photography

Baptist Services Observe Christmas

A "Proper Perspective of Christmas" was the morning message by Keith Thomas, pastor, for the Baptist congregation Sunday, December 21, taken from Luke 2, verses 1-20. Special music, by Andy Cherry, associate pastor in charge of youth and music, was presented. He sang "Holy Night".

Sunday evening a program was given in the Baptist church, The Holy Nativity Scene, about the birth of Christ. Oral readings from scriptures were given by Christi Oakley, Rene Stelzer, Cindy Tisdale, Tina Tisdale and Paula Russell. During the readings, the third through sixth graders sang favorite Christmas hymns. Playing the part of Joseph and Mary were Melanie

Richey and Paul Russell. A short oratory presentation of the birth of Christ as recorded in Luke 2 was given by Rev. Keith Thomas.

After the program, Santa visited and gave gifts to the children.

END OF THE YEAR CLEARANCE
Begins Monday, Dec. 29

Sportswear Jackets Blazers
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1/2 Price

Separates Velour Blazers
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All Sales Cash All Sales Final

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1c One Cent Shoe Sale

Buy One pair at original price and get another pair of equal value or less for only 1 cent

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Pre-Inventory Sale Starts Monday

Group of Christmas Items 20% off	Group of Christmas Items 1/2 price
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Assortments of place mats, dishes and decorative items
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RED ROSE DRIED Blackeyes (LIMIT 2) 12 OZ. PKG. **25¢**

SHURFINE Blackeyes 3 15 OZ. CANS **\$1.00**

DIXIELAND HOT or MILD Chow-Chow 13 OZ. JAR **79¢**

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GRAIN FED HEAVY BEEF **Round Steak** 2.39

Fresh Frosted Chicken Hens **LB. 65¢**

COUPON Clip & Save 65¢ PER PKG.

SHURFINE Sliced Bacon 1 LB. PKG. **\$1.08**

Limit 3 Per Family With This Coupon

AFFILIATED FOOD STORES COUPON VOID AFTER JAN. 8, 1981

COUPON Clip & Save \$1.00 PER BAG

US NO. 1 RUSSET Potatoes 8 LB. BAG **99¢**

Limit 2 Bags Per Family With This Coupon

AFFILIATED FOOD STORES COUPON VOID AFTER JAN. 8, 1981

COUPON Clip & Save \$1.11

SHURFINE - All Grinds Coffee 1 LB. **\$1.68**

Limit One Per Family With Coupon & \$10.00 Minimum Purchase

AFFILIATED FOOD STORES COUPON VOID AFTER JAN. 8, 1981

COUPON Clip & Save \$1.64

SHURFINE PATIO FROZEN MEXICAN STYLE Dinners 11.25-13.5 OZ. PACKAGE **68¢**

Limit 4 Per Family With This Coupon

AFFILIATED FOOD STORES COUPON VOID AFTER JAN. 8, 1981

COUPON Clip & Save 56¢

SHURFINE - FROZEN Orange Juice 6 OZ. CAN **25¢**

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COUPON Clip & Save 58¢

TEXSUM GRAPEFRUIT JUICE 46 OZ. CAN **58¢**

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COUPON Clip & Save 34¢

THRIFT KING Bleach 1 GALLON BOTTLE **48¢**

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Standard Tomatoes GOLD TIP 10.5 OZ. CAN **33¢**

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WISK GAL Detergent **\$5.59**

Sliced Bacon SHURFINE 1 LB. PKG. **\$1.08**

U.S. NO. 1 Russet Potatoes 8 LB. BAG **99¢** (WITH COUPON IN THIS AD)

SHURFINE Coffee REGULAR, DRIP ELECTRIC PERK 1 LB. CAN **\$1.68** (Limit 1 w/ coupon & \$10.00 Minimum Purchase)

ASSORTED MEXICAN STYLE Patio Dinners (FROZEN) 11.25-13.5 OZ. PACKAGE **68¢** (WITH COUPON IN THIS AD)

SHURFINE - FROZEN Orange Juice 6 OZ. CAN **25¢** (WITH COUPON IN THIS AD)

TEXSUM Grapefruit Juice 46 OZ. CAN **58¢** (WITH COUPON IN THIS AD)

THRIFT KING BLEACH 1 GAL. JUG **48¢** (WITH COUPON IN THIS AD)

Corned Beef Brisket **\$1.69**

Pork Spare Ribs

SIZE 5 LBS & UP **79¢**

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SHURFINE - Luncheon, Salami, Bologna Sliced Meats 12 OZ. PKG. **1.25**

ARMOUR - CHICKEN FRIED Steaks **1.59**

AF ALL MEAT Corn Dogs 10 CT. EA. **2.29**

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FISCHERS TENDR LEAN CENTER CUT Rib Pork Chops **1.69**

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"Sparkling Fresh" Produce

GREEN CABBAGE **15¢**

CALIFORNIA Avocados 6 FOR **\$1.00**

SHELLED Blackeyes 12 OZ. PKG. **59¢**

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PURPLE TOP Turnips 3 LBS. **1.00**

Tomatoes **39¢**

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3-Min. Yello Popcorn 32 OZ. BAG **69¢**

Vlasic Dills POLISH OR KOSHER 32 OZ. JAR **1.19**

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LA CHOT Beef or Chicken Dinners 17 OZ. PKG. **1.69**

GREEN GIANT - Cut or Kitchen Sli. Green Beans 2 16 OZ. CANS **79¢**

FIELD TRIAL - CHUNKS Dog Food 5 BAG **\$1.17**

LA CHOT - CHOW MEIN Noodles 5 OZ. **79¢**

GRIFFIN Coconut 7 OZ. **85¢**

LEAN FAMILY PAK Ground Beef 1 & 2 LB. **1.39**

ECKRICH 8 OZ. Ham & Cheese Loaf **1.29**

ECKRICH 8 OZ. Pickle Loaf **99¢**

EXTRA LEAN Cube Steak **2.99**

SILVER SPUR RINDLESS SLAB Sliced Bacon **1.09**

Muenster Cheese **1.99**

DECKER Reg. or Beef Quality Franks 12 OZ. PKG. **1.19**

FRET SLICED - Reg. or Beef Bologna 1 LB. **1.89**

FRESH FROSTED Turbot Fillets **1.69**

OSCAR MATER (Beef \$1.65) Lean 'N Tasty 12 OZ. PKG. **1.55**

OSCAR MATER - SAUSAGE Links 12 OZ. PKG. **2.39**

FISCHERS SMOKED Sausage **1.79**

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OSCAR MATER - Round or Square Variety Pak (Beef \$2.15) 12 OZ. PKG. **1.97**

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GREEN GIANT - Cut or Kitchen Sli. Green Beans 2 16 OZ. CANS **79¢**

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TEXAS OIL CO. urgently needs person M/F over 40 for protected industrial sales territory. Liberal commissions. For personal interview write B.A. Bell, Southwestern Petroleum, Box 789, Ft. Worth, Tx. 76101. EOE 6-1C1

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FOR RENT: 3 to 4 bedroom house. Call 214-247-8835 after 5 p.m.

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AMPI Program Stabilizes Availability of Fresh Milk

Lee Wolf is a dairy farmer. He and his family manage a herd of 170 Holstein cows on their farm near Gainesville. Raw milk from the Wolf farm is marketed to dairy processors by Associated Milk Producers, Inc., a cooperative of Southern and Southwestern dairy farmers. But like other dairy farmers, Wolf is concerned about the increasing difficulties of keeping grocery shelves supplied with fresh milk.

"Shoppers are so ac-

customed to seeing the dairy case filled with reasonably priced milk that most take its availability for granted," Wolf said. "The dairy industry has to deal with a more complicated set of marketing problems than almost any other area of agriculture. Unless dairy farmers find solutions, the price and availability of fresh milk will be affected."

One major problem faced by dairy farmers is that consumer demand for milk varies from season to season. During spring, cows freshen for calving and milk production rises dramatically. But milk consumption drops as the public moves out-of-doors to enjoy warm weather and longer daylight hours.

As a result some raw milk is left over; milk which is highly perishable and, unlike grain or meat, can only be stored for a short time. Unless the remaining milk is utilized profitably it becomes a costly waste. And part of that cost will be passed on to the public.

In autumn the problem is different. As schools reopen and the holiday season approaches, demand for fluid milk increases sharply. However, fall and winter months are usually low production periods for dairy farmers. When production falls below consumption, additional sources of fluid milk must be found.

Some cities never have enough milk. Houston and San Antonio have grown so quickly that area dairy farmers can no longer produce enough to satisfy demand. Extra raw milk must be located and brought in daily from hundreds of miles away. As these and other cities continue to expand, the task of providing fresh milk will become more difficult.

Without a system of controls, fluctuations in supply and demand for fresh milk and the cost of transporting additional raw milk to areas which need it would soon be felt by consumers. Fresh milk would not be readily available in some cities year-round and prices would vary substantially.

But Wolf and other dairy farmers are working together to bring order to the otherwise vulnerable milk market. Through Associated Milk Producers, Inc. (AMPI), member dairymen in the South and Southwest regularly invest a percentage of their income from milk sales to develop ways of balancing the milk market.

According to E.L. Wise, regional manager for AMPI, one of the most urgent needs is transportation. Speaking from AMPI regional offices in Arlington, Texas, Wise explained, "Our members are located in the states of Arkansas, Colorado, Kan-

sas, Kentucky, Oklahoma, Mississippi, Missouri, New Mexico, Tennessee and Texas. Milk produced in one state today may be needed by a processor in another state tomorrow. If we are to meet consumer demand in these states we must have a means of transporting large volumes of raw milk quickly."

A large part of the capital invested by member dairymen has been used to purchase a fleet of milk transport trailers. Over 350 AMPI trucks collect milk from dairy farms and deliver it daily wherever it is needed.

"Having this kind of transportation capacity has enabled us to supply cities

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*7 day annualized yield ending Dec. 22, 1980 was 16.99%. Average portfolio maturity was 29 days. This yield will vary as short-term interest rates change.

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SIZE - PRICE - FET

195 x 14,	\$65.14,	\$2.48
205-70x14,	\$66.59,	\$2.51
215 x 14,	\$71.94,	\$2.84



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FOR FULL-SIZE AMERICAN CARS

MICHELIN XWW, 15 inch

FITS CARS SUCH AS: LeSabre (74-81), Riviera (74-81), Eldorado (74-81), Seville (75-81), Cordoba (75-81), Thunderbird (74-79), Cougar (76-79), Continental (76-80), Mark VI (80-81), Corvette (74-81), Monte Carlo (74-77)

SIZE - PRICE - FET

215x15,	\$75.34,	\$2.91
225 x 15,	\$79.23,	\$3.34
230x15,	\$89.58,	\$3.36
235 x 15,	\$92.33,	\$3.38

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ALL SALES FINAL Jack Cheaney Saddle Shop

211 West Elm, Gainesville

YEARS AGO

IT HAPPENED 40 YEARS AGO

Dec. 27, 1940

Refinery ownership passes to group of local stockholders. A new WPA grant to finish sewer installation is expected soon. County pecan crop exceeds million pounds. Cooke, Grayson and Montague County farmers vote 546-87 favoring soil conservation district. Edward Beyer, 25, of Lindsay dies from injuries received when hit by a car in Amarillo. Buster Herr is back in Muenster after an extended visit in Blackfoot, Idaho. County draft quota is 26 men for January.

35 YEARS AGO

Dec. 28, 1945

Huge crowd attends Father Thomas Weinzapfel's first Mass here. Valley View's new church is dedicated. R.W. Morrison, 86, succumbs to brief illness on Christmas Day. Tire rationing will end January 1. Victor Hartman is getting around on crutches since he suffered second degree burns on right foot in an accident at the cheese plant. Bob Bezner of Lindsay is recovering from an appendicitis operation. In three moves Gertrude Burkhart goes to Fort Worth, the Fred Herts move into that house which he bought, and the Felix Yostens move to the Herr farm.

30 YEARS AGO

Dec. 29, 1950

Muenster Mutual Insurance Company re-elects directors at annual meeting. Margie Eberhart and Eddie

Krahl marry. The Joe Swirczynskis have open house on Christmas for relatives and friends. Paul Luke has quit work with the Katy at Denison and is here for a visit before leaving for the army on Jan. 5. Others joining the armed forces that day will be Virgil Streng, Tommy Felderhoff, Leo Hesse, Alfons Koesler Jr., and Herbie Yosten. The J.S. Hogans get "All's Well" message from son Jerald who was trapped with the First Marine Division in Korea.

25 YEARS AGO

Dec. 30, 1955

Jake Pagel sells store to son Maurice and will retire Jan. 1. Meinrad Stoffels loses family car in Christmas fire. Death ends illness of six-months-old Debra Ann Bayer. Sister Bernarda, former local teacher, dies in Arkansas. Top B teams of the area will compete in holiday tourney. Jeanette Fisher and Joe Galloway marry Dec. 26. Pauline Myrick and Pat Stelzer say vows Dec. 27. Rev. Conrad Herda and Tony Fuhrmann were away from Lindsay two days visiting at Subiaco Abbey. 1955 rainfall to date totals 28.94, short 4.26 of ten year average.

20 YEARS AGO

Dec. 30, 1960

Officers arrest two burglars at The Center on Christmas Eve. Muenster State Bank declares annual dividend and reports big year. Christmas display at Andy Hofbauer home wins first prize in lighting contest sponsored by Civic League and Garden Club. Hospital

drive reaches \$169,518. Family reunions highlight holiday social activity here. Louise Barr and Johnny Fisher marry in Houston. The Fred Hennigans and the Pat Hennigans attend the funeral of their nephew and cousin, Leland Hennigan, 35, in Ardmore. Major and Mrs. Pat Stelzer and children of Maine visit aunt Annie Hellman...the majors first visit back to his home town in many years. New arrivals: a boy for the Leroy Metzlers Dec. 21, a girl for the Charley Hellmans Dec. 23, and girl for the Lloyd Trubenbachs Dec. 25.

15 YEARS AGO

Dec. 31, 1965

Gifts await first 1966 baby born in Muenster Hospital...the package promoted by Hospital Auxiliary. A review of Muenster Volunteer Fire Department activity the past year shows 19 calls outside the city and ten inside the city limits. Mrs. Joe Rauschuber, 91, formerly of Lindsay dies in San Antonio. Earl Robison is first to announce for political race. New residents: the Walter Bartel and A.V. Grant families. Airman Gary Cler reports safe arrival in Okinawa Family reunions are highlights of Christmas time. Margie Owen and Maurice Pagel marry. Candace Fette and Gene Riggs announce engagement. Annual Christmas party for Sacred Heart altar boys has about 80 present.

10 YEARS AGO

Jan. 1, 1971

City building permits for past year total \$216,550. Joe Voth, 93 dies on Christmas day. Rain in 1970 totaled 32.21 inches. Gifts await first 1971 baby in local hospital. City receives \$6,896 sales tax for third quarter. Emergency shows value of endoscopic set project sponsored by Hospital Auxiliary. Thomas Hartman, chief warrant officer 2, in Vietnam is separated from the Army in time to spend Christmas at home. Debbie Cain and Wayne Trachta are honeymooning after their wedding here. Families join in reunions for the holidays. Lindsay has open house to show rectory improvements. New arrivals: boys for Messrs. and Mmes. John Aytes, Walter Wolf and Clifford Swirczynski, girls for Messrs. and Mmes. Steve Fincher, Lloyd Prescher, Marvin Tischler and Dennis Hess.

5 YEARS AGO

Dec. 26, 1975

Brother Frank Luke receives Bachelor of Music

Hospital Notes

The Muenster Memorial Hospital was kept busy over the Christmas week with 3 new arrivals. Following are the other dismissals for the week.

Tuesday, Dec. 23: Alfred Luttmer, Muenster; Timothy Bartram, Wichita Falls; Maritsa Guardado, Gainesville; Jolene Ayres, Holliday; Harold Boots, Dallas; Kevin Nichols, Palo Pinto; Mrs. G.B. Wester, Chico.

Wednesday, Dec. 24: Karen Scott, Gainesville.


Thursday, Dec. 25: Lisa Reiter, Muenster; Dan Bryce, Saint Jo; Mrs. Lindell Marmaduke and baby boy, Valley View.

Friday, Dec. 26: Richard Grewing, Muenster.

Saturday, Dec. 27: Mrs. Olen Rennels (exp.), Myra.

Sunday, Dec. 28: Mrs. Alan Britain and baby boy, Muenster; Mrs. Calvin Williams and baby boy, Gainesville.

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Features Homemade Pizza, Choice Steaks and Seafood, a complete selection of Beer, Wine and Mixed Drinks. All this plus a New expanded Salad Bar

Rest. 759-2910 Tavern 759-2984
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TIME: 1 to 5 p.m. January 15, 1981
 PLACE: East of A—OK Motel (Weather permitting)
 If weather is bad the Clydesdales will be shown at the Hadley Ranch Arena Hwy 373 ½ mi. north of Muenster



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Wed. Jan. 7, 1981



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NEW YEAR'S FAVORITE HOG JOWLS and BLACK-EYED PEAS

- RED ROSE DRIED Blackeyes (LIMIT 2) 12 OZ. PKG. **25¢**
- SHURFINE Blackeyes 3 15 OZ. CANS **\$1.00**
- DIXIELAND HOT or MILD Chow-Chow 13 OZ. JAR **79¢**

BUDGET STRETCHER!

- USDA CHOICE HEAVY BEEF—VAC PAC Boneless Brisket **\$1.38**
- USDA CHOICE HEAVY BEEF—BONELESS Top Round Steak **\$2.29**
- USDA CHOICE HEAVY BEEF—BONELESS Sirloin Tip Steak **\$2.69**
- USDA CHOICE HEAVY BEEF—BONELESS Sirloin Tip Roast **\$2.59**
- LEAN FAMILY PAK Ground Beef 3 Lbs. or More **\$1.38**
- USDA CHOICE HEAVY BEEF—BONELESS ROUND Bottom **\$2.19**
- USDA CHOICE HEAVY BEEF—BONELESS Rump Roast **\$2.09**
- Fryer Parts TYSON MIXED LB. **49¢**

ON SALE THIS WEEK!

CHOOSE FROM THREE BEAUTIFUL PATTERNS

STONEWARE FROM The Woodhaven Collection DINNER PLATE

ONLY **89¢** EACH With each \$5.00 purchase.

DRY SALT JOWL

- USDA CHOICE HEAVY BEEF Round Steak **\$1.78**
- USDA CHOICE HEAVY BEEF Round Steak **59¢**

SHURFINE — FROZEN Orange Juice 6 OZ. CAN **25¢** LIMIT 1

TEXSUN Grapefruit Juice 46 OZ. CAN **58¢** LIMIT 1

THRIFT KING BLEACH 1 GAL. JUG **48¢** LIMIT 1

- FRESH FROSTED Turbot Fillets **\$1.69**
- FRESH FROSTED Chopped Steaks 5 LB. CTN. **\$6.99**
- SHURFINE or Jumbo Franks **\$1.49**
- SHURFINE—Luncheon, Salami, Bolo Sliced Meats 12 OZ. PKG. **\$1.25**
- ARMOUR—CHICKEN FRIED Steaks **\$1.59**
- AF ALL MEAT Corn Dogs 10 CT. **\$2.29**
- SWIFT'S TEND'R LEAN FAMILY PAK Pork Chops **\$1.28**
- SWIFT'S TEND'R LEAN—Center Cut Rib Pork Chops **\$1.69**
- SWIFT'S TEND'R LEAN—Center Cut Loin Pork Chops **\$1.79**

- EXTRA LEAN Cube Steak **\$2.99**
- SILVER SPUR RINDLESS SLAB Sliced Bacon **\$1.09**
- FRESH FROSTED Large Meaty Spare Ribs **88¢**
- OSCAR MAYER Brauns, Roll **8 OZ. PKG. 79¢**
- OSCAR MAYER SLICED Bologna Reg. Beef, Thick, Thin **12 OZ. PKG. \$1.59**
- OSCAR MAYER Cooked Ham **6 OZ. PKG. \$1.59**

IN DAIRY DEPARTMENT

MEADOWLAKE SOFT Margarine 1 LB. PKG. **55¢**

SHURFRESH FRENCH Onion Dip 8 OZ. CTN. **39¢**

SHURFRESH Cottage Cheese 16 OZ. CTN. **99¢**

SHURFRESH Low Cal Cottage Cheese 12 OZ. CTN. **75¢**

CHOCOLATE MALT BALLS Leaf Whoppers 7 OZ. **59¢**

"Sparkling Fresh" Produce

- GREEN CABBAGE **15¢**
- CALIFORNIA Avocados 5 FOR **\$1.00**
- SHELLED Blackeyes 12 OZ. PKG. **59¢**
- PERSIAN Limes **39¢**
- ROME Apples **39¢**
- PURPLE TOP Turnips 3 LBS. **\$1.00**
- CANTON Tomatoes 3 PK. **39¢**

- REG. OR SELF-RISING 5 BAG Gladiola Flour **89¢**
- MR. & MRS. T Bloody Mary Mix **\$1.19**
- MR. & MRS. T Margarita Mix **\$1.29**
- 3-Min. Yello Popcorn 32 OZ. BAG **69¢**
- POLISH OR KOSHER 32 OZ. JAR Vlasic Dills **\$1.19**

Sliced Bacon

- SHURFRESH 1 LB. PKG. **\$1.08** LIMIT 1

BUDGET STRETCHER!

LOOK FOR THESE TAGS THROUGHOUT THE STORE — THESE ITEMS HAVE BEEN TEMPORARILY REDUCED SO WE CAN PASS THE SAVINGS ONTO YOU... TO HELP STRETCH YOUR FOOD BUDGET.

- GLADIOLA ASST. Pouch Mixes 4 6 OZ. PKGS. **\$1.00**
- 10" DINNER OR COMPARTMENT Chinest Plates 15 CT. **99¢**
- INSTANT COFFEE Nescafe 10 OZ. JAR **\$4.49**
- COFFEE Brim 1 LB. CAN **\$3.29**
- FABRIC SOFTNER Bounce 60 CT. **\$3.29**

- 14 OZ. CAN Comet Cleanser **41¢**
- 32 OZ. JAR Downy Fabric Softener **\$1.19**

- AMERICAN BEAUTY INST. Potatoes 16 OZ. **\$1.01**
- LA CHOT Beef or Chicken Dinners 17 OZ. PKG. **\$1.69**
- MACARONI & SPAGHETTI Skinner 8 OZ. PKG. **47¢**

- SHURFRESH Drink Mix 24 OZ. CAN **99¢**
- OIL MILWAUKEE BOTTLES NR 12 OZ BEER CASE **\$6.95**
- KRAFT Mayonaise 32 OZ. **\$1.59**
- HURTS TOMATO Ketchup 32 OZ. **99¢**
- GREEN GIANT Corn 17 OZ. 3 **\$1.00**
- NESTEA Instant Tea 3 OZ. **\$2.39**
- HAWAIIAN Punch 48 OZ. CAN **69¢**
- RAIBO Dill Pickles 32 OZ. **\$1.29**
- SHURFINE Salad Dressing 32 OZ. **99¢**

U.S. NO. 1 Russet Potatoes 8 LB. BAG **99¢** LIMIT 1

SHURFINE Coffee \$1.68 REGULAR, DRIP ELECTRIC PERK 1 LB. CAN Limit 1 \$10.00 Minimum Purchase

ASSORTED MEXICAN STYLE Patio Dinners (FROZEN) 11.25-13.5 OZ. PACKAGE **68¢** LIMIT 1

- BAMA Fruit Drinks 10 OZ. 4 **\$1.00**
- LUCKY LEAF Red Tart Cherries 18 OZ. **89¢**
- SHURFINE SLICED OR HALVES Peaches 16 OZ. 2 **\$1.00**
- SHURFINE Fruit Cocktail 16 OZ. **59¢**
- CHICKEN OF THE SEA Tuna 8 1/2 OZ. **99¢**
- TEXSUN Grapefruit Juice 46 OZ. **79¢**
- SHURFINE Corn 17 OZ. 3 **\$1.00**
- SHURFINE Sweet Peas 17 OZ. 3 **\$1.00**
- SHURFINE Gleach GAL. **59¢**
- SNOW DRIFT Shortening 3 LB. **\$1.49**
- CHARMIN Toilet Tissue 4 ROLLS **\$1.19**
- CHEF BOY AR DEE Spaghetti Dinners 19.5 OZ. BOX **\$1.39**
- JIFFY Cake Mixes 9 OZ. BOX 3 **\$1.00**
- DOWNY Fabric Softner 33 OZ. **\$1.19**
- CAMPBELLS Tomato Soup 10 OZ. 4 **\$1.00**
- SHURFINE Crackers 1 LB. BOX **55¢**
- RANCH STYLE Beans 15 OZ. 2 **89¢**
- 7-UP 2 LITTER **99¢**

AFFILIATED

- Pepsi 6 PACK 32 OZ **\$2.39**
- Pepsi 8 PACK 10 OZ. **\$1.39**

BAYER ASPIRIN TABLETS REG. \$1.69 100's **\$1.38** (LIMIT 2 PLEASE)

Suave Shampoos & Conditioners BALSAM & PROTEIN 28 OZ. **\$1.29**

- IN OUR HEALTH & BEAUTY AIDS DEPARTMENT
- AF BRAND — REG. \$1.09 Filler Paper 150 CT. **88¢**
 - EVEREADY ENERGIZER BATTERIES C&D Cell 2 PK. **\$1.29**
 - EVEREADY ENERGIZER AA Battery 2 PK. **\$1.09**
 - AF COMPOSITION — ASST. Book Reg. 99¢ 70 CT. **69¢**
 - EVEREADY ENERGIZER 9 Volt Battery 1 PAK **\$1.29**
 - EVEREADY ENERGIZER AAA Battery 2 PK. **\$1.09**
 - FIELD TRIAL — CHUNKS Dog Food 5 LB. **\$1.17**
 - LA CHOT — CHOW MEIN Noodles 5 OZ. **79¢**
 - Fautless Spray Starch 32 OZ. **99¢**

- IN OUR FROZEN FOODS DEPARTMENT
- MORTON — ASSORTED VARIETIES Frozen Dinners 10-11 OZ. PKG. **69¢**
 - FOX — ASSORTED Deluxe Pizza 11.5 OZ. PKG. **89¢**
 - SHURFRESH — REG. OR DIP POTATO CHIPS (2 PAK) 8 OZ. **68¢**
 - Corn Chips SHURFRESH 10 OZ. PKG. **68¢**
 - 3-Min. Popcorn In Oil 18 OZ. **89¢**
 - CHUN KING — Mt. Shrimp, Chicken, Shrimp Egg Roll 12 PAK 6 OZ. **89¢**
 - SHURFRESH — ASST. CANNISTER Snacks 2-7.5 OZ. **68¢**
 - PILLSBURY Wheat Nuts 7 OZ. **\$1.19**
 - GREEN GIANT — Cut or Kitchen Sli. Green Beans 2 15 OZ. CANS **79¢**

From Page 9...

AMPI...

which occasionally or continually lack adequate milk," Wise said. AMPI also has eight manufacturing plants which handle milk not needed in fluid form during periods of peak herd production. "By absorbing the remainder ourselves and processing it into hard products like butter, cheese, and powdered milk, consumers do not have to pay for the occasional over production of dairymen," Wise said. "And our manufacturing plants do not compete with commercial processors. They operate only when necessary."

Wise pointed out that by reducing the effects of having too much or too little milk, the price of fresh milk is stabilized. "What AMPI dairymen have done is to create a uniform flow of milk onto the market allowing consumer prices to remain fairly even."

The member capital invested is used to fund AMPI's operations, then returned. Last week nearly \$4 million was revolved to the individual farmers who invested it.

Lee Wolf received a check for money he had invested in AMPI in 1973. "By myself there isn't much I can do. But together AMPI dairymen are helping create a more balanced milk market for ourselves and for the public. It was money well invested."



FIRST BIRTHDAY

Amanda Wimmer's first birthday was observed with a party on December 22 in the home of her parents, Mr. and Mrs. Ricky Wimmer.

A Holly Hobbie theme was carried out in decorations and birthday cake. Refreshments included punch, homemade candy cane ice cream and Christmas cookies.

Guests were the honoree's grandparents, Charlie Wimmer and Mr. and Mrs. Frank Stoffels, Sharlene, Kelly, Tina, Cindy, Erica and Brad Schilling, Yvonne and Charity Gilbreath, Brian and Dayna Wimmer, Melissa and Dayna Stoffels and Mrs. Laura Stoffels.

Gifts were opened and group pictures were made.



FIRST BIRTHDAY

Jeffrey Wilde was the honored one on Saturday, December 27, when an uncle and aunt, John and Joyce Monday entertained with a birthday party in their home at 2 p.m.

Guests were Jeffrey's parents, Mr. and Mrs. Gregg Wilde, his grandparents, Messrs. and Mmes. Andy Monday and Ray Wilde and great-grandmother, Mrs. Andy O'Connor.

Also Charles and Dolores Wimmer and children, Dayna, Tina, Stanley and Melody of Edmond, Oklahoma, Mrs. Cecilia Fry of Dallas; and Roy, Craig and Michelle Monday, Joan, Billee, Vanessa and Stephanie Covington, Joanie Amy and Kimberly Sturm, Jan, Christian and Cory Cain, Tina and Renee Wilde, and Bob, Kenya and Mandy Endres, all of Muenster.

The decorated birthday cake carried out the circus theme and was served with ice cream.

from Page 4...

Christmas...

The Christmas reunion for the family of Mrs. Ursula Herr, held traditionally on the Sunday following December 25, was hosted this year by Mr. and Mrs. Bill Brown in Dallas.

Together for the day were Mrs. Herr, Mr. and Mrs. Leonard Bengfort and Connie and Lucille Bengfort, Teddy Cason and Sidney Cason, all of Lindsay, Mrs. Teresa Pettigrew of Kaufman, Mr. and Mrs. Tim Pet-

tigrew and Dawn, Mr. and Mrs. Wayne Sheppard and Mark and Douglas and Earl Sheppard, Jr. all of Dallas, Mr. and Mrs. Byron Komah and Priscilla and Tanya of Mesquite and Vincent Luke of Fort Worth.

Father Eugene Luke of Subiaco, Ark. arrived in Muenster on Friday, Dec. 26 for a holiday visit with his mother, Mrs. Ben Luke and other family members. He returned to the Abbey on Tuesday.



People of this area will have an opportunity on Thursday, January 15, to see the world renowned Clydesdales of the Anheuser Busch Company... eight tons of superbly trained and immaculately groomed horseflesh, successors to the original Clydesdales used to deliver barrels of Bud in Grandfather's day.

These champions of champions are direct descendants of the powerful draft horses that originated in the valley of the Clyde River in Scotland. Their driver con-

trols them by just a light touch on the reins, yet they pull the gleaming 3 1/2 ton wagon as if it were a toy.

Dwarfing any ordinary horse, these are beautiful animals. Even their glistening, brass-trimmed harness is a sight to behold, worth \$20,000 alone.

They will be on display Thursday, January 15, 1 to 5 p.m. east of the A-OK Motel. In case of bad weather they will be shown at the Hadley Ranch arena on Highway 373 north of town.

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DANCE

Along with

Dance Marathon
SH Community Center
Saturday, Jan. 10

Marathon Dance will be in progress noon to midnight

PUBLIC INVITED AFTER 7

to come and dance along

Marathon contestants will dance to records until 7. Thereafter music will be provided by

Trigger Happy, of Dallas

Entire event is sponsored by SHHS Junior Class 1/2 of proceeds for Ronald McDonald House as memorial to Ronnie Knabe, 1/2 to Junior class fund

Pledge sheets available at SHHS office

Hornets Win 39-38 Overtime Thriller From Callisburg

Muenster High teams barely avoided a complete shut-out at Callisburg when the Hornets went into overtime to take a 39-38 thriller from the Wildcats. Before that the Hornets had been blasted 55-26 and the JV Boys 31-17.

In the varsity boys game Callisburg led 8-7 and 17-12 in the first two periods. MHS had a hot streak in the third and nudged ahead to 24-22, but they lost their margin in the fourth and ended the regular period in a 36-36 tie. Ricky Winn was the hero of the overtime. He scored a field goal and a foul goal while Callisburg got a pair of one-pointers. Hornet scorers were Kevin Felderhoff 16, Ricky Winn 13, Larry Fleitman 7, Steve Luke 3.

The Hornets were out-scored in all periods as the host team piled up its decisive 55-26 win. MHS points were scored as follows: Stephanie Richey 9, Sandy Wimmer 7, Charlotte Fleitman 4, Kyla Hale 4, Mary Winn 2.

Jr. Hornets were in the game for one quarter, ending in a 6-6 tie, but the second was a Wildcat runaway to a half time lead of 18-9, after which Callisburg gained slightly to leads of 25-13 and 31-17. Wayne Carroll scored 8 for MHS. Garland Tate added 4, Billy Grewing 3, and Steven Fisher 2.

Phone 759-4311 or send to Box 190, Muenster 76252, to report news of Christmas parties, family gatherings and out-of-town trips.

Party Celebrates Birthday of Thurman Kin

A birthday dinner was given on December 21 in the home of Mr. and Mrs. James Thurman of Forestburg for relatives.

Honorees were Shirley Brice, Billie Marie Cook, Elva Gentry, James Thurman, also Kenneth Bell who was unable to attend.

Attending were Shirley Brice of Irving, Mr. and Mrs. Charles Cook of Dallas, Mr. and Mrs. J.C. Gentry and Mr. and Mrs. Ernest Thurman of Nocona, Mr. and Mrs. Webbie Bell and Ora Thurman of Forestburg.



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SALE

of the year

All Coats 1/2 price

Jr. Jeans \$14.99

Boys shirts and dress suits

Infant to size 7
1/2 price

Special \$5 & \$10 racks

Infant shoes 1/2 off

etc. etc. etc. etc.

The **HUT** Muenster Open 10-5

BUDGET STRETCHER!

Look for these special prices Throughout the Store

At **Fischer's**

The 26-Week Money Market Certificate

Put in \$10,000, and get back

\$10,690

26-week return reflects interest earned on \$10,000 principal and accumulated interest for 26 weeks at current rate.

Current rate of 13.661% yields 14.331%.*

Staying ahead financially has always been a race. But the 80's present new, tougher challenges.

At First Texas Savings, we have ways to beat the 80's. Like our 26-Week Money Market Certificate. It offers the maximum rate allowed by law for maximum yields on amounts from \$10,000. Rates for new certificates are set weekly and are good for the entire term.

Sure, our 26-Week Money Market Certificate is a good investment, but it's also a no-risk investment. Your money is insured up to \$100,000 by a federal agency. And your deposit is backed by First Texas' over 1.6 billion dollars in assets.

Best of all, at First Texas Savings, your money is always available. Penalty on early withdrawal is 3 months interest** and only on the amount withdrawn. And as a convenient reminder, you will be automatically notified prior to renewal.

Also ask about our 2 1/2-Year Money Market Certificate.

So, before you put your money anywhere, remember: Others may keep you even in the 80's, but First Texas Savings will keep you ahead.

*Effective January 1-7, 1981
Federal regulations prohibit compounding of interest on 26-Week Money Market Certificates. Annual yield assumes reinvestment of principal and interest at maturity at the same annual interest rate. However, the annual interest rate is subject to, and likely to, change at maturity.

**Recent federal regulations require principal reduction if sufficient interest does not exist.

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